Theory of Planned Behavior in Micro Business Actors the Effectiveness of the National Economic Recovery Program (PEN) Facing the COVID-19 Pandemic (Study on Micro-Entrepreneurs in the Fashion and Craft Sector)

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Abstract— This study aims to analyze the relationship between awareness, level of knowledge, access to financing, religiosity, subjective norms, trust towards behavior intention. The population in this study was 179 fashion and craft micro-entrepreneurs. Researchers used Partial Least Square (PLS) as a technique used to analyze structural model measurements. The results of this study show that awareness has a significant effect on trust, the level of knowledge does not have a significant effect on behavior intention, access to financing does not have a significant effect on behavior intention, religiosity has a significant effect on trust, subjective norms have a significant effect on behavior intention, trust has a significant effect on behavior intention.

Keywords— COVID-19 Pandemic, National Economic Recovery Program (PEN), Micro-Enterprises, Fashion, Crafts.

I. INTRODUCTION

The COVID-19 pandemic has resulted in all factories and service zones being listed as health care zones, learning, retail, expeditions, dining, and ruling agencies, Herath & Herath, 2020. The COVID-19 pandemic then sowed into all the earth, as well as the economic loss caused by the separation of various economic activities, (Zhang, 2020). The latest IMF economic opportunity informs that the broad economy is projected to face a contraction of 3 Percent in 2020, much less favorable than the financial emergency of 2008-2009 (IMF, 2020).

In the fourth quarter of 2020, the economy proved a correction even though some large countries are facing economic contraction in painting 1. The American Syndicate contracted by 2. 4%, (YoY), better than the previous quarter which contracted 2. 8%(YoY). South Korea's economy faces an economic contraction of 1. 4%(YoY), deeper than the previous quarter (-1. 1%, YoY). Japan faces contraction by 1. 2% (YoY). The contraction was smaller than the previous quarter which contracted 5. 8% (YoY), but deeper than the similar time span in 2019. Singapore faced a contraction of 3. 8%(YoY).
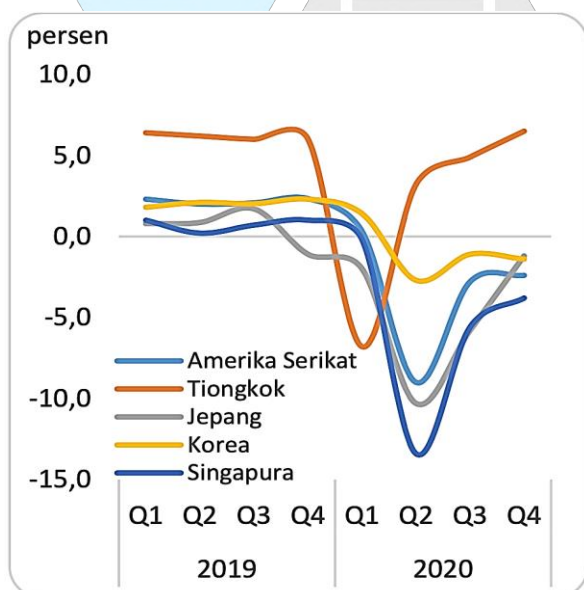

Figure 1: Economic Growth of Several Countries
Source: CEIC, 2021.

Figure 2: Economic Growth in Indonesia
Source: Central Bureau of Statistics

Indonesia's economy is listed as not immune to the overflow of the earth caused by the COVID-19 pandemic. Various global economic bodies such as the

World Bank speculate that this pandemic will eat away at the development of the national economy until it only exists in the range of- 3.5 Percent to 2.1 Percent in 2020. In line with the World Bank, the IMF also facilitates Indonesia's economic development by 0. 5 Percent in 2020. This is a clear recommendation of a 5.02 Percent development rate registered in 2019, the National Economic Healing Program (PEN), April 2020). Indonesia's economy in the fourth quarter of 2020 contracted by less than 2. 19%, (YoY), recovered from the contraction established in the first quarter in painting 2. This correction was supported by the increase in the ability of the external zone in line with the economic healing in the country of important business colleagues, most notably China and the American Syndicate. (Ministry of National Development Planning or BAPPENAS, 2021).

For the Ministry of Industry, one of the major economic zones affected by the impact of the COVID-19 pandemic is the Innovative Economic Platform (EKRAF) (Pradolo, 2020). In 2016, 16.7 million people served in the Innovative Economy zone, or 14.3 Percent of the total activity power and grew 6. 0 Percent(yoy), greater than the overall activity power development is 3.02 Percent(yoy). Currently, ekraf actors in Indonesia consist of 17 subzones where the culinary, fashion, and craft subsectors are the most in absorbing activity power. In the fashion and craft subsector, each permeates the activity power by 24.42% and 21.99%, (Bekraf- BPS, 2018). Innovative Economic Developments with the platform of micro-efforts on their absorption could potentially increase export capabilities in both subsectors.

Sukma et al., (2018), reported that the export of innovative products from the fashion and handicraft zones is because the two zones have a large percentage of export figures. When observed from the export ability of the economy in 2016, the fashion subsector has an export capability of 54.54 percent and crafts of 39.01 percent (Bekraf-BPS, 2018).

The Indonesian government carries out various efforts to help the economy of citizens through various policies (Susilawati et al., 2020). The National Economic Healing Program (PEN) is one of Indonesia's strategies in experiencing the COVID-19 pandemic. For the Regulation of the Ruler of the Republic of Indonesia number 23 of the National Economic Healing Program, which is further said, the Pen Program is a composition of activities for the healing of the national economy which is part of the state financial policy implemented by the Ruler to emphasize the enforcement of the COVID-19 pandemic and or or experience dangers that

kill the national economy and or or the stability of the financial system and the security of the national economy (Government et al., 2019).

For micro-business actors, the efforts of the PEN program are aimed at preventing, maintaining, and increasing the economic power of business actors in carrying out their business (Hidayat, 2020). With the existence of financing for micro-enterprise actors, slowly the economic chakra begins to rotate (Marlinah, 2020).

The PEN program is expected to run according to its purpose, PP Number. 23 or 2020 organizes the principle of implementing the Pena program which consists of the basis of social equality as much as possible for the abundance of the people (Marlinah, 2020). In the framework of the National Economic Recovery (PEN) program, fiscal support to support MSMEs is by stimulating MSME loans. In the initial time span of Rp 34.15 trillion interest assistance for acceptors, 60.66 million accounts (out of 60.66 million accounts there are double information) very long over 6 months. Amounting to IDR 27.26 trillion through BPR, banking and financing industries, amounting to IDR 6.40 trillion through KUR, UMi, Mekaar and Pegadaian, amounting to IDR 0.49 trillion through online, surgery, LPDB farmers, LPMUKP, LOCAL GOVERNMENT MSMEs (Kacaribu, 2020). Islamic financial institutions represented by Bank Syariah Mandiri (BSM) received assistance of Rp 1 trillion (Alfi, 2020).

The increase in the distribution of PEN funds for cooperatives and MSMEs is considered to be still relatively slow to be distributed (Wiratmini, 2020). In an effort to encourage the realization of KUR Assistance, the Ministry of Cooperatives implemented a correctional strategy" one by one" on KUR agents, and carried out relaxation and expansion. It is hoped that the Pena program will run well, fit the target and become a ruler's handle with the dream of helping to revive the activities of its special citizens for micro-effort actors in the era of emergency economy due to the COVID-19 pandemic (Soleha, n.d, 2020).

Sourced from the pre-survey and explanations that have been informed in the framework, so that with many estimates researchers will examine the effectiveness of the National Economic Recovery (PEN) program for business actors in dealing with the COVID-19 pandemic by adding several variables, namely the level of understanding, awareness, access to financing, religiosity, subjective norms, trust, and behavior intention.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

A. Creative Industries

Creative economy according to the First Dictum of Presidential Instruction Number 6 of 2009 concerning Creative Economy Development: "Economic activity comes from the creative power, expertise, and ability of people to produce artificial energy and energy to make people cheap and affect the safety of Indonesian citizens". In Indonesia, there are 17 creative economy subsectors, sourced from information on the ability of the innovative economic body in 2019 on the chart of the fashion subsector to have a very large export figure from 2015 to 2018, after that accompanied by the craft subsector (Bekraf- BPS, 2018).

According to Sofiani & Saefuloh, (2019) fashion is one of the meaningful parts of life every day that is used by everyone and every time, moreover, it means for some people to express personality. Fashion is a style of life in performance that reflects the evidence of oneself or class. Fashion trends remain to change with lightning. In a matter of months, there is always the latest form of fashion.

Part of applied facial art which is the meeting point between art and design that starts from the assets of customs or contemporary teachings whose results can be in the form of art creations, functional products, objects making beautiful and decorative, and can be grouped into materials and analytical tools of the procedures used, and also thematic products (Kemenparekraf / Baparekraf RI, 2020).

For law No. 20 of 2008, micro-enterprises are productive businesses owned by individuals and or individual business entities that meet the barometer of micro-enterprises as is also regulated in this law. The assets owned by micro-enterprises are not more than RP 50. 000 000, 00 with a turnover of not more than Rp 300. 000, 000, 00 per year. For the Decree of the Minister of Finance No. 40 or KMK. 06 or 2003 coincided on January 29, 2013, micro-efforts of productive efforts belonged to families or individuals of the Indonesian State Society and had very much marketing results of Rp 100. 000 000. 00 per year. Micro-efforts can apply for installments at banks for a very much IDR 50. 000 000, 00.

B. National Economic Recovery (PEN)

According to the Ministry of Social Affairs (2011), social encouragement is an impulse whose character is left to the poor, with the meaning that they can raise their lives in a natural way. The social encouragement program is one part of the social collateral program which is a form of realization of the responsibility of the central ruler or regional ruler who is very indifferent to the situation of the poor and displaced at the basic level. This program is an application of the Lower Law 1945 Article 34 part 1 which reports that the poor and abandoned children are kept by the state. 2. National Economic Recovery (PEN).

In the chart of the implementation of the Pen Program, the Ruler can carry out a Budget Placement that is intended to distribute liquidity support to banks that carry out installment restructuring or financing and or or distribute installment bonuses or capital financing activities.

C. TPB (Theory of Planned Behavior)

The philosophy that thinks about a person's attitude, with an attitude that can be considered and planned is the Theory of Planned Behavior (Apriani, 2020). The theory of planned behavior is to incorporate additional dimensions of perception of behavioral control as determinants of behavioral intentions (Ajzen, 1991).

The planned attitude philosophy has been applied to research the bond between actions to attitudes, individual rules, and assumptions of regulating attitudes, desires and attitude attitudes in various fields such as advertising, public relations, campaigns, health, and others. The intention is that the most important supporter of human behavior, always being able to take advantage of information is the rational side of being human (Paul et al., 2016).

D. Awareness

For the Big Dictionary of the Indonesian of the Language Center (2008) strengthened by Wulandari (2014), awareness is conversion, a condition of understanding about what is experienced or felt by a person. A tier is an arrangement of an orderly or stompy: largesmall, tier, section, degree, and category. Understanding is a condition of recognizing or understanding (Minje, 2016).

According to Anam et al., (2016) consciousness is a factor in people to master reality and how they play a role or act on reality. According to Pramintasari & Fatmawati (2017) understanding is a factor in people to master reality and how they play a role or act on reality. Reflection is a form of expression of understanding, where he can share or survive in special situations and situations in the area.

E. Level of Knowledge

The level of knowledge is the result of the process of human efforts to know (Yasin et al., 2018). Insights are raised by people because 2 important things are that people have a language that is able to communicate data and the path of mind that is behind that data.

Micro-effort actors have different levels of product insights, in this insight can be used to translate the latest data, and to bring up something of attention to something product and make determination options. There are also insights broken down into 4 types, namely: a) Insights into the product; b) Insight into the type and type of product; c) Insight into the system used in the product; d) Insight into the use of a product (Susanti & Marita, 2017).

F. Access to Financing

Financing is an activity of providing financial loans that are intertwined due to the impact of an agreement in terms of borrowing between the debtor, namely banks or financial institutions linked to the creditor where the creditor has a role to carry out loan repayment in accordance with determination and after exceeding the agreed special duration (Rivai & Arifin, 2010 strengthened pratama & Wiyangka, 2019).

According to Rudiantoro and Siregar (2012) strengthened (Pratama & Wiyangka, 2019) one of the triggers for the low income of installment distribution by official creditors, especially banking, because installment agent agencies are often guarding in distributing installment access to MSME actors because the installment agent cannot take into account the situation and the real ability of MSMEs that can be stated in the form of MSME financial information.

Nkundabanyanga et al. (2014), reported that one of the aspects that affects msME installment access in capital facilitator agencies is the financial literacy of MSME owners.

G. Religiosity

Religiosity is the deepening of a person's religion that concerns icons, religion, numbers and attitudes driven by spiritual power (Pramintasari & Fatmawati, 2017). Religion, at first, was conceptualized as a one-dimensional construction, such as membership or the presence of a person in a place of worship, (Asih et al., 2020).

According to Johnstone et al., (1975) reinforced Asih (2020), religion is a system of faith, a practice of response and understanding to the sacred. It is a fundamental element in society and is related to many aspects of life and behavior. Religiosity influences the decision to join the program (Asih, 2020).

H. Subjective Norms

Subjective norms are the determinants of both behavioral intentions (Ajzen, 1991). Individual rules are represented as normative religions regarding references meaning that a person is obliged or cannot try, as well as their motivation to explore their referrals (Ajzen, 1991; Wu et al., 2017).

Refren in the form of activity friends, family, school friends and an expert who wants to agree or disagree with the special actions he is doing (Schiffman & Kanuk, 2010 strengthened Ferinaldy et al., 2019).

I. Trust

Mao (2010) strengthened Nusarika & Purnami, (2015) describes the belief as a religion of something the party wants to create what is desired from the other party not what is worried about from the other party.

The customer's leaning for confidence is more based on belief in human beings and some ordinary beliefs are based on character but also sticking out of the correction of people who believe in others.

There are some aspects to measuring elasticity, namely the ease of believing, the skew of confidence in life is great and leads to confidence even though it does not recognize the industry in a profound way (Bianchi & Andrews, 2012).

J. Behavior Intention

According to Jogiyanto (2007) a person wants to carry out something if they have the will or attention to carry it out. Behavioral Intention is used to describe how much potential consumers want to use technology.

Parianti, (2016) reports desire functions meaningfully in ensuring people's actions. Continue to be a strong desire to carry out the attitude, so that perhaps the desire is actualized in the form of an attitude.

Intention is intention, defined in the ordinary way as something of a deep will to carry out something that is favored.

A client who has an ambition to purchase by the online method in the buy-buy website zone will justify the energy of a client's ambition to make the specified purchase.
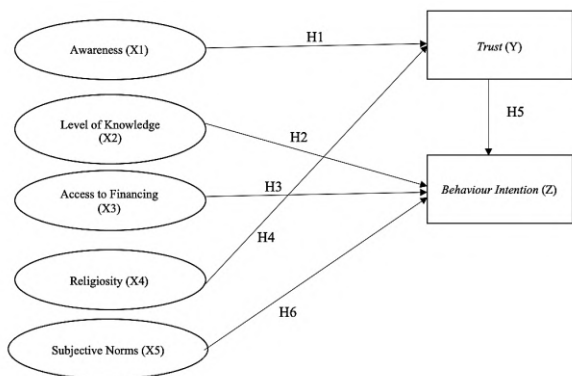
K. Frame of Mind

Figure 3: Frame of Mind

Hypothesis

Based on the results of the literature review above, a research model was obtained as in figure 6 following the research model above, the following hypothesis was obtained:

H1: Awareness of microenterprises has a positive and significant effect on trust.

H2: The level of knowledge of microenterprises has a positive and significant effect on behavior intention.

H3: Access to financing for micro-enterprises has a positive and significant effect on behavior intention.

H4: Religiosity of microenterprises has a positive and significant effect on trust.

H5: Subjective norms microenterprise actors have a positive and significant effect on Behavior Intention

H6: Trusting microenterprises has a positive and significant impact on Behavior Intention.

III. METODOLOGY

The type of research used in this study is a quantitative research method with a descriptive approach. Descriptive research in this study is intended to obtain an overview and information related to the influence of Awareness, Level of knowledge, Access to financing, Religiosity, Subjective Norms, Trust, on Behavior Intention. This study uses free variables, namely Awareness, Level of knowledge, Access to financing, Religiosity, Subjective Norms and Trust, and bound variables, namely Behavior Intention.

According to Malhotra (2017) is a swarm of population parts that are filtered to participate in research. Meanwhile, according to Sekaran (2019), the illustration is several of the populations, consisting of several bodies selected from the population. If the population is large

and researchers cannot be able to pursue everything in the population, for example due to budget, power and duration constraints, so that researchers can use illustrations of that population. The illustrations obtained from the population must be absolutely representative. The population in this study is micro-entrepreneurs in the fashion and craft sector. The number of samples in this study was 33 x 5 = 165 samples. The data collection method in this study used a questionnaire given to micro-entrepreneurs in the fashion and craft sector who were respondents.

According to Ghozali and Latan (2012) strengthened by Widyawati & Moeliono (2018), the Structural Equation Model (SEM) is a technical multivariate analysis that relates aspect analysis and route analysis as a result of allowing researchers to try to estimate in a simultaneous way the bonds between exogenous elastics and endogenous multiple from many aspects. Structural Equation Modeling (SEM) where in processing data using the Smart-Partial Least Square (Smart-PLS) program version 3.3.7 PLS (Partial Least Square) is a form of variance-based SEM. The data analysis method in this study used variance based. In the implementation, two evaluations of the assessment model are used, namely Assessing the Outer Model or Measurement Model and Assessing the Structural Model or Inner Model.

IV. RESULT AND DISCUSSION

1. Characteristics of Respondents

Based on table 1 It can be seen that out of 179 respondents, microenterprises are dominated by the female sex (63%) with a maximum age of 20- 30 years (53%), educated at the S1 level (55%), monthly income of at most Rp 3,100,00.00 – 6,000,00.00 (25%), business capital the most own capital (68%), the most type of business apparel or fashion (69%), the most business duration is around 2 years – 5 years (46%) and has never applied for a loan in a financial institution (71%).

Table 1: Demographic Characteristics of Respondents

Karakteristik		Frekuensi	Persentase (%)
Gender	Man	67	37
	Woman	112	63
	Total	179	100
Age	Less than 20 years old	3	2
	20-30 years	96	53
	31-40 years	54	30
	41-55 years	23	13
	More than 55 years	3	2
	Total	179	100

Education Level	SD	1	0
	SMA	59	28
	S1	98	55
	S2	25	14
	S3	5	3
	Total	179	100
Earnings Per Month	Less than IDR 3,000,000.00	43	24
	Between IDR 3,100,000 – IDR 6,000,000.	45	25
	Between Rp 6.100.000,00 – Rp 9.000.000,00	30	17
	More than IDR 9,000,000.00	39	22
	Total	179	100

Business Capital	Conventional business capital	13	7
	Corperation	1	1
	Family Capital	40	22
	Own Capital	122	68
	Online Loans	3	2
	Total	179	100
Business Type	Apparel or Fashion	124	69
	Crafts or handicrafts	55	31
	Total	179	100
Length of Business	Less than 1 year	54	30
	2 years – 5 years	82	46
	6 years – 10 years	29	16
	11 years – 15 years	9	5
	More than 15 years	5	3
	Total	179	100
Have Applied for a Loan at a financial institution	Yes	52	29
	Not	127	71
	Total	179	100

Source: Author's analysis results (2022)

2. Outer Model Test Results

Analysis of the results of the outer form experiment describes how each marker relates to its latent elasticity. The experiments tried include:
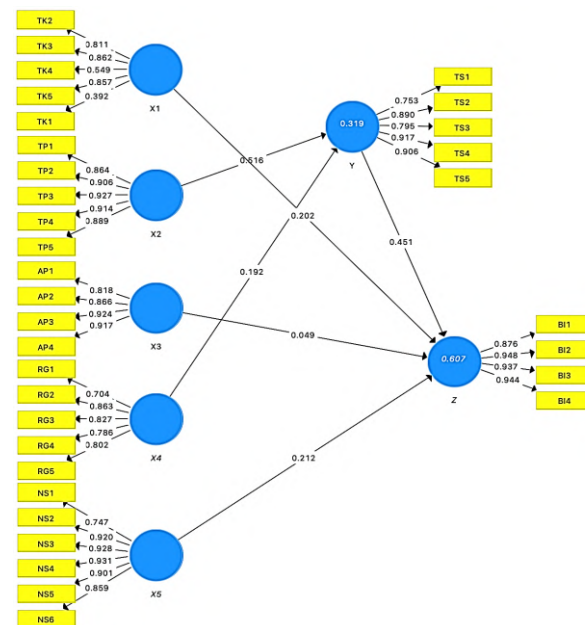
A) Convergent validity (Outer loading)

Figure 4: *Convergent Validity Test Results*
Source: Results of processing with SmartPLS, 2022

From figure 4 shows that all indicators of the variables Awareness, Level of Knowledge, Access to Financing, Religiosity, Trust, Subjective Norms and Behaviour Intention have loading values greater than 0.35 which indicates that the correlation between constructs has a fairly high level of validity (Hair et al., 2010)

B) Composite Reliability, Cronbach Alpha and Average Variance Extracted (AVE)

According to Ghozali (2014) composite reliability that measures a construct can be evaluated with 2 various dimensions are in consistensy and cronbach alpha. Cronbach alpha testing intends to try the reliability of the instrument in some form of research or measure in stability and its value is mandatory ³ 0,60. The construct is claimed to be reliable if the composite reliability figure is above 0.7.

Table 2: *Validity and Reliability Contruct Test Results*

Variabel	Cronbach's Alpha	Composite Reliability	Keterangan
Awareness	0.745	0.833	Reliabel
Level of Knowledge	0.942	0.955	Reliabel

Access to Financing	0.905	0.934	Reliabel
Religiosity	0.865	0.897	Reliabel
Subjective Norms	0.942	0.955	Reliabel
Trust	0.907	0.931	Reliabel
Behavior Intention	0.945	0.960	Reliabel

Source: Results of processing with SmartPLS, 2022

Sourced in chart 2, it can be concluded that the totality of this research is claimed to meet reliability or reliability because the number of reliability is greater than 0.7.

C) Average Variance Extraced (AVE) Test

Convergent validity can be seen from the Average Variance Extraced (AVE) value.

The AVE values for each of the contractions can be shown in the following table 3:

Table 3: Test Results of AVE values

Variabel	Syarat	AVE
Awareness	>0.5	0.518
Level of Knowledge	>0.5	0.811
Access to Financing	>0.5	0.779
Religiosity	>0.5	0.637
Subjective Norms	>0.5	0,780
Trust	>0.5	0.730
Behavior Intention	>0.5	0.859

Source: Results of processing with SmartPLS, 2022

Based on table 3 above all the contractions show an AVE value greater than 0.50, but for the consciousness variable that is with the smallest value of 0.516. that number has met the requirement to match the minimum AVE number limit set at 0.50.

D) Discriminant Validity Test

Discriminant validity tests are tried to justify that each design of each potential elastic is different from the other elastic. According to Ghozali, (2014) the value of cross loading for each marker of each potential elastic is greater than the cross loading number when connected with other latent variables.

Table 4: Discriminant Validity (Cross Loading) Test Results

Indikator	Awareness	Level of Knowledge	Access to Financing	Religiosity	Subjective Norms	Trust	Behavior Intention
TK1	0.392	0.326	0.304	-0.009	0.302	0.217	0.231
TK2	0.811	0.410	0.557	0.160	0.478	0.342	0.414
TK3	0.862	0.272	0.548	0.160	0.417	0.353	0.510
TK4	0.549	0.421	0.261	0.315	0.417	0.340	0.286
TK5	0.857	0.412	0.508	0.191	0.480	0.394	0.500
TP1	0.340	0.864	0.477	0.124	0.672	0.445	0.380
TP2	0.469	0.906	0.550	0.048	0.618	0.411	0.392
TP3	0.463	0.927	0.535	0.059	0.603	0.432	0.404
TP4	0.451	0.914	0.568	0.065	0.625	0.531	0.483
TP5	0.474	0.889	0.645	0.060	0.673	0.541	0.487
AP1	0.501	0.552	0818	0172	0598	0.430	0.389
AP2	0.571	0.489	0.866	0.138	0.491	0.505	0.521
AP3	0.562	0.570	0.924	0.198	0.628	0.572	0.577
AP4	0.564	0.591	0.917	0.087	0.633	0.563	0.540
RG1	0.262	0.084	0.188	0.704	0.102	0.165	0.154
RG2	0.153	-0.015	0.093	0.863	0.031	0.139	0.030
RG3	0.137	-0.022	0.035	0.827	0.030	0.135	0.051
RG4	0.102	0.015	0.010	0.786	0.022	0.113	0.064
RG5	0.203	0.150	0.218	0.802	0.200	0.273	0.229
NS1	0.537	0.517	0.651	0.054	0.747	0.511	0.508
NS2	0.492	0.638	0.551	0.104	0.920	0.629	0.603
NS3	0.510	0.669	0.579	0.126	0.928	0.598	0.606
NS4	0.505	0.633	0.554	0.100	0.931	0.568	0.588
NS5	0.527	0.637	0.562	0.125	0.901	0.645	0.612

NS6	0.515	0.660	0.632	0.146	0.859	0.630	0.611
TS1	0.353	0.338	0.486	0.297	0.402	0.753	0.430
TS2	0.401	0.504	0.554	0.233	0.660	0.890	0.679
TS3	0.386	0.329	0.508	0.105	0.439	0.795	0.518
TS4	0.378	0.504	0.456	0.168	0.646	0,917	0,642
TS5	0.443	0.539	0.535	0.200	0.674	0.906	0.730
BI1	0.564	0.440	0.634	0.138	0.571	0.622	0.876
BI2	0.469	0.452	0.498	0.160	0.641	0.713	0.948
BI3	0.507	0.448	0.488	0.155	0.638	0.666	0.937
BI4	0.527	0.449	0.543	0.147	0.622	0.655	0.944

Source: Results of processing with SmartPLS, 2022

Sourced in Chart 4 above, all markers in the study have a greater coefficient of relationship with each construct than the number of the coefficient of relationship of markers on the construct roll in the other column.

E) R-Square Test Result (R2)

R-Square analysis or proofing experiments are to recognize the magnitude due to free elasticity to limited elasticity. The value of R-Square (R2) is nil to one. When the R- Square number continues to be close to one, so the variables are free to share all the data needed to account for the limited elastic alteration. In contrast, it continues to be a small R- Square number, so that the power of variables, free variables in describing limited elastic alterations, continue to be finite.

Table 5: R-Square Test Results

Variabel	R Square
Trust	0.319
Behavior Intention	0.607

Source: Results of processing with SmartPLS, 2022

Sourced from chart 5 above shows that the trust and Behavior Intention constituencies explain the variability of trust contractions by 31.90 percent and Behavior Intention by the remaining 60.70 percent by 68.10 percent and 39.30 percent explained by other constituents beyond those studied in the study.

6) Test Results t

In order to see whether something can be obtained or rejected, among others, by looking at the significance figures accompanied by the contract, t- statistics, and p-values. Testing the presumption of this research was tried with the encouragement of the SmartPLS (Partial Least Square) application 3.3.7. These values can be seen from the results of bootstrapping. The rules of thumb used in this study are t-statistics >1,973 with a p-value significance level of 0.05 (5%) and a positive beta coefficient.

Table 6: Path Coefficients Results

	Hipotesis	Original Sample (O)	Sampel Mean (M)	T Statistics (|O/STDDEV|)	P Values	Hasil
H1	Awareness ® Trust	0.438	0.449	7.179	0.000	Diterima
H2	Level of Knowledge ® Behavior Intention	-0.073	-0.077	0.824	0.410	Ditolak
H3	Access to Financing ® Behavior Intention	0.152	0.158	1.849	0.065	Ditolak
H4	Religiosity ® Trust	0.125	0.132	2.026	0.043	Diterima
H5	Subjective Norms ® Behavior Intention	0.313	0.312	2.488	0.013	Diterima
H6	Trust ® Behavior Intention	0.452	0.452	4.853	0.000	Diterima

Source: Results of processing with SmartPLS, 2022

V. DISCUSSION

1. Variable Analysis of Trust Awareness

The first hypothesis tests whether consciousness significantly affects trust. Based on the results of the t test in table 6 above, it shows that Awareness has a significant effect on Trust which is indicated by a parameter coefficient of 0.438. The significant value, which is 0.000 is less than the alpha level of 5 percent. It is also indicated by a t-statistical value of 7.179 greater than 1.973 (t-table). This means that there is an influence of the awareness of microenterprises on the trust in using

the PEN Program. These results are in line with the research of Baisyir, F (2021) which states awareness affects significant trust. Management also needs to provide a good and creative strategy to increase consumer awareness which will later increase consumer confidence in the brand or product. This research is strengthened by research that proves awareness of a brand is explained when brand trust increases (Gunawardane, 2015). This finding is also strengthened by research by Chusniartiningsih, Eka (2019) that there is a significant influence of awareness on trust, where brand awareness increases, trust increases.

2. Variable Analysis of Knowledge Level towards Behavior Intention

The second hypothesis tests whether the level of knowledge significantly affects behavior intention. Based on the results of the t test in table 6 above, it shows that the Level of Knowledge affects insignificantly the Behaviour Intention indicated by a parameter coefficient of -0.073, a significant value of 0.410 is smaller than the alpha level of 5 percent. It is also indicated by a statistical t-value of 0.824 smaller than 1.973 (t- table). This means that the level of knowledge of microenterprises does not have a significant influence on behavior intention. It can be concluded that microenterprises to use the PEN Program are very little influenced by the level of knowledge, indicating that only a few microenterprises use this dimension as a measure or basis for using the PEN Program. In addition, based on the results of the characteristics of the respondent profile in table 1 above, the majority of respondents have never advocated a loan. So that many micro-entrepreneurs still do not have knowledge about the PEN Program.

3. Analysis of Financing Access Variables towards Behavior Intention

The third hypothesis examines whether access to financing significantly affects behavior intention. Based on the results of the t test in table 6 above, it shows that Access to Financing affects insignificantly the Behaviour Intention indicated by a parameter coefficient of 0.152. The significant value, which is 0.065 is less than the alpha level of 5 percent. It is also indicated by a statistical t-value of 1.849 smaller than 1.973 (t-table).

This means that access to financing for the PEN Program has an insignificant effect on behavior intention. It can be concluded that the interest of microenterprises to use the PEN Program is very little influenced by access to financing, indicating that only a few micro-entrepreneurs use this dimension as a

measure or basis for using the PEN Program. In addition, based on the results of the characteristics of the respondent profile in table 1 above, the majority of respondents use their own capital for their business.

4. Analysis of Religiosity Variables Against Trusts

The fourth hypothesis examines whether religiosity significantly affects trust. Based on the results of the t test in table 6 above, it shows that the Religiosity variable has a significant effect on Trust which is indicated by a parameter coefficient of 0.125. The significant value, which is 0.043 is less than the alpha level of 5 percent. It is also indicated by a t-statistical value of 2,026 greater than 1,973 (t-table). This means that religiosity influences microenterprises to trust using the PEN Program. It can be concluded that micro business actors to use the PEN Program are influenced by trust, indicating that the higher the reliogicity of micro business actors will increase the trust of micro business actors to use the PEN Program. This is in line with Adika's research. L. A (2021) that religiosity has a significant effect on trust where the higher the value of religiosity the higher the level of trust a person has about a product, and is strengthened by the research of Iskamto & Yulihardi (2017) which states that religiosity has a positive and significant effect on trust.

5. Analysis of Subjective Norm Variables Against Behavior Intention

The fifth hypothesis examines whether subjective norms significantly affect trust. Based on the results of the t test in table 6 above, it shows that the Subjective Norm has a significant effect on Behaviour Intention which is indicated by a parameter coefficient of 0.313. The significant value, which is 0.013 is less than the alpha level of 5 percent. It is also indicated by a t-statistical value of 2.488 greater than 1.973 (t-table). This means that there is an influence of subjective norms for microenterprises to use the PEN Program. This is in line with the research of Aryadhe, T; Suryani, A., & Sudiksa, I. B. (2018) that subjective norms consisting of consumer confidence to obey others and motivation to obey others have proven to have a positive and significant effect on consumers' purchasing intentions. This research was strengthened by Binalay's research. A. G., Mandey. S. L., & Mintardjo. C. M. O (2016) subjective norms have a positive and significant effect on the interest in buying online in FEB Unsrat students.

6. Analysis of Trust Variables Against Behavior Intention

Keeenam's hypothesis tests whether trust significantly affects behavior intention. Based on the results of the t

test in table 6 above, it shows that the Trust has a significant influence on behaviour intention which is indicated by a parameter coefficient of 0.452. The significant value, which is 0.000 is less than the alpha level of 5 percent. It is also indicated by a statistical t-value of 4,853 greater than 1,973 (t-table). This means that there is an influence of trust among micro-entrepreneurs to use the PEN Program. It can be concluded that the higher the trust, the higher the behavior intention. This is in line with the research of Mardalena et al., (2018) brand trust affects consumers' buying interest. Strengthened adika research. L. A (2017) trust has a significant positive influence on user decisions, where the higher the trust in using the Shopee Paylater service feature, the user's decision will also increase.

VI. CONCLUSION

Based on the results of the analysis and discussion above, the following conclusions can be drawn:

1. Awareness has a significant effect on the Trust of micro-entrepreneurs to use the PEN Program in dealing with the COVID-19 Pandemic. This means that micro-business actors are aware that the PEN Program affects the behavior or attitude of actors to trust the PEN program in facing the COVID-19 Pandemic.
2. The level of knowledge has an insignificant effect on the Behaviour Intention of microenterprises to use the PEN Program in dealing with the COVID-19 Pandemic. This means that the knowledge or actions of microenterprises affect the actions or behaviors of microenterprises to use the PEN Program but are not significant.
3. Access to financing has an insignificant effect on the Behaviour Intention of microenterprises to use the PEN Program in dealing with the COVID-19 Pandemic. This means that access to financing helps make it easier for micro-entrepreneurs to influence their desire to use the PEN Program in dealing with the COVID-19 Pandemic but not significantly.
4. Religiosity has a significant effect on the Trust of microenterprises to use the PEN Program in dealing with the COVID-19 Pandemic. This means that the trust of micro-entrepreneurs affects the behavior to trust the PEN Program in dealing with the COVID-19 Pandemic.
5. Subjective Norms have a significant effect on the Behaviour Intention of microenterprises to use the PEN Program in dealing with the COVID-19 Pandemic. This means that subjective norms or people around micro-entrepreneurs influence the

behavior of micro-entrepreneurs to use the PEN Program in dealing with the COVID-19 Pandemic.
6. Trust has a significant effect on the Behaviour Intention of microenterprises to use the PEN Program in the face of the COVID-19 Pandemic. This means that the trust (level of trust) of micro business actors affects the behavior of micro-business actors to use the PEN Program in dealing with the COVID-19 Pandemic.

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