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Legal Aspect of Micro, Small, and Medium Business Partnership Agreements through Digital Platforms to Improve Community's Economy

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Abstract. This research focuses on MSME Partnership Agreements through Digital Platforms to improve the community's economy. This research begins by analyzing arrangements related to MSME partnership agreements through digital platforms in Indonesia. Seeing that there are legal arrangements for partnership agreements, forms of MSME partnership agreements and adequate digital platforms, this encourages researchers to conduct in-depth studies. This research was conducted through a digital platform that is available electronically, with the aim of discovering the reality related to the form of MSME partnerships in Indonesia, especially MSMEs in the Semarang City area, then analyzing the legal arrangements regarding MSME partnership agreements and digital platforms, carried out using a descriptive analysis method. Data collection techniques through direct interviews and documentation. Data analysis used qualitative analysis methods with inductive and reflective logic then described systematically according to the problems studied. Based on the research that has been done, legal arrangements for MSME partnership agreements through digital platforms have not been specifically regulated in statutory provisions. Various laws and regulations that currently exist only regulate matters of a general nature, only mentioning the partnership pattern and the term business partnership for MSMEs. In addition, the legal aspects of the Partnership Agreement through the Digital Platform regarding the content and nature of the agreement are still limited. In practice, partnership agreements through digital platforms cause legal problems for their users, both MSME actors and consumers due to access restrictions and policies by digital platform service providers.

Keywords: Agreement; Business; Digital; Economy; MSME.

1. Introduction

The rapid development of technology has brought progress to almost all aspects of human life (Agus Rahardjo, 2002:1). One of the rapid developments is the use of digital platforms for Micro, Small and Medium Enterprises (MSMEs) to show their existence in the business world.

The success of a business is not only determined by the ability of the individual or the small and medium business actor solely, but lies in a partnership with large

entrepreneurs supported by human resources, capital and technology. This form of cooperation between individuals or small businesses and large entrepreneurs is known as a partnership, and the name of the agreement is the Partnership Agreement (Salim HS, 2020: 175).

The basic philosophy is that there is an MSME partnership agreement with big entrepreneurs through a digital platform, the aim is to help make people's lives easier through the use of technology. The use of technology through the use of digital platforms is expected to be a solution for MSME actors to survive and prosper in the future.

Various digital platforms are starting to develop and one of the digital platforms that is growing rapidly is Gojek, with three (basic) pillars in developing its business, including: a. speed; b. innovation and c. social impact (<u>https://www.gojek.com/about/pada)</u>.

Juridically, legal arrangements for electronic transactions through digital platforms are listed in various regulations, namely:

a) Act No. 11 of 2008 concerning Information and Electronic Transactions;

b) Act No. 19 of 2016 concerning amendments to Act No. 11 of 2008 concerning Information and Electronic Transactions;

c) Act No. 11 of 2020 concerning Job Creation; and

d) Government Regulation Number 71 of 2019 concerning Implementation of Electronic Systems and Transactions.

Sociologically, the presence of various digital platforms in MSME partnership cooperation, provides benefits for both MSME players and the impact on improving the Indonesian economy.

One of the studies in 2018 conducted by the UI Demographic Institute, related to the economic impact of the Gojek platform on improving the Indonesian economy, with a total of 6,732 respondents. The research was conducted in 9 (nine) cities in Indonesia. The research results show that: "Giving an economic impact for Indonesia, Gojek contributed around Rp. 44.2 trillion (3 billion US dollars) to the Indonesian economy at the end of 2018 (https://www.gojek,com/about/pada). However, on the other hand, Gojek's presence has a negative impact, namely the occurrence of conflicts with Gojek base and increasing traffic jams on the road" (Andri Donnal Putera, 2015).

Since the Covid 19 pandemic, many MSMEs have been affected by the pandemic which has caused their businesses to go out of business. Those doing business using digital technology have actually grown significantly. Results of a Tempo Data Science (TDS) survey on e-commerce practices in Indonesia for the period May-July 2021. According to TDS researcher Ai Mulyani, in order to survive and develop, during the pandemic, most (82%) MSMEs tried to optimize online sales activities through their outlets on the e-commerce platform and also stalls on social media (https://nasional.kontan.co.id/news/bisnis-umkm-dengan-platform-digital-mampubertahan-di-tengah-pandemi).

The TDS survey revealed that the digital platforms Tokopedia and Shopee are the two most popular marketplaces among MSMEs that market their products online. The popularity of these two marketplaces is more prominent, namely 99% compared to its competitors. The survey through quantitative research using a structured questionnaire in an online format also placed Tokopedia as the largest producer of sales turnover for sellers, namely 36% of MSMEs were selected, followed by Shopee (32%), Bukalapak (14%), Lazada (8%), Blibli (7%) and JD.ID (3%). "E-commerce that provides the most frequency of transactions is also occupied by Tokopedia (35%), Shopee (33%),

Bukalapak (13%), Lazada (9%), Blibli (7%) and JD.ID (3%)" (<u>https://nasional.kontan.co.id/news/bisnis-umkm-dengan-platform-digital-mampu-bertahan-di-tengah-pandemi</u>).

Based on the description above, the author will analyze the legal arrangements related to MSME partnership agreements and analyze MSME partnership agreements through digital platforms to improve the community's economy, especially MSME actors in the Semarang City area.

2. Research Methods

This study uses an empirical legal research method, with a descriptive-analytical method. Accurate data/information collection with primary data from field studies and secondary data from literature studies. This primary data was obtained through interviews with related parties, in this case MSMEs as digital platform users, digital platform providers and government agencies. While secondary data is obtained by conducting literature studies, both through reference books, seminar papers, laws and regulations and research results related to the object of research. The data analysis used in this study was descriptive-qualitative by analyzing the data/information obtained through interviews and supporting literature which were then arranged systematically and described qualitatively.

3. Result and Discussion

3.1. Legal Arrangements related to MSME Partnership Agreements through Digital Platforms

Indonesia as one of the countries with the largest Muslim majority in the world, but also a country with high needs. The existence of high needs demands the fulfillment of needs quickly and precisely based on technology. One of the rapid developments is the use of digital platforms in almost all regions of Indonesia, especially for micro, small and medium enterprises (MSMEs).

The role of Micro, Small and Medium Enterprises (MSMEs) as an economic driver is very large, where the Indonesian business world is currently still dominated by MSEs. From the SE2016-Continuation results, the number of these businesses reached more than 26 million businesses or 98.68 percent of the total non-agricultural businesses in Indonesia. This business is also able to absorb a workforce of more than 59 million people, or around 75.33 percent of the total non-agricultural workforce. There are many advantages of MSMEs, namely First, they generally produce consumer goods and services that are close to the needs of the community. Second, not relying on imported raw materials and making more use of local resources in terms of human resources, capital, raw materials and equipment. Third, using their own capital or not supported by loans from banks (Badan Pusat Statistik, 2019).

The rapid development of digital technology since the Covid-19 pandemic has encouraged people's behavior to be literate in technology, especially in meeting their daily needs. The use of digital technology in business is also very promising and is a very profitable choice for the community if it is put to good use in transactions and shopping.

Digital trading business activities (e-commerce) are often found in the buying and selling of products through online transactions offered through websites or internet sites. Online transactions do not require the parties to meet with each other in person.

This is different from conventional transactions in the real world (offline) which are generally agreed upon by the parties to meet face to face. With the use of digital technology from various applications has given a very broad space to transact more sharia (Andi Aina Ilmih, et.al., 2019: 114-122).

Perry Warjiyo, said that compared to February 2021, electronic trading platform transactions are now growing by around 12% to reach 30.8 trillion. This transition certainly encourages Bank Indonesia to develop a MSME digitization program. The acceleration of MSME digitalization is carried out in order to expand market access and increase competitiveness. The hope is to encourage stronger MSMEs. Through the 3 Pillars of BI's MSME Development Program, namely increasing production capacity, cost efficiency, and market expansion. One of the program implementations of the three pillars of MSME development is through the UMKM Digitalization Program (https://www.bi.go.id/id/publikasi/ruang-media/cerita-bi/Pages/Go-Digital-Strategi-Memperkuat-UMKM.aspx).

Utilization of Information Technology in various fields in accordance with what is regulated in Legislation, that the use of Information Technology can also be used to develop trade and the national economy in order to improve people's welfare (Information and Electronic Transaction Law, 2016). On this basis, national regulations related to electronic transactions are ideally and are expected to make a major contribution in order to boost the economy in the realm of MSMEs.

Various laws and regulations related to Micro, Small and Medium Enterprises and their partnerships are regulated in regulations, namely:

a) Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises, hereinafter abbreviated as the UMKM Law;

b) Law No. 11 of 2020 concerning Job Creation, hereinafter referred to as the Job Creation Law;

c) Government Regulation No. 17 of 2013 concerning Implementing Regulations for Law no. 20 of 2008, hereinafter abbreviated as PP 17/2013; and

d) Government Regulation Number 7 of 2021 concerning Ease, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises, hereinafter abbreviated as PP 7/2021. This regulation is the implementing regulation of the Job Creation Law.

In the context of developing MSMEs in Indonesia, especially MSME partnership agreements through digital platforms, there should already be a form of legal regulation. This can be seen from the various existing laws and regulations that only regulate matters that are general in nature, not yet specific.

The UMKM Law in conjunction with the Job Creation Law only mentions partnership patterns and the term business partnership for MSMEs, while the issue of using digital platforms in partnership agreements has not been regulated in general or specific regulations.

Based on Article 26 of Act No. 20 of 2008 concerning MSMEs, cooperation/partnerships for small, medium and large businesses can be carried out in the following pattern:

a. Plasma nucleus. In accordance with the basic concept of this pattern, medium or large businesses act as the core. As a core company, medium and large companies must carry out guidance starting from the provision of production facilities, technical guidance to the marketing of products. While the small company in this partnership is the plasma. b. Sub Contract. A product unit produced by a medium or large business as a finished product will consist of certain components. One or more components will be produced by small businesses with technical specifications and quality standards determined by large or medium enterprises.

c. General Trade. This pattern can be reached in two ways. The first way is for medium and large businesses to market the goods produced by small businesses. This concept is to some extent the same as the plasma core pattern where medium or large businesses market the products of small businesses. To make this pattern more effective, it is necessary to think of a general form of trade in which the products of small businesses are given brands from medium and large businesses so that consumers are guaranteed that the goods purchased will be able to satisfy their needs.

d. Franchise. The partnership pattern is that small businesses are given rights by medium and large businesses to use their company's licenses, trademarks and distribution channels to small businesses accompanied by management assistance.

e. Agency. The agency pattern is a partnership relationship in which small businesses are given special rights to market the goods and services of their medium or large business partners.

f. Other forms. The law provides freedom for entrepreneurs to enter into partnerships outside of the patterns described above.

In theory, the form of partnership regulated in the MSME Law makes it possible (open) for investors to partner with MSMEs. It's just that in practice, the only form of partnership that has been established is in the form of a Sub-Contract through a partnership between MSMEs and domestic investors. There are no restrictions/choices from this form of partnership, it is hoped that this will increase MSME partnership cooperation.

The partnership pattern in general can be interpreted as a form of mutually beneficial cooperation between two or more parties to achieve a common goal. The partnership pattern in general can be interpreted as a form of mutually beneficial cooperation between two or more parties to achieve a common goal.

The partnership pattern according to Article 106 of Government Regulation Number 7 of 2021 concerning Ease, Protection and Empowerment of Cooperatives and MSMEs (PP 7/2021), includes:

1. Inti-plasma

In a nucleus-plasma partnership, there are 2 types of partnerships (Article 107 PP 7/2021), namely: Large businesses as the core and MSMEs as plasma; or Medium enterprises as the core with UMK as the plasma. The business which is the core of the plasma core provides guidance and develops the plasma business in terms of land preparation up to business management guidance.

2. Subcontract

In the subcontract partnership pattern, there are 2 types of partnership relationships (Article 108 paragraph (1) PP 7/2021): Large businesses as contractors with MSMEs as subcontractors; or Medium enterprises as contractors and UMK as subcontractors. Support provided by large businesses as contractors is in the form of (Article 108 paragraph (2) PP 7/2021): Ease of working on part

of production and/or components; Ease of obtaining raw materials; Increasing production technical knowledge; Technology; Financing; and payment system.

3. Franchise.

Those that can serve as franchisors are large businesses, with MSMEs as franchisees. In addition, medium-sized businesses can also become franchisors, with MSEs as franchisees (Article 109 paragraph (1) PP 7/2021). This franchise provision refers to the Regulation of the Minister of Trade No. 71 of 2019 concerning the Implementation of Franchising (Permendag 71/2019).

The form of franchising has business characteristics which are the advantages of certain businesses so that they are not easily imitated and compared to other similar businesses (Article 1 point 2 of the Minister of Trade Regulation 71/2019).

4. General trading.

In general trading, large businesses and MSMEs work together in terms of open marketing and provision of business locations (Article 110 PP 7/2021).

5. Distribution and agency.

There are 2 forms of partnership that can be carried out, including (Article 111 PP 7/2021): Large businesses give special rights to MSMEs to market goods and services Medium businesses give special rights to MSEs to market goods and services. Of course, this marketing right takes into account the characteristics of distribution and agency.

In distribution, the distributor acts for and on behalf of himself, while in agency, the agent acts for and on behalf of the business that gives him special rights (principal).

6. Supply chain

Supply chain partnerships are cooperation between MSMEs and large businesses that depend on one another in the flow of goods and services, to convert raw materials into products in the framework of efficiency (Article 1 number 8 PP 7/2021). This partnership includes managing product movement, product distribution and management of raw material availability (Article 112 paragraph (1) PP 7/2021).

In the supply chain pattern, there are 2 types of partnerships (Article 112 paragraph (2) PP 7/2021): Large businesses are domiciled as recipients of goods, with MSMEs as providers of goods; or Medium-sized businesses domiciled as recipients of goods, with UMK as providers of goods.

7. Profit Sharing

In a profit-sharing partnership, large businesses finance MSMEs that run the business. In addition, medium-sized businesses can also finance MSEs that run businesses (Article 113 paragraph (1) PP 7/2021). The parties to this profit sharing contribute according to the capabilities and resources of each party, with profit sharing based on the agreed agreement (Article 113 paragraph (2) and (3) PP 7/2021).

8. Operational cooperation

Operational cooperation is temporary in nature. In this case, MSMEs cooperate with large businesses until the work is completed. MSEs can also work with medium-sized businesses in this temporary work, until the work is completed (Article 114 PP 7/2021).

9. Joint venture

There are foreign elements in the Joint Venture, including (Article 115 paragraph (1) PP 7/2021) MSMEs enter into partnerships with large foreign businesses; and MSEs can enter into business partnerships with foreign medium-sized businesses. This is done by establishing a business entity in the form of a limited liability company in accordance with the provisions of Law no. 25 of 2007 concerning Investment. Outsourcing Like the provisions in the Manpower Act and the Job Creation Law, outsourcing is intended for fields and types of business that are not a main job (Article 116 paragraph (2) PP 7/2021).

In outsourcing, the pattern of partnerships is as follows: Large businesses as job owners, with MSMEs as job service providers and implementers; or Medium enterprises as job owners, with UMK as job service providers and implementers. The terms of the outsourcing partnership are inseparable from the provisions of the Labor Law and the Job Creation Law.

Before entering into a partnership, an agreement is required. This agreement is contained in a partnership agreement. The MSME partnership agreement is made in writing in the Indonesian language (Article 117 paragraph (2) PP 7/2021). If one of the parties is a foreign person or legal entity, then the agreement is made in Indonesian and a foreign language (Article 117 paragraph (3) PP 7/2021).

The issue of business partnerships only mentions the ability to partner with MSMEs in Article 2 of the Job Creation Law, it's just that further regulations regarding MSME partnerships with foreign investors have not been specifically regulated in it. In addition, PP 7/2021 not only regulates the ease of establishing cooperatives, reporting and sharia cooperatives, the central government and local governments, the regulation also protects and empowers cooperatives and MSMEs starting from institutional aspects, HR capacity, mentoring, provision of financing schemes, production (technology, supply, facilities), business, and marketing.

By looking at this condition, the Government is expected to immediately create a legal umbrella as the primary norm, namely the use of digital platforms in partnership agreements as a manifestation of bringing together MSMEs with buyers and sellers. Research data for 2021, there is an imbalance related to access to digital platforms, especially between the western and eastern regions. Meanwhile, the secondary norm is that it is necessary to establish regional regulations whose target is MSMEs (Elisabet Liu,et.al., 2021:224).

Towards efforts to digitize MSMEs is certainly a step that is not easy to realize. There are so many obstacles that must be overcome. Obstacles that arise can also come from various sources. One of them, before the pandemic, many ways of consuming goods and services were done offline or selling directly. Meanwhile, during a pandemic, the method of consuming goods and services was mostly online/online, namely making sales using the internet, either through e-commerce. This reality, at least serves as a reference that the way people consume is actually experiencing a change.

3.2. Legal Aspects of the MSME Partnership Agreement through digital platforms to improve the community's economy

In the context of business development, MSMEs can cooperate with other MSMEs or even with large companies. This collaboration is called a partnership relationship (giving birth to a partnership agreement). Partnership relations are regulated through the UMKM Law in conjunction with the Job Creation Law. The purpose of holding this partnership relationship is so that MSMEs can continue to exist in developing their businesses and improving the community's economy.

With regard to partnership cooperation, the absolute thing that must be mastered by MSME actors if they want to survive in business competition is to have digital and internet expert skills (Purwana, D., et.al., 2017: 1-17). Therefore, to achieve the goals of this partnership, MSMEs are expected to be able to utilize and develop digital technology in their business activities so that digitalization of MSMEs can occur as a whole.

Digitalization has become part of today's daily routine. There are patterns of interaction resulting from activities on digital platforms where consumers and businesses interact with each other. Digitalization, especially social media, has been claimed to change consumer behavior with important consequences for companies, products and brands (Muntinga, et.al., 2011: 13-46). The Ministry of Cooperatives and Small and Medium Enterprises assesses that digitalization can help MSMEs take advantage of changes in consumer behavior in the era of the Covid-19 pandemic to post-pandemic.

The rapid development of technology, the digital world and the internet of course also has an impact on the world of marketing. Marketing trends in the world are shifting from conventional (offline) to digital (online). Utilization of this digital platform is more prospective because it allows potential customers to obtain all kinds of information about products and transact via the internet. Consumers are increasingly spending time shopping online and using social media to find information related to goods and how to make transactions (Himawan, et.al., 2019: 85-101).

In partnership agreements, the use of digital platforms, especially digital marketing, has several advantages, among others (Purwana, Dedi, et.al., 2017: 1-17):

1) Targets can be set according to demographics, domiciles, lifestyles, and even habits; Quick results are visible so that marketers can take corrective action or change if something is deemed inappropriate;

- 2) The cost is much cheaper than conventional marketing;
- 3) Wider reach because it is not geographically limited;
- 4) Can be accessed at any time without a time limit;

5) Measurable results, eg number of website visitors, number of consumers making online purchases;

6) Campaigns can be personalized;

7) Being able to engage or reach consumers because communication occurs directly and in two directions so that business actors build relationships and foster consumer trust.

Based on data from the Indonesian E-commerce Association (Idea) as of October 2022, as many as 20.5 million micro, small and medium enterprises (MSMEs) have been connected to digital platforms. This number is also close to the government's target of 30 million SMEs in 2024. So there are still 9.5 million MSMEs left that are targeted to be able to enter digital platforms by 2024. For information, the government is targeting 30 million MSMEs to go digital in 2024 coming. The government is also making improvements to digital economy policy regulations, including regarding

personal data security where the government does not only protect the industry and platforms, it also protects MSMEs and consumers of digital trade (https://www.bi.go.id/id/publikasi/ruang-media/cerita-bi/Pages/Go-Digital-Strategi-Memperkuat-UMKM.aspx).

With the current rapid development of the digital economy, digital transformation has become a necessity for MSMEs to increase efficiency and business development. Digitizing MSMEs provides many benefits, including helping product marketing during a pandemic, facilitating transactions and financial records through the use of digital payment platforms, increasing market access and business development training, also including making it easier from a logistics point of view for delivery as well as distribution of products to customers.

Rachmat Anggara admitted that although there has been a digital transformation in recent times. In fact, there are still a number of MSME activists who find it difficult to develop their business. According to Rachmat, as a digital cashier application company, the key for MSMEs to develop and help economic recovery is that business transactions can be validated. Having validated records can open access to capital so that it can help economic recovery. With the availability of the Qasir application, namely the point of sale (POS) application which supports a digital cashier system, product and inventory management features, sales reports, digital payments, it can help record digital transactions for MSMEs.

Trias Puspita Hayati from SIRCLO emphasized that the important thing that MSMEs must pay attention to when entering the digital ecosystem is to pay close attention to behavior Indonesia. consumer spending in From the aggregator applications marketplace and e-commerce, as many as 38.6 percent of consumers shop online with a frequency of 1-3 times a month. By using SIRCLO, MSME players can connect with various national market locations that are joined by one dashboard so that it helps consumers shop more practically and easily. In addition, he added, the system used by SIRCLO can control the amount of stock (https://www.gasir.id/program-gasir).

The availability of many digital platforms through social media provides opportunities for MSMEs to develop their business. However, in practice there are still obstacles for MSMEs not to join a digital platform due to internal and external factors.

The internal factors that cause business actors not to access or are reluctant to use digital platforms in developing their businesses, namely: The lack of human resources who have digital and internet expert skills, as well as the concerns of MSME actors that the profits to be obtained are smaller than digital platform service providers. In addition, external factors that become obstacles, namely: a). There are many digital platform user policies imposed on MSMEs by platform service providers, and the position of platform service providers in MSME partnership partnerships is higher than business actors where the platforms, especially with regard to the contents of the agreement. partnership in the form of a standard agreement and the difficulty of documenting the contents of the agreed partnership agreement.

Tri Sutrisno, said that:

"Regarding MSME data using digital platforms, it is still limited, even though the PerSADA KUKM application is available [Database of Central Java Provincial Office of Cooperatives and UMKM (Dinkop Jateng), accessed on October 20, 2022, at 13.00 WIT, through the website: https://satudata.dinkopumkm.jatengprov.go.id/statistik/umkm.]) is a data portal from the Office of Cooperatives and MSMEs (hereinafter abbreviated as Central Java Dinkop) to record MSMEs in the province of Central Java. All MSMEs must register first, in order to have an account on the Persada application. Only MSMEs that have attended Bimtek from the Central Java Dinkop are required to fill out a complete form regarding their business identity through the official website of the Central Java Dinkop. In addition, Central Java Dinkop also conducts socialization in the framework of educating MSMEs on boarding so that they switch to goods and service provider applications through the RONDI application (Digital Online Room). By entering MSMEs into the RONDI application, MSMEs can participate in the procurement of goods and services, for example providing stationery and office supplies (ATK) or meeting snacks, they can register at Blangkon Central Java" (Sutrisno, 2022).

The author's opinion is that not all MSMEs have accessed digital platforms. Even though there is the PerSADA application as a data portal for the Central Java Dinkop, it is still limited in nature because only MSMEs that have received or attended Bimtek from the Central Java Dinkop are required to register or have an account and only MSMEs in the Central Java region. The problem is that there is no specific data collection conducted from the Central Java Dinkop regarding the number of MSMEs that have partnered and use digital platforms in their business activities, this is the obstacle to identifying and resolving problems faced by MSMEs in partnership agreements/cooperation through digital platforms.

In practice, Suwarni, said that "the public's knowledge regarding partnership agreements and digital platforms is still limited. In addition, there is public concern if digital platform service providers are taking greater profits than MSMEs so that some of the business actors choose to continue trading directly on the market. In response to this, the author sees that there are still obstacles that need to be resolved together, both between business actors, digital platform service providers and the government in supporting efforts to digitize MSMEs as a whole.

Regardless of all that, the participation of the parties is needed. The role of government agencies that are directly related to MSMEs, namely the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM) and the Ministry of Industry (Kemenperin) have designed several strategies to help MSMEs. The Ministry of Cooperatives and Small and Medium Enterprises has provided at least three stimuli for MSMEs to maintain the continuity of MSME activities during the pandemic, namely: relaxation of loan payments, six months MSME tax relief, and cash transfers for microscale businesses. Meanwhile, the Ministry of Industry plans to: provide loans at low interest rates (lower than the interest rate for micro-enterprises) to small and medium enterprises (SMEs), connect MSME players with online technology shops to help market and sell MSME products such as Tokopedia, Shopee, and Blibli, cooperate with local industries that provide raw materials for MSME production needs, and collaborate with the Ministry of Foreign Affairs and Industrial Attaches abroad to continue the process of trade negotiations to continue export activities of the products produced by Indonesian MSMEs (Pakpahan, et.al., 2020).

Various short and long term programs need to be well designed by the government. The importance of long-term programs concerns structural policies for long-term interests. This policy is not only used to deal with the COVID-19 pandemic but also in the future Industry 4.0 era. Includes short-term policies for MSMEs, namely the introduction of digital technology and training for MSME actors and workers as well as

long-term policies for MSMEs to adapt to the use of technology for the production process, the use of digital technology media to promote MSME products, and find potential markets for products that produced (Kusuma, et.al., 2022: 24-35). The need for socialization and assistance for MSME players to be able to take advantage of digital platforms and e-commerce media (online shopping) to sell products to improve the economy and the existence of MSMEs can be maintained.

4. Conclusion

Legal arrangements for MSME partnership agreements through digital platforms have not been specifically regulated in statutory provisions. The legal arrangements related to partnership agreements/cooperation are regulated through the UMKM Law in conjunction with the Job Creation Law and its implementing regulations, namely Government Regulation Number 17 of 2013 concerning Implementing Regulations for the UMKM Law and Government Regulation Number 7 of 2021 regarding Implementing Regulations for the Job Creation Law. Various laws and regulations that currently exist only regulate matters of a general nature, wherein the legislation only mentions the partnership pattern and the term business partnership for MSMEs. Meanwhile, there are no legal provisions regarding the use of digital platforms in partnership agreements. Legal Aspects of the Partnership Agreement through the Digital Platform regarding the content and nature of the partnership agreement itself. In practice, partnership agreements through digital platforms cause legal problems for their users, both MSME actors and consumers, due to the limited access provided by digital platform service providers. This is the reason why business actors do not yet access or are reluctant to use digital platforms in developing their business.

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