Public Health welfare in Digital-based Resources Transformation from Social Capital and Information Sharing: Creative Industries from Village

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ABSTRACT
Digital transformation is a business transformation that exploits the benefits of new technology. Creative resources are needed in the digital age 4.0; industries with unique products are generally produced from rural creative ideas, but are seen to be extinct eroded by the development of the technological era. The reason for this exploration is to investigate the changing role of human asset the executives in the time of advanced change by embracing social capital, sharing information as a significant segment to deliver business esteem in accomplishing upper hand. Data obtained through a questionnaire distributed to 150 respondents with purpose sampling to rural entrepreneurs in Bali. Hypothesis testing is done using Partial Least Square Analysis with the help of the smartpils application. Data collection is done through the distribution of social capital questionnaires based on norms and trust will be able to give a positive influence on the acquisition of information and resources in the technological era. However, technology is not able to give a role to transformation because of the way to receive its people which in the end will have a negative influence. So, it should be concentrated in more profundity what must be set up in supporting innovation so the improvement of innovation positively affects the change of assets from the thinly possessed system and data sharing.

Keywords: social capital, knowledge sharing, technology, transformation of digital resources, public health

INTRODUCTION
Development of creative industries especially in rural areas can be used as a means for the welfare of the community and can increase the potential of the region that can have an impact on the social and economic sphere (Voronkova et al., 2019). Innovative enterprises are ventures that start from the utilization of individual inventiveness, aptitudes, and gifts to make thriving and work by producing and abusing Towses’s (2020) imaginative and innovative force. The capability of little scope businesses in rustic regions has wide chances to create, which are then expected to oblige an enormous workforce and improve the government assistance of the network, and can continue the economy of the network, particularly in the lower classes of society (Humphreys et al., 2019). Innovative businesses have a significant job in the elements of the economy in creating nations. Creative industries can make a good contribution to the Indonesian economic sector during the crisis of the year. As Fahmi expressed that the imaginative business as an enemy of emergency industry expresses that Indonesia’s general monetary development was just 6.1% in 2008, the financial estimation of the Creative Industry, to be specific GDP, Labor, and Exports, encountered an expansion Fahmi and Koster (2017). The presence of a huge innovative industry can’t be isolated from the procedure of imagination that won’t develop and create in the event that it isn’t upheld by social capital, information (Setini et al., 2020; Swanson et al., 2020) and innovation Plewa et al. (2012). Social capital is a capital as relations between on-screen characters in the domain of agreeable relations that incorporates standards, systems; trust (Nahapiet and Ghoshal, 1998; Putnam, 2000; Adler and Kwon, 2002). HR are social capital which is a significant catchphrase in understanding the organization’s crucial vision in confronting the period of disturbance (Longoni & Luzzini, 2016; Syarifuddin et al., 2019).

Digitalization provides the ability to create and maintain (Kaounides, 1999; Kaounides, 2016; Huang et al., 2016). Technology plays an important role in bringing about fundamental changes in the business economy (Wu & Chiu, 2018; Peng et al., 2018) and creating more productive people in business enabling access to information (Navio-M arco et al., 2018; Howell et al., 2018), increasing creative industries that are efficient and effective towards a global rural setting (Kabir, 2019). Human resource transformation is not usual in all M ethwa (2019) business sectors, what’s more, HR that ought to be the fundamental key to driving the business (Wang et al., 2018) don’t run ideally, bringing about different circumstances that hurt the organization. Mechanical advancement with computerized based human asset the board is relied upon to have the option to improve business execution (Stachova et al., 2017). (Peng et al., 2018). The marvel of the debilitating of the presence of innovative businesses will in general happen in a few provincial zones in Bali, Indonesia (Yuniarta et al., 2019; Yasa et al., 2020; Adhiputra, 2018). Models of computerized change, the writing despite everything shows the requirement for a more profound pursuit in the focal point of creating nations, for example, in Bali, Indonesia. The low measure of research on social capital, information, and innovation identified with the change of HR the executives of SMEs in provincial zones, given the imaginative business with one of a kind items conceived from the rustic condition and even the business condition in country regions in Bali, can expand advancement and in general abundance of this locale, bringing about a superior way of life by and large. This paper comprises of six sections. The primary section is a presentation and the subsequent part results from the writing audit and the way toward building speculations are clarified. The third part is the philosophy tree talking about information and system, section four presents the
aftereffects of the investigation Chapter Five examines and talks about the consequences of the examination and the 6th part is the last area giving proposals to additionally practice and study.

LITERATURE REVIEW

Digital Resources Transformation

Writing audit shows a few meanings of the idea of advanced change to be specific, a procedure that plans to improve a substance by activating critical changes to its properties through a mix of data, processing, correspondence, and availability innovation (Plewa et al., 2012; Longoni & Luzzini, 2016; Syarifuddin et al., 2019). Transformation Digital resources can be seen as the evolution of transformation of human resources in the use of Bondarouk et al. (2009); Shobaki (2009); Sousa et al. (2019). Digital Resources Transformation means a series of changes in human resources by maximizing digital functions, digital transformation in HR does not only refer to the application of technology, but how Digital HR as a business manager can adopt a digitalization system (Peng et al., 2018) This digital transformation can pay attention to business models is oriented towards value offer (value offered to customers) and value creation (product added value), so that it not only pursues profit but also increases engagement with customers (Hess et al. 2016).

Management that applies technology will refer to the circular state of business in the creative industries what's more, the mechanical assets expected to design, create, and offer types of assistance and items to meet the business needs of O’brien (2013); Collins (2018). Overseen execution supported by frameworks and innovation and administrations as far as their commitment to business execution, budgetary expenses, and manageability. Building up a ceaseless help improvement intend to guarantee that satisfactory innovative framework underpins business needs (Swanson et al., 2020); Shobaki et al. (2017); Sousa et al. (2019); Plewa et al., (2012) states to create systems to oversee innovation assets, including the board correspondence capacities, and upgrade the open doors offered by innovation to working associations that remember potential changes and potential effects for business (Plewa et al., 2012). This permits the distribution of assets for the arranging, improvement, and conveyance of all data framework items and administrations. The ability to use technology possesses makes business performance systems more digitized, easily accessible to markets and consumers (Peng et al., 2018). Teece (2010) Conventional business that goes from the mouth and relationships of one person to another becomes very effective and efficient in the presence of technology.

Social Capital, Knowledge Sharing, Technology, and Resources Digital

Hypothesis Social capital is "the measure of genuine and potential assets that are installed in, accessible through, and got from the system of connections claimed by people or social units" (Nahapiet and Ghoshal, 1998, p. 243). Social capital comprises of system structures and potential assets that can be passed through the system. In this way, social capital, as an asset resource that is established in organize relations, can be separated into three distinct angles: basic capital, subjective capital, and relationship capital. The Capital structure clarifies the unoriginal design of connections between social gatherings of individuals; subjective capital originates from shared portrayals, translations, and implications among individuals who are in social gatherings; and social capital alludes to the emotional idea of the work-net relationship in which existing individuals have solid distinguishing proof of this specific social gathering, feed the commitment of support, and hold fast to the standards of participation (Putnam, 1993). Auxiliary capital, along with inborn intellectual capital and social capital, supplies the thought process in people to act all things considered and share information. Social capital is very important in the process of transformation and exploitation of knowledge, namely the ability to combine existing and newly assimilated knowledge and apply it to the operations and strategies of company Allameh By adopting technology (2018); van Dijk et al. (2016); Lee (2015); Shang et al. (2017); Kim and Shim (2018). Sharing knowledge between individuals, individuals, and organizations will result in a process of transfer of self-improvement (human resources) (Koohang et al., 2017) and Matsuo (2020). The communication process which is a benefit of the relationship patterns that are established and technological facilities and infrastructure makes dynamic opportunities in the success of digitalization social change said by Appio et al. (2019); Nambisan (2017); and Rippa et al. (2019). According to social learning theory, sharing ideas, experiences and knowledge not only adds to individual experiences but also greatly influences self-innovation (Parnes and Noller, 1972); Tsai et al. (2015) and Martin et al. (2019). This workshop was proven to increase the perception of the level of knowledge of participants about IT; the importance they attach to IT in their company, and their desire to start using IT was said by Collins (2018); Geissinger et al. (2019) and Bolton et al (2018). The arrangement of new hierarchical gatherings, data trade, inspiration for pioneering advancement, and in a roundabout way make a field of self-change following the improvement of the computerized period Hess et al.(2016); Swanson et al. (2020). Bringing about the accompanying theory:

H1: Social capital has a positive effect on knowledge sharing
H2: Knowledge sharing has a positive effect on technology
H3: Sharing knowledge has a positive effect on digital HR transformation
H4: Social capital has a positive effect on technology
H5: Social capital affects digital HR transformation
H6: Technology influences digital HR transformation.

Based on the theoretical and study results from previous research, it looks like the conceptual framework in Figure 1.
METHODS

The strategies utilized in this examination are quantitative, trying information and hypothesis, through testing speculations, and analyzing whether social capital, data sharing, and innovation are factors that assume a job in the change of inventive industry business visionaries who were beforehand in customary country geographic to advanced assets. Information is prepared with the assistance of SmartPLS. Tests were taken by modern proprietors who were still at home and in towns that were as yet customary, and the respondents were their entrepreneurs. The testing strategy utilizing purposeful inspecting which implies the examining method with specific contemplations (Ethikan et al., 2016). Purposive being referred to is the populace that is in the gathering of customary business visionaries who are in the town and are entrepreneurs, who have not utilized innovation and have been set up for one year. The example of research respondents utilized added up to 150 examples in light of the fact that as per Hair (2015), the quantity of tests utilized was 5 to 10 increased by the marker so the example 150 was adequate to speak to the innovative business people from the town.

Information was gathered from direct perceptions in the field and was likewise gotten from the nearby legislature of each area. This examination recognizes social capital, information sharing, and innovation as components that impact the change of computerized assets of inventive business people in towns in Bali. This investigation separates the poll into four sections. The initial segment centers around the individual segment qualities of the populace, for example, name, age, instruction. The subsequent part is data about the business, to be specific the status of the business, the length of the foundation of the business, and the sort of business, the status of innovation selection, the status of the business segment is formal, or still casual the long-standing business. The third part is the subject of the factors utilized in this investigation, in particular, social capital, data sharing, innovation, and innovation change. Likert scales 1 and 5 are utilized to gauge (from 1 “firmly dissent” to 5 “emphatically concur”). The poll, which was separated into 4 areas, was appropriated to the whole populace of inventive industry business people in towns who were qualified to take an interest in the overview due to the study necessities asking that they had been doing business for over a year, claimed the business, and had not yet received the innovation. The second piece of the study is to discover the business division and the profitable time of business visionaries. The third part is to discover how much impact between factors on the procedure of change of HR to computerized. The markers utilized in this investigation were embraced from a few past examinations as convictions and standards Nahapiet and Ghoshal (1998); Setini et al. (2020). Data sharing pointers were embraced by Tsai (2015) which isolates information sharing into four markers to be specific turn of events and preparing, great correspondence, contribution in critical thinking, efficiency improvement, work quality, and building participation between work groups. To quantify innovation received from inquire about (Hess et al., 2016) with esteem pointers offered to clients, esteem creation, expanding commitment with clients and hard to utilize, estimations utilized in estimating the change of advanced assets creating computerized advertising, presenting the idea of computerized administrations, making enterprises progressively imaginative, utilizing extraordinary promoting frameworks and expanding efficiency (Stachova et al., 2017; Peng et al., 2018).

Data processing in PLS analysis can be done by evaluating structural equation models. In this evaluation, there are two basic evaluations. To start with, assessing the estimation model (outer model) to decide the legitimacy and unwavering quality of markers that measure inert factors; The instrument legitimacy and dependability test standards in this examination allude to discriminant legitimacy, united legitimacy, and composite dependability. Second, evaluate the inner model or basic model to see the connection between development, hugeness worth, and R-square of the exploration model. Internal model testing in PLS examination is done through bootstrap resampling.

THE RESULTS

The whole example dispersed just delivered 140 information that met the prerequisites for testing, and respondents were in the culinary part 80 (57%), in the attire area 30 (21.5%), 20 agribusiness divisions (14%), and 12 (7.5%) in different areas. This implies the imaginative business sought after by business visionaries in Bali is progressively culinary. Culinary becomes a processed industry that never dies because the industry first in Bali is the tourism culinary sector, culinary itself becomes an industry that never dies because it is a business that is a basic need of every human

Figure 1: Research Concept Framework
Source: author's processed results, 2020.
being. Rural in Bali accommodation for culinary is very abundant seen from the agricultural products of farmers in the village of Bedugul Bali that can be processed into a variety of productive food preparations.

Women have a higher desire as creative industry players as seen from the number of women entrepreneurs who number 86 (61.4%) and only 54 men (38.5%). Women become the backbone for families in Bali, many tough women are born in Bali and substitute men are job seekers, besides that the women can also play a dual role when becoming an entrepreneur when compared to if they work. People with age range adults are more creative in the industry and intend to be 75 (54%) compared to millennials 40 (28.5%) or baby boomers 25 (17.8%). Because this age is already well-established in life experience and generally married, so the greater demands trigger entrepreneurship and to be able to remain productive. This is surely intriguing on the grounds that there will be numerous youngsters with organizations and free youngsters in Denpasar, Bali. The discoveries likewise demonstrated that in Denpasar, the larger part (80%) of respondents had a lone wolf's degree of instruction, 10% had a graduate degree, and 10% a senior secondary school level and courses. Enterprising gatherings with unhitched male level instruction have a higher want for time opportunity. While at the high school level, training or courses are more limited job vacancies for them and the master level wants to get additional financial income. Nearly 80% of respondents had already known technology, but it was not optimal because of the limited knowledge gained and this was the informal sector, 80% with a business age of 1-2 years. Changing over legitimacy with intelligent markers can be seen from the connection between score pointers and outer stacking factors. Scores > AVE 0.50 or more prominent demonstrates the model is acceptable and all develops utilized in this investigation have satisfactory discriminant legitimacy. In like manner, discriminant legitimacy is utilized to evaluate the legitimacy of factors from the normal difference separated (AVE) esteem. The model is supposed to be acceptable if the AVE of every factor's worth is more prominent than 0.50. Notwithstanding the legitimacy test, a variable unwavering quality test is likewise estimated by two models, specifically composite dependability and Cronbach's alpha of the marker square estimating factors. Cronbach's Alpha qualities are required above 0.60, just as the noteworthiness at the 5% test (t-measurement value> 1.96 or p-Value <0.5). The composite unwavering quality worth (CR) of each develop is completely expected to be more than 0.7 to meet the build dependability prerequisites. Estimations show that all markers are substantial and practical to be utilized for investigation in basic models (inward models). Appearance legitimacy and unwavering quality of the poll in Table 1.

<table>
<thead>
<tr>
<th>Variables/Indicators</th>
<th>Outer Loading</th>
<th>Average Variance Extracted(AVE)</th>
<th>Composite Reliability</th>
<th>Cronbach's Alpha</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Capital</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>X1</td>
<td>0.723</td>
<td>0.667</td>
<td>0.915</td>
<td>0.894</td>
<td>Valid and Reliable</td>
</tr>
<tr>
<td>X2</td>
<td>0.774</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>X3</td>
<td>0.798</td>
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<tr>
<td>X4</td>
<td>0.738</td>
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<tr>
<td>X5</td>
<td>0.793</td>
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<tr>
<td>X6</td>
<td>0.753</td>
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<td>X7</td>
<td>0.738</td>
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<td>X8</td>
<td>0.730</td>
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<tr>
<td>Technology</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Y1.1</td>
<td>0.757</td>
<td>0.572</td>
<td>0.912</td>
<td>0.884</td>
<td>Valid and Reliable</td>
</tr>
<tr>
<td>Y1.2</td>
<td>0.767</td>
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<tr>
<td>Y1.3</td>
<td>0.864</td>
<td></td>
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<tr>
<td>Y1.4</td>
<td>0.855</td>
<td></td>
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<tr>
<td>Y1.5</td>
<td>0.763</td>
<td></td>
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<tr>
<td>Y1.6</td>
<td>0.762</td>
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<tr>
<td>Knowledge Sharing</td>
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<td>Y2.1</td>
<td>0.845</td>
<td>0.634</td>
<td>0.909</td>
<td>0.875</td>
<td>Valid and Reliable</td>
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<td>Y2.2</td>
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<tr>
<td>Y2.3</td>
<td>0.784</td>
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<td>Y2.4</td>
<td>0.777</td>
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<tr>
<td>Y2.5</td>
<td>0.824</td>
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<tr>
<td>Digital Resources Transformation</td>
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<td></td>
</tr>
<tr>
<td>Z1</td>
<td>0.779</td>
<td>0.623</td>
<td>0.892</td>
<td>0.849</td>
<td>Valid and Reliable</td>
</tr>
<tr>
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<td>Z3</td>
<td>0.795</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Z4</td>
<td>0.841</td>
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</tbody>
</table>

Table 1: Test validity and reliability
Value R-square of information sharing factors for 0.427; which implies that the changeability of the information sharing develop can be clarified distinctly by the social capital variable of 42.7 percent; while the staying 57.30 percent is clarified by different factors outside of social capital. Worth R-square of 0.321 methods the inconstancy innovation builds can be clarified by social capital and information sharing added up to 32.1 percent, while the staying 67.9 percent is clarified by varieties other than the models contemplated. The R-Square estimation of the Digital Resources Transformation of 0.587 implies that the fluctuation of the Digital Resources Transformation develop can be clarified by the information sharing, innovation, and social capital factors of 58.7 percent, while the rest is affected by different factors outside the examination as appeared in Table 2.

### Table 2: Value Coefficients of R-square

<table>
<thead>
<tr>
<th>Variable</th>
<th>R-square</th>
<th>R-square Adjusted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge Sharing (Y2)</td>
<td>0.427</td>
<td>0.421</td>
</tr>
<tr>
<td>Technology (Y1)</td>
<td>0.321</td>
<td>0.306</td>
</tr>
<tr>
<td>Digital Resources Transformation (Z)</td>
<td>0.587</td>
<td>0.573</td>
</tr>
</tbody>
</table>

**DISCUSSION**

Test results with bootstrapping from PLS analysis (Figure 2) can be seen in Table 3.

### Figure 2: PLS Results Measurement Model

Source: author's calculations.

### Table 3: Path Coefficients

<table>
<thead>
<tr>
<th>Between Path Variables</th>
<th>Coefficient</th>
<th>t Statistics</th>
<th>p Value</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge Sharing (\rightarrow) Technology</td>
<td>0.148</td>
<td>1.264</td>
<td>0.207</td>
<td>Not Significant</td>
</tr>
<tr>
<td>Knowledge Sharing (\rightarrow) Digital Resources Transformation</td>
<td>0.681</td>
<td>8.714</td>
<td>0.000</td>
<td>Positive and Significant</td>
</tr>
<tr>
<td>Social Capital (\rightarrow) Knowledge Sharing</td>
<td>0.654</td>
<td>11.692</td>
<td>0.000</td>
<td>Positive and Significant</td>
</tr>
<tr>
<td>Social Capital (\rightarrow) Technology</td>
<td>0.459</td>
<td>3.857</td>
<td>0.000</td>
<td>Positive and Significant</td>
</tr>
<tr>
<td>Social Capital (\rightarrow) Digital Resources Transformation</td>
<td>0.084</td>
<td>0.831</td>
<td>0.407</td>
<td>Not Significant</td>
</tr>
<tr>
<td>Technology (\rightarrow) Digital Resources Transformation</td>
<td>0.055</td>
<td>0.541</td>
<td>0.587</td>
<td>Not Significant</td>
</tr>
</tbody>
</table>
In the event that the coefficient of the number is negative methods there is a negative impact, if the coefficient of a positive number methods there is a positive impact. On the off chance that t insights <1.960 and P-value = 0.05 implies that it isn’t huge, if t statistics >1.960 and P <0.05 implies noteworthy. In view of Table 3, it very well may be clarified the aftereffects of testing Hypothesis 1 through Hypothesis 6 and the conversation of results which is clarified as follows:

5.1. Social capital has a positive effect on knowledge sharing
The immediate impact of the investigation of social capital on information sharing, as appeared in Table 3, show that the estimation of the coefficient of 0.654, t insights of 11.692 and a p-estimation of 0.000 can be presumed that the speculation H1 acknowledged; having an enormous relationship which depends on trust and standards will affect the simplicity of data assets, providers, workshop data, and other data. Social capital, for example, nearby shrewdness, can progress inventive businesses in urban regions in Bali. Nearby intelligence can improve the modern segment with “gatherings, gatherings, workshops, and displays” by adhering to the standards and convictions that are the way of thinking of Balinese Hindu life. This discovering bolsters the past discoveries of Allameh (2018); van Dijk et al. (2016); Shang et al. (2017); Kim, and Shim (2018).

5.2. Knowledge sharing has a positive effect on Technology
The direct effect of knowledge sharing on technology and transformation of digital human resources in creative industry entrepreneurs in urban areas in Bali is shown in Table 3. shows that the coefficient value is 0.148, t statistics is 1.264 and p-value of 0.207 can be concluded that the hypothesis H2 is rejected; good information sharing is obtained in a personal environment, the group will be useless if it is not matched with the ability of the technology to exploit. So this research does not support research conducted by (Koohang et al., 2017) and Matsuo (2020).

5.3 Knowledge sharing has a positive effect on the transformation of digital resources
The immediate impact of information sharing on the change of advanced HR is appeared in table 3. It shows that the coefficient of 0.681, t measurements of 8.714, and p-estimation of 0.000 can be reasoned that the H3 theory is acknowledged. Knowledge sharing combined with technology obtained from training will be able to create higher creativity of up-to-date resources for the owner to be able to provide insight into digital-based business owners. Rural areas in Bali are still rich in the uniqueness of their products, but constraints in their human resources are not able to utilize existing technology, with the presence of workshops and training that are designed by technology such as mobile phones, service providers will make their human resources namely business owners or managers capable produce innovations in themselves like how to produce maximum results for business sustainability by the opinions of Nambisan (2017) and Rippa et al. (2019).

5.4. Social capital influences technology and transformation of digital resources
The immediate impact of social capital research on innovation appeared in Table 3, shows that the coefficient is 0.459, t insights is 3.857, and the p-estimation is 0.000 can be inferred that the H4 theory is acknowledged. HR, which are bolstered by innovation, methods for conveying data and exercises in help become all the more so it can create assets change in the advanced time with the utilization of innovation, wide-territory arranges rapidly so business people can take in and create themselves from this neighborhood intelligence so it very well may be presumed that the relationship many can furnish new information whenever offset with the reception of genuine innovation which concurs with an examination uncovered by Parnes and Noller, (1972) and Tsai et al. 2015. While the impact of social capital on the change of computerized assets appeared in Table 3, shows that the coefficient of 0.084, t insights of 0.831 and p-estimation of 0.407 can be presumed that the theory H5 is dismissed, however won’t produce any impact on the change to the proprietor exertion if not adjusted by attempting to execute. New types of capacity by retaining innovation, better approaches for working, new viewpoints as an upper hand are upheld which underscores that self-inventiveness and self-development can’t be overlooked while clarifying the development of the mechanical part Hess et al., (2016) and Swanson et al., 2020.

5.5. Technology influences the transformation of digital resources
The direct influence of technology and transformation of digital resources as shown in Table 3, shows that the coefficient of 0.055, t statistics of 0.541 and p-value of 0.587 can be concluded that the hypothesis H6 is rejected; technology is a process that is always changing, a recurring transformation that is directed to improve the comfort, quality, and efficiency of human work. This change is not solely due to the technology itself, but also to the way people respond to technology. Armed with an in-depth understanding of human factors and various technologies that influence the user’s decision, this is what sometimes technology is unable to provide a role for transformation because of the way to accept human beings themselves. In the rural environment, sometimes to accept new technology many things become obstacles, from the perspective of the technology itself or the facilities and infrastructure that are not yet supported for example areas that are too far and far from an internet connection, so do not agree with what is expressed by Collins (2018); Geissinger et al. (2019) and Bolton et al. (2018).

CONCLUSIONS AND RECOMMENDATIONS
This guide informs IT companies on four topics. First, the current situation of SMEs spells out the space for IT and digital-based improvement. Second, it creates a sense of urgency, informing about how they can dispel the doubts
that many SME owners have. Third, fitting technology, explaining various IT and digital possibilities and how they fit in the context; and finally, implementation and after-sales, providing insights in guiding the implementation and after-sales phase. Empirical research shows the lack of IT and digital solutions in SMES and shows several reasons why they have not implemented them. This framework can be used by IT companies to conduct workshops for SME managers and owners, to help them see how various possibilities can benefit their companies.

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**REFERENCES**


