

The Digitalization's Role In Business Development Strategies For MSMEs

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ABSTRAK: Pandemi COVID-19 menuntut UMKM untuk beradaptasi menuju digitalisasi. Hal tersebut menjadi tantangan baru dalam dunia usaha bisnis UMKM. Penelitian ini membahas strategi pengembangan usaha yang tepat untuk dilakukan dengan memanfaatkan peran digitalisasi. Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian deskriptif kualitatif dengan metode pengumpulan data studi kepustakaan. Hasil dari penelitian ini menunjukkan bahwa dibalik tantangan digitalisasi terdapat pula peluang yang besar bagi para pelaku usaha UMKM. Faktor-faktor pendukung bagi UMKM untuk terjun ke dalam ekonomi digital meliputi akses yang memadai, baik melalui infrastruktur yang terjangkau maupun pelatihan yang disesuaikan, dukungan regulasi, kemitraan strategis dengan perusahaan teknologi dan bisnis, serta kesadaran dan kesiapan UMKM untuk mengadopsi produk dan layanan digital yang inovatif. Bisnis digital memberikan peluang kepada UMKM untuk memperluas pasar, meningkatkan efisiensi operasional, dan memperkuat branding produk. Dalam hal ini digitalisasi berperan untuk memperkuat hubungan dengan konsumen, memudahkan pencatatan sistem akuntansi, dan mencari tambahan modal melalui koperasi digital. Peluang ini dapat digapai dengan menerapkan strategi-strategi pengembangan usaha seperti digital marketing strategy, content marketing strategy, pemanfaatan financial teknologi, dan live streaming strategy. Melalui upaya ini, diharapkan UMKM dapat memperkuat posisi mereka dalam ekonomi digital, berkontribusi pada pertumbuhan ekonomi nasional, dan menciptakan kondisi yang lebih stabil untuk masa depan yang lebih cerah.

Kata kunci: UMKM, Digitalisasi, Strategi

ABSTRACT: The COVID-19 pandemic requires MSMEs to adapt towards digitalization. This has become a new challenge in the world of MSME business ventures. This research aims to answer the challenges faced by MSMEs in adopting digital technology with the right business development strategy. The

type of research used in this research is descriptive qualitative research with a literature study data collection method. The results of this study indicate that behind the challenges of digitalization there are also great opportunities for MSME business actors. Supporting factors for MSMEs to enter the digital economy include adequate access, both through affordable infrastructure and customized training, regulatory support, strategic partnerships with technology and business companies, and awareness and readiness of MSMEs to adopt innovative digital products and services. Digital businesses provide opportunities for MSMEs to expand markets, improve operational efficiency, and strengthen product branding. In this case, digitalization plays a role in strengthening relationships with consumers, facilitating the recording of accounting systems, and seeking additional capital through digital cooperatives. This opportunity can be achieved by implementing business development strategies such as digital marketing strategy, content marketing strategy, utilization of financial technology, and live streaming strategy. Through these efforts, MSMEs are expected to strengthen their position in the digital economy, contribute to national economic growth, and create more stable conditions for a brighter future.

Keywords: *MSMEs, Digitalization, Strategy*

1. INTRODUCTION

After the COVID-19 pandemic in recent years, economic stability in Indonesia has declined. In order to restore economic stability and encourage growth and recovery of the national economy, one of the efforts of the Indonesian government is through the development of micro, small, and medium enterprises, commonly referred to as MSMEs (Handayani & Soeparan, 2022). Micro, small, and medium enterprises (MSMEs) are considered the backbone of the industry as they play an important role in the economy (Alraja et al., 2020). In practice, MSMEs not only drive the economy but also absorb labour amidst the rampant layoffs. However, since the pandemic, the MSME sector has had difficulty adapting. Related to these conditions, the cause of the decline in the resilience of MSMEs is the sale of products that rely on face-to-face or physical meetings between sellers and buyers (Handini & Choiriyati, 2020). The impact of the COVID-19 pandemic has forced MSMEs to adjust their business models, mainly due to social restrictions and a decrease in demand for physical interaction.

After COVID-19, the MSME sector suffered a significant setback. Many MSMEs faced a number of problems, such as declining income and capital, distribution constraints, difficulties in obtaining raw materials, declining production, and an increasing number of layoffs. This then becomes a threat to the national economy (Indrajaya et al., 2022). This is because many consumers have reduced their outdoor interactions, which has led to a decline in purchasing power. In response to this situation, many MSME businesses have been forced to lay off workers in an effort to reduce operational costs and maintain their business continuity. In this context, a concerted effort from various parties is needed to support MSMEs to revive, restore the national economy, and create more stable conditions for future economic growth.

To deal with the decline in purchasing power, merchants have turned to alternative sales and marketing channels that are more adaptive to current conditions (Wijoyo & Widiyanti, 2020). Most customers now choose to shop online in response to the need to maintain physical distance (Arianto, 2020). The response of these consumers provides alternatives that have now become a trend in the business world. One of the trends that is emerging in the Indonesian business world is digital purchasing, which is increasing along with the need for consumers to maintain physical distance.

This is in line with the shift towards the industrial era 4.0 in Indonesia, where digitalization is the main foundation for various economic activities. Indonesia has entered the industrial era 4.0, which indirectly demands all forms of economic activity based on technology, also known as the digitalization of MSMEs (Arifqi & Junaedi, 2021). Digital-based marketing communications can be the key to optimizing businesses, especially in the micro, small, and medium enterprise (MSME) sector, by promoting their businesses (Handini & Choiriyati, 2020).

Digitalization refers to the process by which companies apply new digital technologies to optimize existing business processes (Costa Melo et al., 2023). Digitalization is an opportunity for MSMEs to transform, not only for business flexibility and agility but also to improve responsiveness in meeting customer needs (Dutta et al., 2021). The impact of technology in creating competitive advantage, regardless of firm size and type, has never been stronger (Radicic & Petković, 2023). MSMEs must adapt to the full challenge of remaining competitive in this wave of transformation. Digital transformation has great significance for MSMEs as it can enhance core competencies and act as a driver of sustainable development, creating a pivotal point at the intersection of technology and business strategy (Hu et al., 2024).

With more and more small and medium enterprises involved in the digital economy, MSMEs can grow faster in terms of income and employment and become more innovative and competitive to face economic globalization (Prayogi & Kirom, 2022). The opportunities provided by this digital market are so great for MSME players and other business actors to immediately improve and switch to using more advanced technology (Vhikry & Mulyani, 2023). By utilizing digital technology, MSMEs can expand their market reach, improve operational efficiency, and strengthen their branding and presence in the global competition. Therefore, it is important for MSME players to take advantage of this opportunity by strengthening their digital competencies and continuing to innovate in order to compete effectively in an increasingly digitized business ecosystem.

In line with research conducted by Novita et al (2022), marketing digitalization has a significant and positive influence on the income of micro, small, and medium enterprises (MSMEs). Marketing digitalization has become the main choice for many businesses in following digitalization trends (Octavina & Rita, 2021). Many companies are moving from conventional business models to modern business models by utilizing digital media. With the adoption of marketing digitalization, communication and transaction interactions can occur at any time and be accessed globally, providing opportunities for businesses and consumers to communicate more easily and efficiently.

This research aims to address the challenges faced by small and medium-sized enterprises (MSMEs) in adopting digital technology and develop effective

strategies for sustainable growth. It aims to identify current challenges, explore digitalization strategies, assess their impact, provide practical recommendations, and contribute to policy discourse. Through this research, the authors aim to provide actionable insights tailored to the needs of MSME owners, managers, policy makers, and stakeholders, fostering innovation, competitiveness, and inclusive economic growth.

This research has important significance in the current context of business and economic development. In the global economic ecosystem, small and medium enterprises (MSMEs) play an important role as drivers of economic growth, job creators, and contributors to Gross Domestic Product (GDP). This research aims to identify effective strategies in developing MSMEs through digitalization, with the potential to deliver significant benefits. By understanding and encouraging MSME digitization, this research not only improves business competitiveness, but also opens access to global markets, stimulates innovation, and supports sustainable economic and social development.

2. METHOD

2.1 Types of Research

The type of research used in this research is descriptive-qualitative research. Qualitative research is research with data sources, not in the form of a count. So that the results of the research are not in the form of numbers but words, phrases, and sentences. This research is classified as library research, often known as library research. So this type of research can be categorized as descriptive-qualitative research. Therefore, this research is a study that seeks to describe, identify, and explain the phenomenon of business development and the role of digitalization in Indonesia.

2.2 Data Sources

There are two categories of research data sources used in the literature study, namely primary sources and secondary sources (Tilleczek, 2020). Primary sources in this research are journals, articles, and books relevant to studying business development strategies and the role of digitalization for MSMEs in Indonesia. Meanwhile, secondary sources in this study are used to complement and support primary sources derived from documentation and news related to the research issue.

2.3 Data Collection Method

This research data collection technique is a literature study technique. According to Sukmadinata (2007) literature study, a data collection technique involves collecting and analyzing documents, either written documents, images, or electronic documents. This research data comes from literature searches for information whose content requires philosophical and theoretical processing. For this research data collection, literature was collected on business development strategies and the role of UKM digitalization in Indonesia. Then, the information was selected, presented, checked, and processed to make it concise and organized.

2.4 Data Analysis Technique

Data analysis is the process of systematically searching and compiling the data obtained by organizing data into categories, breaking it down into units, synthesizing, compiling into patterns, selecting what is important and what will be studied, and making conclusions so that it is easily understood by oneself and others (Sugiyono, 2013). The data analysis technique in this research is the data flow model analysis technique. Activities in this analysis technique are data reduction by focusing on important data, the display or presentation of data, and drawing conclusions from the results of the research that has been done.

3. RESULT AND DISCUSSION

3.1 Theoretical Foundation of MSME

Small, micro, and medium enterprises (MSMEs) are businesses or businesses run by individuals, groups, small business entities, or households in Indonesia (Vinatra, 2023). MSME businesses generally have less than 250 employees (Zahra Firdausya et al., 2023). Although MSMEs are small businesses, in practice, MSMEs are the backbone of the Indonesian economy. Vinatra (2023) explained that MSMEs have five roles in the country's economic welfare, including job creation, increasing local economic growth, encouraging innovation and creativity, stimulating local economic growth, and economic diversification.

More than 64 million MSME units account for 97% of the total workforce and 60% of the national gross domestic product (GDP) (Arifqi & Junaedi, 2021). With this huge economic impact, the MSME sector is a key pillar in creating jobs and contributing to overall economic growth in Indonesia. Not only in developing countries like Indonesia, but the important role of MSMEs in the process of development and economic growth has also been proven in developed countries (Megawati, 2022).

Business digitization is the use of technology to change the way a company's operations run in various fields, services, and channels, both those related to customers and other stakeholders (Damis & Harun, 2024). The use of digitalization is very beneficial for MSME players in marketing their products. Currently, in the business world, the marketing approach is no longer only done directly to consumers (door-to-door), but also by utilizing available information technology. It is difficult for MSME players to develop marketing strategies for their products if they do not keep up with technological developments.

Approximately 8% of the 59.2 million MSMEs in Indonesia currently use online platforms as marketing media (Zahra Firdausya et al., 2023). Digitalization has now become a challenge as well as an opportunity for all business players in the world. In this context, MSMEs that successfully adopt digitalization can expand their market reach, improve their competitiveness, and optimize their operational efficiency. However, digitalization also brings challenges such as paradigm shifts in business, the need for sufficient capital investment and human resources, and the uncertainty of evolving technology. Therefore, for MSMEs that want to remain competitive and thrive in this digital era, it is important to face the challenges of digitalization with the right strategy and creativity in seizing the opportunities that exist.

In general, a strategy is a comprehensive approach that involves the implementation of ideas, planning, and execution of activities within a certain period of time (Rezky, 2023). The MSME development strategy in this study focuses on utilizing digital technology transformation as a means of marketing MSMEs. As said by Vice President KH. Ma'ruf Amin in the launch of the Digital Technology Utilization Program for MSME Empowerment, "the use of digital technology to encourage the development of micro, small, and medium enterprises needs to be done as part of the transformation" (Harto et al., n.d.).

Based on previous research, through analysis of MSME perceptions, it was found that there is a strong influence of dynamic capabilities on the digitization process of MSMEs. Furthermore, the digitization of MSMEs also has a significant impact on their business model innovation (Legowo et al., 2022). The dynamic capability of MSMEs refers to their ability to respond quickly to changes in technology and the business environment, especially in adopting and integrating digital solutions. This includes the ability of MSMEs to understand new technology trends, transform their business processes, adopt digital technologies, and effectively adapt their strategies in the face of a dynamic business environment.

Minimizing costs, reducing fatigue, competitive prices, time efficiency, and convenience factors are some of the reasons consumers are reluctant to do conventional shopping activities (Megawati, 2022). Through online shopping, consumers can easily explore a wide selection of products, compare prices from various sellers, and even make purchases without having to leave the comfort of their homes. The ability to read reviews and testimonials from previous users also gives consumers added confidence in their purchasing decisions. As such, the combination of these factors has been a key driver in the shift of consumer shopping behaviour from conventional to online.

The MSME digitalization development plan has the potential to accelerate digital change in Indonesia's digital economy, allowing MSMEs to compete in the global market (Arianto, 2020). With careful data analysis, MSMEs can identify market trends, customer needs, and new business opportunities that can be leveraged for their business growth and development. Digital marketing is explained by Megawati (2022) having two advantages: relatively low cost and large information content.

This research has a unique distinction or difference that is highlighted: the focus on developing strategies that are integrated with the use of digital technology on the scale of micro, small, and medium enterprises (MSMEs). This research not only considers conventional factors commonly associated with business growth and development but also highlights the important role of digitalization in improving the competitiveness and sustainability of MSMEs. By analyzing the various strategies that MSMEs can adopt and integrating elements of digitalization, this research aims to provide concrete and relevant guidance for small businesses to improve their performance and competitiveness in the digital era.

3.2 Supporting Factors for MSMEs Facing the Digital Economy

The digital economy refers to the utilization of digital technology to increase competitiveness, expand market coverage, overcome time and distance barriers, and improve operational efficiency in a business context (Wianda Rohmana, 2023). The digital economy offers both opportunities and challenges for businesses to enter the world of digital technology. MSME players will be left behind by their competitors if they are reluctant to innovate using digital technology. Therefore, MSMEs need to continue to deepen their knowledge by studying literature to adapt to the rapid development of digital technology.

Supporting factors for MSMEs in the digital economy include adequate access to digital technology, both through affordable infrastructure and customized training. Regulatory support for the development of the development of the digital economy is also important, as are strategic partnerships with technology companies and other business organizations. The awareness and readiness of MSMEs to adopt innovative digital products and services is also a key factor in responding to the evolving dynamics of the digital economy. By combining all these factors, MSMEs can harness the potential of the digital economy to increase their competitiveness, expand their market share, and improve their operational efficiency, thus supporting the growth and sustainability of their business in the evolving digital era.

3.3 MSME Opportunities in Digital Business

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3.4 The Role of Digitalization in MSME Development

The rapid development of digitalization has become one of the solutions to the challenges of marketing and distribution. Based on research conducted by Zahirah et al (2023), digitalization provides opportunities for MSMEs to market their products globally through available online platforms. In addition, according

to research conducted by Arianto & Sofyan (2022), digitalization also helps strengthen the branding of MSME products by providing access to potential customers to get to know the brand and products better.

Furthermore, digitalization also makes it easier for MSME players to strengthen relationships with consumers, as stated by Arianto & Sofyan (2022). Through social media and other digital communication platforms, MSMEs can interact directly with consumers, respond to questions and feedback, and build closer relationships with them. In addition, digitalization also makes it easier for MSMEs to record accounting systems and financial data quickly and accurately, as highlighted by Apriyanti & Yuvitasari (2021).

Finally, digitalization also allows MSMEs to seek additional capital through digital cooperatives, as shown by the study by Afrida et al. (2021). By accessing digital cooperative platforms, MSMEs can raise financial support from cooperatives more easily through apps, enabling them to grow their businesses further. Thus, it can be concluded that digitalization has a very important role to play in the development of MSMEs, helping them to overcome challenges and take advantage of opportunities that exist in this digital era.

3.5 Digital-based MSME Development Strategies

Digital-based micro, small, and medium enterprises (MSMEs) development strategies are key to facing the growing digitalization era. Some strategies that can be implemented by MSMEs to maximize the role of digitalization in their business development are:

1. Digital marketing strategy

Mauliza & Sulistyawati (2021) states that digital marketing has a positive and significant impact on improving the sales performance of micro, small, and medium enterprises (MSMEs). The strategy can be carried out on several digital media platforms, including Facebook, Instagram, WhatsApp, and marketplaces such as Shopee. Through the utilization of these platforms, MSMEs can expand their market reach, increase interaction with consumers, and strengthen their product branding effectively. Thus, digital marketing is one of the main strategies that can support the growth and success of MSMEs in facing an increasingly competitive market in this digital era.

2. Product branding through content marketing strategy

According to Harto et al., content design has the potential to trigger a viral effect that can increase business exposure. By implementing a planned content marketing strategy, content design can create a strong product image in the eyes of consumers. This allows the product to be easily recognized by consumers, strengthens branding, and increases overall brand awareness (Fahimah & Ningsih, 2022). Thus, proper implementation of marketing content can be key to strengthening product branding and increasing business exposure significantly.

3. Utilization of Financial Technology (FinTech)

Financial technology (FinTech) is the integration of technology in financial management. FinTech has attracted public attention because it provides a variety of service features to facilitate financial aspects, both in financial institutions such as cooperatives, banks, and insurance (Fahimah & Ningsih, 2022). Changing trends continuously encourage changes or habits in the community, including in

terms of payments (Winarto, 2020). Currently, there is a tendency for people to make payments without using cash (cashless). This marks the widespread adoption of technology in everyday financial transactions. In this context, micro, small, and medium enterprises (MSMEs) can follow this trend by installing QRIS as a way to provide ease of payment to their customers while improving their competitiveness and services.

4. Maximizing the live streaming feature as a promotional medium

Maximizing the live streaming feature as a promotional medium can be an effective strategy for MSMEs. On platforms such as Instagram, TikTok, and Shopee, businesses have the opportunity to live stream. By developing interesting and relevant content, MSMEs can utilize this feature to interact directly with potential customers, introduce their products or services, provide additional information, and answer questions directly from the audience. This can increase customer engagement, expand brand reach, and boost overall sales. Thus, live streaming is an effective way for MSMEs to strengthen their online presence and increase their competitiveness in the digital market.

Some of the important factors to consider when live streaming include lighting, setting the backdrop, and selecting props for optimal video quality. In addition, the use of additional features such as live vouchers, cashback, or coin claims can also increase the appeal of the content. Choosing a live streaming host who has an attractive appearance and good communication skills will also provide additional appeal to consumers. Finally, a stable internet connection is also something that needs to be considered to keep the live streaming running smoothly (Ayu et al., 2023).

4. CONCLUSION

The COVID-19 pandemic has caused the micro, small, and medium enterprises (MSMEs) sector in Indonesia to experience a significant setback. A potential solution for MSMEs to bounce back is through digitalization. This research highlights some of the supporting factors, opportunities, roles, and strategies of digitalization for the development of MSMEs. Supporting factors for MSMEs in the digital economy include adequate access, both through affordable infrastructure and customized training, regulatory support, strategic partnerships with technology and business companies, and MSME awareness and readiness to adopt innovative digital products and services. Digital businesses provide opportunities for MSMEs to expand markets, improve operational efficiency, and strengthen product branding. In this case, digitalization plays a role in strengthening relationships with consumers, facilitating the recording of accounting systems, and seeking additional capital through digital cooperatives. To optimize the role of digitalization, several development strategies are needed, including digital marketing strategies, product branding through content marketing strategies, utilizing financial technology (FinTech), and maximizing live streaming features as a promotional medium. By implementing these strategies in an integrated and effective manner, MSMEs can harness the potential of digitalization to grow their businesses. Overall, this research shows that digitalization is not only an option but also a necessity for MSMEs to face the

digitalization era. By adopting the right strategies and capitalizing on existing opportunities, MSMEs can strengthen their competitiveness, expand their market reach, and improve their overall business performance in this digital era.

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