

THE ANALYSIS OF BUSINESS DIGITIZATION IMPACT THROUGH ONLINE PLATFORM ON BUSINESS STABILITY IN THE POST-PANDEMIC ERA

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Abstract: *The pandemic has also dramatically changed the way we live our lives, including how we shop. many MSMEs are taking advantage of online platforms such as e-commerce and online food delivery services in the hope of helping sell products online and reach a wider audience. This research has obtained an observable concept that how the impact of digitization in the context of variable service fees and data security on online platforms can affect business stability. This research was conducted using quantitative and qualitative data. Quantitative data in this study were obtained through various information and data from MSMEs, as well as the results of questionnaires for MSMEs. The research sample is 100 SMEs in 15 sub-districts in Makassar City. The research was conducted using a purposive sampling method, namely MSMEs that were established at least in early 2020 so that they could provide information about conditions during the pandemic and before the pandemic. Digitalization has a very significant impact on MSMEs, especially in the context of service fees and data security on online platforms in this post-pandemic era. It is important to remember that the impact of high online platform service fees will vary between businesses and sectors. Better data security has also been implemented by online platforms. therefore, a careful analysis of costs, security, and a suitable digitization strategy is essential in maintaining business stability.*

Keywords: *Digitalization of MSMEs, Online Business, Business Stability, Post-Pandemic MSMEs*

Abstrak: Pandemi juga secara dramatis mengubah cara kita menjalani hidup kita, termasuk cara kita berbelanja. banyak UMKM yang ikut memanfaatkan platform online seperti e-commerce dan layanan online food delivery dengan harapan dapat membantu menjual produk secara online dan mencapai pelanggan yang lebih luas. Penelitian ini telah mendapatkan konsep yang dapat diamati bahwa bagaimana dampak digitalisasi yang diturunkan menjadi variabel biaya layanan dan keamanan data pada platform online dapat mempengaruhi stabilitas usaha. Penelitian ini dilakukan dengan menggunakan data kuantitatif dan kualitatif. Data kuantitatif dalam penelitian tersebut lewat berbagai informasi dan data dari UMKM, serta hasil kuesioner kepada UMKM. Adapun sampel penelitian adalah 100 UMKM yang ada di 15 kecamatan di Kota Makassar. Penelitian dilakukan dengan metode purposive sampling, yaitu UMKM yang minimal didirikan awal tahun 2020 sehingga bisa

memberikan informasi mengenai kondisi saat pandemi dan sebelum pandemi. Digitalisasi berdampak sangat signifikan bagi UMKM, terkhusus dalam konteks biaya layanan dan keamanan data pada platform online di pasca pandemi ini, Penting untuk diingat bahwa dampak biaya layanan platform online yang tinggi akan bervariasi antara usaha dan sektor. Keamanan data yang semakin baik pun telah diterapkan oleh platform online. maka dari itu, analisis yang cermat tentang biaya, keamanan, dan strategi digitalisasi yang sesuai sangat penting dalam menjaga stabilitas usaha.

Kata Kunci: Digitalisasi UMKM, Bisnis Online, Stabilitas Usaha, UMKM Pasca Pandemi

INTRODUCTION

The COVID-19 pandemic has affected various aspects of life, including the business world. The pandemic has forced many MSMEs to switch to online businesses and some are even willing to close their physical stores as a way to survive. The data from the Association of micro, small and medium enterprises (MSMEs) revealed that the COVID-19 pandemic has caused 30 million MSMEs in Indonesia going out of business and there are more than 7 million workers who have lost their jobs (Kurnia & Wulandari, 2022). Many MSME sectors have experienced decreasing in sales during the COVID-19 pandemic, including MSMEs selling beverages and food have decreased by 27%, while the impact obtained by small companies in other sectors shows a decrease of 1.77% (Ismail & Bahgia, 2021). Based on data from the SME Cooperative Office for Makassar City itself, 2764 MSMEs are registered in total, and have decreased by around -1.27% since the pandemic took a place. So, the acceleration of digitalization is considered a crucial step in business. Digitalization is more important than ever for MSMEs to maintain and grow their business amidst the pandemic.

The pandemic has also dramatically changed the way consumers are purchasing. Based on the Technology Acceptance Model (TAM) theory and the development of the Unified Theory of Acceptance and Use Technology (UTAUT2), it is known that there are three key factors that can influence users' attitudes and acceptance of technology. These factors are price value, habit, and hedonic motivation (Legowo et al., 2022). Meanwhile, the growth of the e-commerce market in Indonesia continues to increase every year, which causes many consumers who were previously not accustomed to shopping online now have to switch to digital shopping platforms to meet their needs (Chriswardana Bayu Dewa, 2020). Therefore, many MSMEs are taking advantage of online platforms such as e-commerce and online food delivery services in the hope that they can help selling products online and reach a wider range of customers.

However, the problem often encountered by MSMEs that have used online platforms is the high service fees or commission sharing that must be paid to the platform as a service provider. In addition, the necessary infrastructure and information systems have not been adequately and evenly distributed in Indonesia (Vhikry & Mulyani, 2023). MSMEs must also pay attention to the security aspects of using digital technology. They must ensure that the security system of the used

platform is guaranteed to avoid data leaks or cyberattacks that can harm their business and have a direct impact on business stability.

Several studies have shown that people's buying behavior changes when the COVID-19 pandemic hits, so that many MSMEs are affected by their sales activities which greatly affect business stability (Berliandaldo et al., 2020; Danny Hermawan, 2022; Ismail & Bahgia, 2021; Rianty & Fitri Rahayu, 2021). The problems faced in general are social restriction policies or regional quarantine which result in limited consumers to move and transact with MSME players (Tjia et al., 2021). The topic of the impact of MSME digitalization has been the subject of much research since 2019 where related research has examined the variable implementation of digitalization through the marketplace is needed by MSME entrepreneurs in the midst of the COVID-19 pandemic (Dienan Yahya & Yulianto, 2019; Eryc, 2022; Hendrawan et al., 2021; Mokodaser et al., 2021; Vhikry & Mulyani, 2023). Digital implementation in MSMEs during the COVID-19 pandemic can be a relevant strategy to adapt to change market conditions and face the challenges faced due to the pandemic. MSMEs can utilize e-commerce platforms or online marketplaces to sell their products or services online, either through their own online stores or through third-party platforms. Moreover, previous research found that shopping behavior in the post-pandemic period has continuously changed. Transactions that were once dominated by online shopping have begun to decrease and tend to weaken in the post-pandemic period (Vhikry & Mulyani, 2023). The tendency of people returning to normal activities is one of the triggers for the level of direct transactions found today (Ismail & Bahgia, 2021). This will be constructed between current consumer behavior and the level of risk from digitalization that affects the stability of MSME businesses in the post-pandemic period.

This study tries to answer the research gap from previous research (Artanto., 2022) with the title MSME Digitization Readiness to Build Business Resilience in the New Normal Era. (Artanto, 2022) describes the adoption of digital payments on the readiness of MSMEs in East Java in digitalization to build business resilience in the new normal era. But in this study, digital payments are explicitly described through service fee variables and digital service commission fees in seeing the direct and indirect effect on the stability of MSME businesses in Makassar City. The previous research (Jaya, 2022) with the title of user personal data security in e-commerce in Indonesia which explains the regulations that must be implemented by e-commerce in maintaining user data security. Meanwhile, in this study, data security is the variable under study because of the many public perceptions about the low level of data security on online platforms. Research Novelty that can be shown in this study is that it uses different variables and has never been included in analyzing the impact of digitalization on MSMEs, namely service fees and data security levels on online platforms. This research also focuses on different time frames because existing research still assesses the impact of digitalization before and during the COVID-19 pandemic, while this research will analyze how effective digitalization is in MSMEs after the pandemic. Moreover, during the post-pandemic period, people have started to return to normal activities and have started visiting offline stores again, just like before COVID-19 hit. Due to the scale and nature of operating in a competitive

environment, MSMEs need to think about strategies for the sustainability of digitalization in their business. It is hoped that this variable will enrich the study of MSME digitalization. Furthermore, this research is also expected to be one of the fundamental studies that contribute to preparing policies related to the digitalization of MSMEs in the future.

THEORETICAL REVIEW

Business digitization is a fundamental change in the way a company conducts its operations by leveraging digital technology. It includes the application of various technologies, such as software, online platforms, data analytics, and artificial intelligence, to increase efficiency, improve customer service, and create innovation. Through digitization, businesses can automate processes, better collect and analyze data, and interact more closely with customers through online platforms and social media (Ovi Hamidah Sari et al., 2023). The Grand Theory used in this study is the Technology Acceptance Model (TAM), which is a conceptual framework used to analyze the factors that play a role in the acceptance of computer technology by users. This model is a development of the Theory of Reasoned Action (TRA) which was originally developed by Fishbein and Ajzen in 1980. The main purpose of TAM is to explain how users adopt or accept an information system. TAM provides a theoretical basis for understanding the factors that influence technology acceptance in an organizational context. In this model, there is a cause-and-effect relationship that links user beliefs about the benefits and ease of use of information systems with behavior, goals, and actual use of these systems (Tri Artanto et al., 2022).

In addition, TAM is adopted from the TRA model which is based on the belief that a person's perception and reaction to something will affect their attitude and behavior. In the context of using Information Technology (IT), user perceptions of the usefulness and ease of use of IT play an important role in determining user attitudes and behavior towards the technology. Therefore, the way a person perceives the benefits and ease of use of IT becomes a determining factor in the acceptance of a technology by individuals. It also opens up new opportunities to access global markets and adapt quickly to changes in the business environment. However, it is important to remember that with these benefits also comes the responsibility of maintaining data security and customer privacy, given the increasing attention to these aspects in this digital age. In the context of intensifying competition, digitalization is not only a policy, but also a necessity for businesses that want to remain stable and relevant (Rauf et al., 2021).

The cost of services on online platforms is actually the cost incurred by businesses or individuals to utilize the services or infrastructure provided by digital platforms (Chriswardana Bayu Dewa, 2020). It includes various cost elements, such as subscription fees, transaction fees, payment processing fees, and online advertising fees. In the context of online businesses, these costs can be a key factor in determining the profitability and sustainability of operations. High costs can provide certain benefits, such as access to a larger audience or advanced features, but can also be a significant burden (Ismail & Bahgia, 2021). Therefore, a good understanding of the cost of online platform services is essential in digital business

planning, including strategic decision-making on how to manage costs, assess ROI (Return on Investment), and maintain the financial stability of the business in a highly competitive and changing environment online.

The security of transaction data on online platforms is a critical aspect that must be seriously considered. To ensure strong protection, some theoretical measures that can be taken include the use of data encryption to scramble transmitted information, the implementation of security protocols such as HTTPS, as well as strong authentication systems such as two-factor authentication. In addition, suspicious activity monitoring, careful access management, and compliance with data protection laws are important things to implement. Effective data recovery systems and periodic security testing are also an important part of maintaining the security of online transactions (Irawati and Irawan Budi Prasetyo, Department of Management et al., 2020). User education on good online security practices and preparedness in handling security incidents complete the framework. This study emphasizes the importance of maintaining user trust and complying with applicable data protection regulations in an effort to maintain the security of crucial transaction data.

Changes in consumer patterns in the post-pandemic period are the result of significant adaptations in shopping behavior and consumer preferences following the COVID-19 pandemic experience (Vhikry & Mulyani, 2023). The pandemic has affected the way consumers interact with products and services in which creating changes in their priorities. For example, rising concerns about hygiene and health have prompted consumers to prefer online shopping and avoid physical interactions in stores. In addition, changes in ways of working, such as working from home, have affected consumers' needs for certain products and services, such as computer equipment and furniture for home workspaces. Changes in consumer patterns also include increased interest in products that support healthier lifestyles, such as organic food and home exercise (Kurnia & Wulandari, 2022). Therefore, a deep understanding of these changes is key for businesses to adapt and remain relevant in the ever-changing post-pandemic environment.

In the post-pandemic era, various challenges and opportunities have emerged for MSMEs. While the pandemic has resulted in huge losses, some MSMEs have been able to survive and even thrive through strategic adjustments, such as shifting business focus to online markets and increasing their digital presence. In addition, support from the government and financial institutions in the form of incentives and special financing for MSMEs has been a decisive factor in strengthening their stability. However, lingering economic uncertainty, supply fluctuations, and continued changes in consumer behavior are also challenges that need to be addressed (Vhikry & Mulyani, 2023). Therefore, this theoretical study will explore the strategies, external support, and changes that MSMEs need to make to maintain their business stability post-pandemic. Business digitalization can help MSMEs to remain stable in the post-pandemic period by creating more revenue channels and reducing their vulnerability to physical disruptions.

However, the problem often encountered by MSMEs who have used online platforms is the high service fees or commission sharing that must be paid to the

platform as a service provider (Berliandaldo et al., 2020). MSMEs must also pay attention to the security aspects of using digital technology. They must ensure that the security system of the platform used is guaranteed so that there are no data leaks or cyber-attacks that can harm their business and have a direct impact on business stability.

Hypotheses are nothing but temporary answers to research problems, the truth of which must be tested empirically. The hypothesis states what relationship we are looking for or what we want to study (Nurjaman, 2022). This study will test the hypothesis, as follows:

H1: There is a significant effect after digitizing online platforms on the stability of MSME businesses after the pandemic.

H2: Service fees and data security on online platforms have a significant influence on the business continuity of MSMEs after the pandemic.

RESEARCH METHODS

This research combines quantitative and qualitative data. Quantitative data was obtained through the collection of information and data from various MSMEs, as well as through the use of questionnaires given to MSMEs. In addition, qualitative data was collected through in-depth interviews with MSME actors. Primary data came from the survey, which involved the use of questionnaires and interviews. This study involved a sample of 100 MSMEs spread across 15 sub-districts in Makassar City through a purposive sampling method in which MSMEs that have been established since the beginning of 2020 were selected as respondents. It was assumed that they can provide insight into business conditions before and during the pandemic. In addition, the sample selection also considers MSMEs that have implemented digitalization by using an online platform for at least the last two years. This consideration was made with the hope that respondents would have sufficient understanding of their business development while implementing digitalization. The final phase of the study involved data analysis using SPSS statistical tools, after the questionnaires were distributed.

The variables in this study consist of independent variables, namely the impact of MSME digitalization, which consists of online platform service fees and data security on the use of online platforms. As in previous research, service fees on online platforms can vary depending on the type of platform, business model, and services provided (Hilmiana & Kirana, 2021). The service fees that will be examined in this study are transaction fees and commission fees. Transaction fees are fees charged by online platforms that provide transactions such as the sale of products or services. This fee may be a percentage of the total transaction value, or a fixed amount charged on each transaction (Yuswardi et al., 2022). Additionally, commission fees are fees charged by online platforms that connect sellers and buyers, such as e-commerce platforms or affiliate marketing platforms. This commission fee is usually based on a percentage of sales or transactions that occur through the platform (Fajri, 2020).

Another independent variable is data security on the used platform. Data security on online platforms during transactions is one of the most important aspects

to consider, considering that personal data and user financial information are often used in the online transaction process (Fitriyadi, 2019). Data security on online platforms must be managed on an ongoing basis, including regular monitoring, software updates and risk assessments. The sustainability of a good security policy will help in maintaining the security of user data on an ongoing basis. If the online platform uses services from third parties, such as payment gateways or logistics service providers, ensure that the service providers also have strong security measures in place to protect user data (Danny Hermawan, 2022). Therefore, data security on online platforms during transactions is a critical aspect that must be managed seriously. By implementing comprehensive data security measures, involving good security policies, and involving user involvement, online platforms can maintain user trust, protect user personal data, and reduce the risk of data security attacks that could potentially harm MSME actors.

The dependent variable in this study is Business Stability, which is defined as the ability of a business or company to survive and continue operating consistently over a long period of time, without facing challenges or risks that can threaten its operational continuity. Business stability includes various aspects, such as financial, operational, organizational, market, and external environment. Moreover, previous research found that shopping behavior in the post-pandemic period has changed again. Transactions that were once dominated by online shopping have begun to decrease and tend to weaken in the post-pandemic period (Tjia et al., 2021). The tendency of people to return to normal activities is one of the triggers for the level of direct transactions found today (Eryc, 2022). This will be constructed between current consumer behavior and the level of risk from digitalization that affects the stability of MSME businesses in the post-pandemic period.

RESULTS AND DISCUSSION

Respondent Characteristics

The population in this study are MSMEs whose businesses focus on food and beverages and MSMEs that have implemented digitalization, namely using an online platform for at least the last two years. Classically, online platforms can be categorized as a form of digitalization characterized by diverse features, having their own advantages, different service fees, and of course different ease and security of transactions (Nurjaman, 2022). In addition, the selection of MSMEs that focus on food and beverages as the research context is also based on the assumption that during the covid period there were many additional businesses in the culinary sector in Indonesia, so it was considered that it would be quite easy to find respondents who were willing to take data.

In general, the largest number of respondents in this study, namely MSMEs in the food category, were 68 respondents, while MSMEs in the beverage category were 32 respondents. Then for the demographic category of respondents, the distribution of respondents' business locations in the top 3 sub-districts is in Biringkanaya sub-district (22), then Panakkukang sub-district (12), and followed by Tamalanrea sub-district as many as 10 MSMEs. As for the types of digital services used by respondents, in general, the majority use 3 or more platforms and have been

partnering for more than 3 years. Table 1 below shows data on the characteristics of research respondents as a whole.

Table 1. Respondent Characteristics

No	Variable	Frequency	%
1	Business Location (Sub-District)		
	Biringkanaya	22	22
	Bontoala	6	6
	Makassar	6	6
	Mamajang	3	3
	Manggala	5	5
	Mariso	2	2
	Panakkukang	12	12
	Rappocini	8	8
	Sangkarrang	3	3
	Tallo	3	3
	Tamalanrea	10	10
	Tamalate	7	7
	Ujung Pandang	6	6
	Ujung Tanah	4	4
	Wajo	3	3
	Total	100	100
2	Business Category		
	Indonesian Foods	35	35
	Non-Indonesian Foods	17	17
	Indonesian Beverages	31	31
	Non-Indonesian Beverages	16	16
	Others	1	1
3	Profit (Monthly)		
	Rp. 5.500.000 – 8.000.000	29	29
	Rp. 8.500.000 – 13.000.000	37	37
	Rp. 13.500.000 – 20.000.000	21	21
	Rp. 20.500.000 – 35.000.000	11	11
	>Rp. 35.500.000	2	2
4	Number of Employees		
	1-3 People	73	73
	3-5 People	4	4
	5-8 People	10	10
	8-10 People	12	12
	> 10 People	1	1
5	Business Operational (Day and Time)		
	Monday-Friday 08.00-17.00	28	28
	Monday-Friday 08.00-22.00	15	15
	Monday-Sunday 08.00-17.00	43	43
	Monday-Sunday 08.00-22.00	10	10
	24 Hours	4	4
6	Digital Services		
	Gofood	92	92

	GrabFood	89	89
	Shopee Food	43	43
	Tokopedia Eat	16	16
	Others	3	3
7	Length of Digital Services Using		
	2 Years	11	11
	3 Years	59	59
	4 Years	28	28
	5 Years	1	1
	>6 Years	1	1
8	Number of Branches		
	1 Branch	73	73
	2-3 Branches	8	8
	3-4 Branches	15	15
	4-5 Branches	1	1
	>5 Branches	3	3

Source: Processed Data, 2023

Validity and Reliability Test

The validity test process involves comparing the calculated r value (resulting from the analysis of respondents' responses using SPSS software) with the r table value (which is determined based on the product moment correlation table with sample parameters $n=100$ and significance level $\alpha=0.05$, resulting in an r table of 0.195). If the calculated r value is greater than the r table value, the indicator is considered valid. Conversely, if the calculated r value is smaller than the r table value, the indicator is considered invalid in the context of measuring the research instrument. The validity test indicates that all variable indicators meet the standard r value explaining that the question items representing each variable in the study are considered valid. Items with a high correlation coefficient indicate a higher level of validity. The reliability test process in this study was carried out using the one-shot method, where the variable Cronbach's alpha (α) value above 0.60 indicates that the indicators used by the variable can be considered reliable. Conversely, if the Cronbach's alpha (α) value of the variable is below 0.60, the indicator used by the variable is considered unreliable. The reliability test results show that all variables meet the minimum requirements, namely having a Cronbach's alpha (α) value above 0.60. Therefore, it can be concluded that the research instrument used has a good level of internal consistency reliability.

Multiple Linear Regression

This study uses multiple regression analysis techniques where this analysis is used to see the impact of service fees (X1) and data security (X2) on online platforms on business stability (Y) of MSMEs. Multiple regression analysis is a statistical method used to understand the relationship between one dependent variable and two or more independent variables in a mathematical model. The aim is to understand to what extent and how the independent variables affect the dependent variable. The results of the analysis can be seen in table 4 below.

Table 2. Multiple Linear Regression Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	25.368	3.037		8.352	.000		
	X1	.173	.079	.208	2.181	.032	.871	1.148
	X2	.424	.111	.364	3.820	.000	.871	1.148

a. Dependent Variable: Y
Source: SPSS, 2023

The results of the regression analysis in table 2 can be interpreted that the service cost regression coefficient (X1) is = 0.208, the positive value obtained implies that a more affordable online platform service fee will be able to increase business stability by 0.208, assuming other variables are constant. Then the data security regression coefficient (X2) is = 0.364, the positive value obtained implies that better online platform data security will be able to increase business stability by 0.364, assuming other variables are constant.

Hypotheses Testing

Hypothesis testing in this study relies on two types of statistical tests, namely the t-test and f-test. The t-test was used to assess the effect of service fees and online platform data security separately on MSME business stability. The criteria for accepting the hypothesis is if the significance value (sig.) is less than 0.05, then the hypothesis can be accepted, while if sig. is greater than 0.05, then the hypothesis will be rejected. The t-test results can be seen in table 3 below.

Table 3. T-Test Result

Variabel	T Count	T Table	Results
Service Fees	2,181	1,984	H1 Accepted
Data Security	3,820	1,984	H2 Accepted

Source: SPSS, 2023

Furthermore, in order to test the hypothesis, the f-test will be used to test the simultaneous effect of service fees and data security from online platforms on MSME business stability. To accept the hypothesis, the condition is that if the significance value (sig.) is less than 0.05, then the hypothesis can be accepted. Conversely, if the sig. value is greater than 0.05, the hypothesis will be rejected. The following f-test results are presented in table 4

Table 4. F-Test Result
ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	292.824	2	146.412	14.531	.000 ^b
	Residual	977.366	97	10.076		
	Total	1270.190	99			

- a. Dependent Variable: Business Stability
 - b. Predictors: (Constant), Service Fees, Data Security
- Source: SPSS, 2023

The f-test result is 14.531 with sig. 0,000. The sig. value of the f-test which is smaller ($<$) than $\alpha = 0.05$ indicates the acceptance of the hypothesis that service fees and data security on online platforms have a significant effect on the business stability of MSMEs, especially in Makassar City simultaneously.

Discussion

Based on the statistical test results, this research has obtained an observable concept that how the impact of digitalization which is derived into service fees and data security variables on online platforms can affect business stability. This research shows that high service fees can increase the financial burden for MSMEs in Makassar City. If these costs cannot be overcome by increased revenue or operational efficiency, then the financial stability of the business may be compromised. Moreover, high service fees applied by online platforms may push MSMEs to increase the price of their products or services. This could impact the attractiveness for customers and may affect sales stability.

This is in line with previous research which found that almost all MSMEs stated that their business grew rapidly when using digitalization (Irawati et al., 2020). Another perceived advantage of going digital is that the businesses can survive the pandemic and even post-pandemic (Vhikry & Mulyani, 2023). After the government announced the easing of PPKM, 75.1% of MSMEs stated that the business conditions they ran in the last 6 months experienced an increase in turnover compared to when the government was still implementing PPKM (Chriswardana Bayu Dewa, 2020). In addition, this study confirms the Technology Acceptance Model (TAM) which suggests that there is a causal relationship between belief in the benefits of technology and the convenience obtained by its users (Anindita et al., 2020). Thus this study also answers the research gap in research (Tri Artanto et al., 2022) with the title "MSME Digitization Readiness to Build Business Resilience in the New Normal Era". The concept that is missing from the research is that it does not consider the high service fees applied by online platforms. Based on the findings in this study, it can be concluded that service fees are still in the category of being tolerated by MSME players in Makassar City in an effort to continue implementing business digitization through online platforms.

Furthermore, this research illustrates that digitalization has a very practical impact on MSMEs, especially for data security. Technology can provide meaningful assistance to Micro, Small and Medium Enterprises (MSMEs) not only in terms of hardware such as computers and servers, but also through technology solutions that can comprehensively maintain data safety, conduct monitoring, and manage their technology infrastructure efficiently. Of course, some previous research is in line with this. Eryc (2022) in his research entitled "The Effect of the Impact of Digitalization and Information Technology Utilization on MSME Performance" mentions that IT capabilities along with digital advancement of engagement and embedded data security systems positively result in customer satisfaction,

communication and coordination among suppliers and value chain partners through data and information synchronization.

Furthermore, this research also agrees with research conducted by I Kadek et al (2021) regarding data security. The study describes that personal data security should be considered as one of the most important areas needed by MSMEs in Indonesia. This is an important issue in modern communities because personal data protection will affect the way of communication and new ways of transacting, especially on online platforms. Based on the Principles of Secure Design Theory: Security expert Ross Anderson has formulated security design principles that should be applied in system and software development. These principles include separation of duties, the need-to-know principle, and the principle of least privilege (Legowo et al., 2022).

This research can contribute theoretically and practically, arguments from Makassar City MSME players in several interview sessions conducted, argue that poor or vulnerable data security can jeopardize various aspects of the business, one of which has an impact on strategic activities. For example, poor data security can result in the loss of important business data, such as customer data, market analysis, or strategic plans. This kind of data loss can affect a business's ability to make informed decisions. Then if customer data or sensitive information is too easily accessible to unauthorized parties due to a lack of security, then customers may lose trust in your business. This can result in a decrease in customers, sales, and a poor business reputation.

The result of interviews with MSME actors in Makassar City have been conveyed as follows:

"According to the owner of Kaku Food: My turnover has actually increased after serving purchases via Go-Food. Although sometimes there are people who ask why the price in Go-Food is more expensive than the price in the store, that is also a challenge for us because we also have to pay to the online platform."

"According to the owner of Nasi Kuning Bunda Maryam: Data security is always a dilemma for businesses that want to go digital, so having a physical store also increases buyer confidence in the digital realm. It is necessary to raise awareness of 'going online' collectively, for example through an association or community".

"According to the owner of Es Teler Kota Daeng: That's where technology comes in, people who order through online platforms want it to be simple, they don't want to be complicated. So the service fee is still quite reasonable"

"According to the owner of Yotta: We are available on all online platforms, we even have our own app. Well, our focus is also on data security, especially on the application itself, if the user feels comfortable and the data is safe, the transaction is comfortable without any error problems, that is the most satisfied level in our opinion. Indeed, there must also be regulations that are concerned with regulating this digitalization for MSMEs, because it will definitely affect sales if there are many errors or for example data leaks."

After conducting interviews with 10 Food and Beverages MSMEs in Makassar City, information was obtained that there were 78.9% of MSMEs who only agreed with the service fees standardized by current online platform providers. MSMEs in

Makassar City are also not worried about innovating by selling online even though the issue of data security is still vulnerable on online platforms. MSMEs in Makassar City agree to accept the provisions of online platform providers, both in terms of service fees, commission fees, and they believe in the security that has been implemented by the online platform. One of the main reasons for using online platforms is that they think that the benefits that can be obtained are the large number of consumers they can reach from the online platform.

Through online sales, data and interviews show an increase in turnover for MSMEs in Makassar City. Currently, they feel comfortable adopting digitalization while still running direct sales. They prefer selling online as it allows for faster turnaround of goods. However, there are concerns regarding the cost of online services, which has no specific standard and can change at any time based on the decision of the platform provider. In addition, there are concerns regarding the security of data such as the type of item, price, name, and location of the buyer that could be misused. This drives the need for education and the role of policy makers in supporting MSMEs to operate online. This research is expected to be an important contribution in designing policies related to the digitization of MSMEs in the future, especially to help MSMEs in Makassar City maintain their business stability after the pandemic.

Therefore, it can be concluded that the two digitization variables have a very significant impact on MSMEs in Makassar City, specifically in the context of service fees and data security on online platforms in the post-pandemic, It is important to remember that the impact of high online platform service fees will vary between businesses and sectors. Data security is also getting better and better implemented by all online platforms. Therefore, a careful analysis of the costs, benefits, and appropriate digitalization strategies is crucial in maintaining business stability. In fact, MSMEs that do not adopt online platforms may lose significant market share.

CONCLUSION

Based on the results of the research and data analysis, it can be concluded that business digitalization through online platforms has great potential to improve the stability of MSME businesses in the post-pandemic period, but also involves challenges that need to be addressed properly. The service fees applied by the platforms are considered quite high but have a positive effect on sales due to the large audience that can be reached, which can directly impact business stability. 78.9% of the respondent MSMEs agreed that the current service fees are still fairly acceptable.

Then for data security on online platforms, it is currently found to have a positive effect on business stability because it is considered to provide convenience and comfort to consumers to make transactions. Consumer data also becomes safer when using the platform, moreover from the business side, transaction data is neatly recorded on the platform so that it really helps MSMEs later to report and organize future strategies. However, it does not rule out the possibility that MSMEs can look for alternative online platforms that are more economical or try other approaches in

the digitization strategy, such as utilizing social media or their own website to ensure that the data can only be managed and owned independently.

The main recommendation given from the results of this study is for the government, through the Ministry of Cooperatives and MSMEs, to continue to encourage the achievement of the UMKM Go Digital program target. However, it is also necessary to consider service fees regulation on online platforms so that they are not too high so that they cannot further help the stability of MSME businesses. Meanwhile, the recommendation given to MSMEs, especially in Makassar, is that MSME players should participate in assistance and guidance related to digitalization and dynamic capability improvement from the Government or other institutions that focus on improving this digital technology for MSMEs in Indonesia. For future research, the results of model conceptualization are better to be tested empirically using a qualitative approach. It is hoped that future researchers can develop and add variables that have not been included in this study to re-analyze their influence on MSME business stability, especially in the post-pandemic era.

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