

## MICRO, SMALL AND MEDIUM ENTERPRISE DEVELOPMENT (MSMEs) STRATEGIES THROUGH BUSINESS DIGITALIZATION IN THE FACE OF GLOBAL COMPETITION

**Bambang Riyadi, Giyah Yuliari, Putra Perdana**

<sup>1,2</sup>Universitas 17 Agustus 1945 (UNTAG) Semarang, Indonesia

<sup>3</sup>UPN Veteran Jawa Timur, Indonesia

[bambang-riyadi@untagsmg.ac.id](mailto:bambang-riyadi@untagsmg.ac.id)

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### ABSTRACT

In the era of globalization, every country will try to win the competition in various ways. The development of digital technology is a way and opportunity for Micro, Small and Medium Enterprises (MSMEs.) However, not all MSME players are ready to do business digitally, both in marketing and finance. The phenomenon that has occurred lately is evidence that the drastic decline in sales turnover of MSME products is due to one of them shifting the offline sales system to online sales. MSMEs must be able to adapt to technological changes, which cannot be stopped. The most important change is to provide human resources engaged in MSMEs with understanding, knowledge and skills to use digital systems. Through collaboration between MSME actors, government authorities and academics, technical guidance and training can be carried out massively and systematically, so that these activities can answer the needs of MSMEs to compete not only in the local market but also in the global market. This writing begins with research that uses qualitative descriptive research methods. Data collection techniques used interviews, observation, document analysis, case studies and focus group discussions. The data used qualitative data analyzed using approaches such as content analysis, narrative analysis

**Keywords: Digitalization, Collaboration, Gotong Royong, Getok Tular**

### INTRODUCTION

In the growing digital era, the role of information and communication technology has become the spearhead in the development of Micro, Small, and Medium Enterprises (MSMEs) and employment. Based on data from the Ministry of Cooperatives, Small and Medium Enterprises (KUMKM) in 2018, the number of KUMKM actors was 64.2 million or 99.99% of the total number of business actors in Indonesia. And has the ability to absorb 117 million workers or 97% of the labor absorption of the business world. On the other hand, the contribution of MSMEs to the national economy, which is indicated by the amount of Gross Domestic Product (GDP) of 61.1%, and the remaining 38.9% is contributed by large business actors whose number is only 5,550 or 0.01% of the number of business actors, cannot be ignored. MSMEs must continue to grow because it has been proven that MSMEs not only contribute to national income, but also create significant

employment. However, technological developments are so fast that MSME actors have not been able to adapt. The development of Digital trade through the Tiktok application as a marketing platform and its financial management, destroys the efforts of MSME players. Tanah Abang Market (Ignacio Geordi Oswald, 2023), which has been the largest wholesale center in Indonesia, is empty of visitors not only in Jakarta, in Semarang and several malls in big cities tend to decrease their turnover, some have even closed and terminated their employees. Actually this is understandable, in a sluggish economic situation, people's purchasing power has decreased as a result of the decline in the world economy, business people are trying to sell their goods at prices that can be reached by the public. One way is to use e-commerce (Kilay et al., 2022), which stands for electronic commerce or electronic commerce, namely the buying and selling of goods or services via the



internet, which is often called online trading these days. In e-commerce, trade transactions do not involve direct physical exchanges between sellers and buyers, but are carried out electronically using computer networks. Through online sales, merchants can conduct their activities without renting space, reducing tax costs, and other marketing costs. This of course can lower the selling price. For MSME players who are not able to use online sales, of course, their turnover will drop dramatically (Modisane & Jokonya, 2021). Therefore, digital knowledge is one of the crucial assets that MSME players must have in order to compete and thrive in an increasingly competitive and rapidly changing business environment. The problem that must be solved immediately is how can MSME players use digital platforms for their business? How to manage finances so that consumers can immediately complete their transactions? Who will provide training to MSME players? What material will be given to the actors. MSMEs? Not all MSME players can understand and want to learn about e-commerce (Modisane & Jokonya, 2021). The purpose of this research is to find out the digital platforms needed by business actors, how to manage finances, the training materials needed, and how MSME actors can implement online transactions independently (Lobacz & Szanter, 2022). Through this research, it is hoped that community service can be continued to MSME groups in need,

## LITERATURE REVIEW

### The Company's external environment.

In conducting its business, a company will be influenced by the external environment which includes the operational environment, industrial environment and distant environment. Components of the distant environment which include economic, social, political, technological and ecological components are components that are difficult to control and predict their impact on a business (Tagscherer & Carbon, 2023). One of the causes of the decline in sales experienced by MSME actors is technological changes related to the use of the internet for

business, better known as e-commerce trade, the basis of e-commerce is the use of the internet for trade transactions, especially trade in non-food goods that can be marketed and reach consumers widely (Wang & Sarkis, 2021). So far, MSMEs have used offline transactions based on the marketing mix. The focus of this marketing is the marketing mix called 4 P (Product, price, place, promotion). The existence of e-commerce, MSME businesses that have been using the 4P concept and offline transactions for years have experienced a drastic decline in sales (Kotler, 2016).

### Creativity and Innovation

Through a digital system, which is a system that allows physical goods to be converted into virtual goods, what is important according to the digital system is that users have up-to-date information, besides that creativity and innovation play an important role. Creativity generates new and valuable ideas or solutions. The way of thinking is divergent, so thinking to produce a variety of different and varied ideas and has the ability to connect various concepts that seem unrelated (Bilton, 2007). Innovation is the implementation of creative ideas to create new products, services or processes that provide value to users. This added value will be reflected in the appreciation that users give to the goods being utilized (Peter F. Drucker, 1985). Factors that influence creativity and innovation include individual factors, cognitive abilities and motivation. Environmental factors include organizational culture, leadership and work environment. Social and cultural factors are reflected in collaboration, diversity, and people's risk-taking attitude (Clayton M. Christensen, 1997).

### Digital Transaction System

The very sharp differences between offline and online systems or digital systems include digital transaction systems that are very efficient so that they can reduce basic operational costs which include marketing, finance and production (Jafari-Sadeghi et al., 2023). Producers can sell directly to consumers without intermediaries which allows distribution channels to be shortened. In conventional



marketing, producers cannot interact directly with consumers. Not so with a digital marketing system producers can communicate with consumers so that they have knowledge of consumer needs precisely. Data about consumers can be used to change production plans, so that they match consumer needs. Smarter customer interaction, can interact in two directions so that it can provide services that suit customer needs (Shi et al., 2022). The use of technologies such as Artificial Intelligence (AI) and Internet of Things (IoT) can support innovation and creativity in product development, promotion, and overall marketing strategy. The use of these technologies helps companies adapt to changing market trends and understand changing consumer dynamics.

### **Collaboration**

In dealing with these problems, one way is to collaborate, which is cooperation with various related parties, but not just working together, but the related components make an agreement, must keep the agreement, so that each collaborator will do the work in accordance with the agreement made (Hansen, n.d.). So that work can focus on the expertise they have. Collaboration between MSMEs and stakeholders, especially with the government as the regulatory and policy-making authority and with academics, will be successful if each component upholds the agreement and synergizes with each other. It is hoped that MSME actors can take advantage of this collaboration to solve the problems they face. Collaboration is working together to achieve vision, mission and goals. Successful collaboration will occur if the collaborating parties work and focus on the agreed fields.

### **Gotong Royong and Getok Tular System.**

The definition of gotong royong is working together (helping, assisting), caring for each other, all activities are carried out together voluntarily, with a sense of sincerity aimed at achieving planned goals (Sayidiman Suryohadiprojo, 2017). Getok tular is a system commonly used by Javanese tribes to inform something that is considered important but not officially or informally, in various ways based on

a sense of volunteerism and sincerity, so that the goal is achieved (Jubilee Enterprise., 2014).

## **METHOD**

### **Types of research**

**Qualitative Research Methods.** This method focuses on qualitative data. Data collection is done by searching for relevant data both in documentation and in the form of text, images, audio recordings, or videos (Cassell, C., Symon, 1994). Besides, to further deepen the understanding of the problem, it also involves various data collection techniques, such as interviews, observations, document analysis, case studies, or focus group discussions. The research used informants as qualitative research instruments, namely people who deeply understand MSME actors. Involving informants effectively can help researchers gain rich and in-depth insights related to the current phenomenon of a drastic decline in sales of MSME players.

### **Location and Time of Research**

The research was conducted in Semarang city, covering all MSMEs that experienced a decline in sales due to the trading transaction system that switched from offline to online. Duration of research for 3 months.

### **Types of Research Data**

After the data is collected, conducting analysis, descriptive, describing the phenomenon being studied, without trying to make statistical generalizations as in quantitative research, data interpretation is done. Researchers use their understanding and insights to interpret the data and produce a deeper explanation of the phenomenon being studied (Sugiyono, 2009). These interpretations are often subjective and closely related to the context and experience of the researcher. However, using qualitative data is expected to explain social phenomena or events in detail so that it can be used to obtain the best solution in solving problems. Qualitative data analysis uses approaches such as content analysis, narrative analysis, or grounded theory analysis. After the data is collected, data analysis is carried out descriptively, describing the phenomenon being studied, without trying to make statistical

generalizations as in quantitative research, data interpretation is carried out. Researchers use their understanding and insight to interpret the data and produce a deeper explanation of the phenomenon being studied (Dey, 1993). These interpretations are often subjective and closely related to the context and experience of the researcher. However, using qualitative data is expected to explain social phenomena or events in detail so that it can be used to obtain the best solution in solving problems.

## RESULTS AND DISCUSSION

Table 4.1 MSME Business Capital Category

No.	Category	Business Capital	Annual Sales Results
1	Micro Business	More than Rp. 1.000.000.000	Rp. 2.000.000.000
2	Small Business	More than Rp. 1.000.000.000 to Rp. 5.000.000.000	More than Rp. 2.000.000.000 to Rp. 15.000.000.000
3	Medium Enterprises	More than Rp5.000.000.000 to	More than Rp15.000.000.000 to Rp50.000.000.000

Source: Government Regulation Number 7 of 2021 concerning MSMEs

Table 4.1 above shows the categories of MSMEs to make it easier to provide guidance and meet the needs of each category. So that changes in the external environment will be handled more quickly. One of the changes in the external environment that cannot be controlled is technological change. Technological changes, which are more accurately called the Technological Revolution, have so far taken place 5 times, however, Indonesia has only implemented the Industrial Revolution 4.0. The stages in the change of the Industrial Revolution are as follows, Industrial Revolution 1.0 in the 18th century with the discovery of the steam engine, production became more efficient, mass production occurred, had an impact on industrial growth and urbanization. Industrial Revolution 2.0 Mass Production Era. The impact is that the product process is much faster, cheaper, and more efficient. The Industrial Revolution continued to develop into the Industrial Revolution 3.0 around 1970, the use of computers began to develop, at that time the development of computer technology began to increase rapidly, which had a huge impact on human civilization.

Technological change is part of changes in the external environment that greatly affect the existence of a business. Micro, Small and Medium Enterprises (MSMEs) are businesses that absorb a lot of labor and are indicators of economic change. Based on Government Regulation of the Republic of Indonesia Number 7 of 2021 concerning Ease, Protection, and Empowerment of Cooperatives and Micro, Small and Medium Enterprises, if they meet the following requirements:

Little by little, human work was replaced by machines, and the internet began to be recognized. The Industrial Revolution 4.0, better known as the era of digitalization, began with the application of information and communication technology (Wulan Ayodya, 2022). In the Industrial Revolution 4.0, digital technology began to penetrate into all aspects of life, on the other hand developed countries have entered and developed technology 5.0 or better known as the Era of the Industrial Revolution 5.0, the mainstay of this technology is the existence of artificial intelligence (Artificial Intelligence), and the Internet of Things (IoT) to lead aspects of production and manufacturing, almost all human jobs are replaced by robots and there are even hotels in Japan where almost all employees are very sophisticated robots, of course this makes it easier to control the business, the name is Henn na Hotel Tokyo Ginza in Nagasaki, Japan (Fajrina, 2015). Indonesia, which is currently just entering the implementation of the Industrial Revolution 4.0, must immediately catch up. The lag in the use of the Industrial Revolution 4.0 is shown in the activities of Micro, Small and Medium Enterprises (MSMEs) which have experienced business destruction due to

losing competition with digitalization in marketing and financial management. According to Don Tapscott, the economic understanding of digitalization has 12 important things. First, new opportunities can be utilized to innovate through the information obtained. Second, in doing business, transactions can use technology and information. Third, in the digital economy, physical goods can be converted into virtual goods. Fourth, complex organizations in traditional organizations turn into flexible organizations. Fifth, the internet network is used to form an economic network. Sixth, there is no need for intermediaries, transactions can be made directly between customers. Seventh, the convergence of computing, communication and content forms an interactive multimedia platform. Eighth, innovation is driven by human imagination and creativity. Ninth, in the digital economy, every customer can be a producer.

Tenth, the time difference between ordering and receiving goods is shrinking due to the speed of digital technology. Eleventh, knowledge has no boundaries in global transactions. Twelfth, there will be a gap between those who understand technology and those who do not (Lobacz & Tylzanowski, 2022). To survive in the digital economy, all actors must be tech-savvy and able to keep up with technological changes towards a connected economy. So it is clear that in the digital economy for MSME players who do not understand and are unable to keep up with technological changes, they will experience destruction (Solo-anaeto et al., 2017). In Indonesia in 2023, internet penetration of 78.19 percent reflects that around 78.19 percent of Indonesia's total population has accessed the internet or internet usage has penetrated 215,626,156 people from a total population of 275,773,901 people. The high use of the internet in Indonesia is in line with the development of online trading or what is commonly referred to as e-commerce. For people who master digital business technology, the large number of people who use the internet is an opportunity to expand their market (Rahnjen et al., 2023). The platforms

used can be various, including Facebook, Instagram, Tiktok, Pinterest.

A platform is a system or structure that facilitates interaction, exchange, or service provision between users or participating parties. This can include hardware, software, infrastructure, or a combination of all. Events that cause the destruction of MSMEs due to the inability of MSMEs to switch to an online system through social media platforms have occurred, which is marked by the closure of several malls, supermarkets, supermarkets, in big cities such as Jakarta (Glodok and Tanah Abang Market), Semarang (Lotte Mart), Surabaya and many more trade centers that use the offline system, no buyers, no visitors. This problem must be solved immediately. The lack of trade centers brings a long chain of problems. The suppliers cannot immediately receive sales results, which means that there are funds tied up in merchandise that interfere with production in an uncertain time, the impact is that many employees are laid off because there is no work, so there is mass unemployment (Feliciano-Cestero et al., 2023). Based on field observations, the shift in the trade transaction system from offline to online is actually not the only cause, other influences, for example the decline in consumer purchasing power due to changes in the global economy, consumer habits that have changed since Covid 19, through restrictions on community activities imposed by government regulations, have also caused people's habits to switch to using the online system.

During the Covid period, people used the online system to meet their needs. After the Covid period ended, some people, as producers or consumers who were originally forced to use the online system felt that the online system was more efficient, reluctant to use the offline system again. Along with the massive development of digital technology, MSME players who are digitally literate use digital platforms for transactions. The digital application used by the TIKTOK application. This application is very easy to use, a short video sharing platform that allows users to



create and watch creative content of various types. Although using this application is very easy, for those who do not understand how this application works, it is very difficult. Not all MSME players understand the importance of switching to using an online system. Technological developments cannot be stopped and will always change, for those who do not want to change will experience destruction.

The influence of the TIKTOK application, which is one of China's platforms and marketplaces, has resulted in the sluggishness of non-food trade. for example, the health industry, textiles and convection, automotive, chemicals, entertainment and media, finance and financial services, construction, energy, electronics and technology, must change the management system, especially for marketing and finance, online. This has proven the destruction of all trades that still use offline methods, losing competition with online trading. Faced with this, everything must change, not only MSME players, consumers, the government through its regulations must be adjusted to changes in

digital technology. The government must review whether the current regulations are still relevant to overcome the ever-evolving digital technology (Feliciano-Cestero et al., 2023). The main problem with using the Tiktok application is that there is no separation between social media and e-commerce. At that time, MSME players who were already Internet literate immediately conducted online trading, of course the price of the products sold was cheaper, because they did not pay for room rental, transportation costs, other costs that affected the selling price of the product. Understanding of online trading or better known as digital trading must be pursued immediately by providing training that is in accordance with the needs of MSMEs (Iriyanti & Azis, 2012).

Based on data from the Ministry of Cooperatives and SMEs (Kemenkop UKM) as of May 2022, there are 65 million MSMEs in Indonesia. This number is a significant economic force, if managed properly. Referring to the education level of MSMEs, the following data can be provided:

Table 4.2 UMKM Education Level

No	Level Of Education	Percentage (%)
1	Not graduated from elementary school	11
2	Elementary school graduate/equivalent	36
3	Junior high school graduate/equivalent	12
4	High school graduate/equivalent	36
5	Diploma 1 or higher	5
	Total	100

Source: Ministry of SMEs in 2022

Based on the data Table 4.2, it can be seen that the highest education is elementary / equivalent and high school / equivalent education. So the pattern of coaching and training in introducing e-commerce must be acceptable to all groups, given the differences in education of MSME actors. The direction of digital marketing coaching and training must be right, by knowing the characteristics of people's shopping behaviour, e-commerce coaching and training will be right on target. Shopping behaviour between generations is different. Baby boomers and the Jones generation who

lived between 1946 - 1965 (retirement age), prefer conventional shopping by coming to conventional stores, bargaining with polite service and paying attention to advice from friends or family. Generation X, Y and Z born in 1966-2012), the behaviour of these generations uses more smartphones or gadgets in finding goods and services for their needs. However, there is a difference that generation X uses smartphones to find information on goods and services they need, but the transactions are carried out offline or come to the market, shop or to the seller directly. The use of gadgets is



only to find information, social media that generation X likes Facebook. There is a possibility of making transactions online, but the goods or needs to be purchased are certain that the seller is well known. Generation Y and Z prefer to use Instagram social media, but lately generation Z prefers Youtube social media.

This knowledge is very important because by knowing the generation that uses smartphones the most, training can be directed at that generation. The existence of the Baby Boomer and Jones generations who are stuttering technology (Gaptek), step by step must be given the opportunity for training and application of e-commers, proof of business failure due to ignorance of digital systems, has been felt by MSME actors, this must be a warning so that MSMEs immediately change not to experience failure and destruction. MSMEs cannot overcome the problems they face on their own, one way to unravel the problems of MSMEs is to collaborate between MSME players, academics and the government. the problems faced by MSMEs will be solved.

Collaboration is joint work between components and each collaborating component has a commitment, according to their respective functions. MSME actors as a component that needs problem solving, academics according to their fields will provide guidance, training, consultation through the 3rd Dharma of the Tri

Dharma of Higher Education, namely Community Service and the government that regulates MSME policy regulations or policies. However, the programme to improve the capacity of the community regarding the digitalisation of trade transactions must be sought to be followed easily by the community. Through the getok tular system, the programme can reach the layers of society, which can encourage job creation. Getok Tular is an informal information delivery system, which is commonly practised by the community, especially in Central Java.

The effectiveness of the getok tular system depends on the design of the information to be easily understood by the wider community, regardless of education. Through the getok tular system, a spirit of mutual cooperation can be developed so that the difficulties faced can be solved with a spirit of togetherness and a sense of caring for each other, in this case MSMEs or people who are learning to master technological developments. Difficulties faced can be in the form of problems with internet availability (providers), laptops / PCs / mobile phones, how to create creative content creator) for smooth training. Collaboration between the Government, Academics and MSMEs can be described as follows:

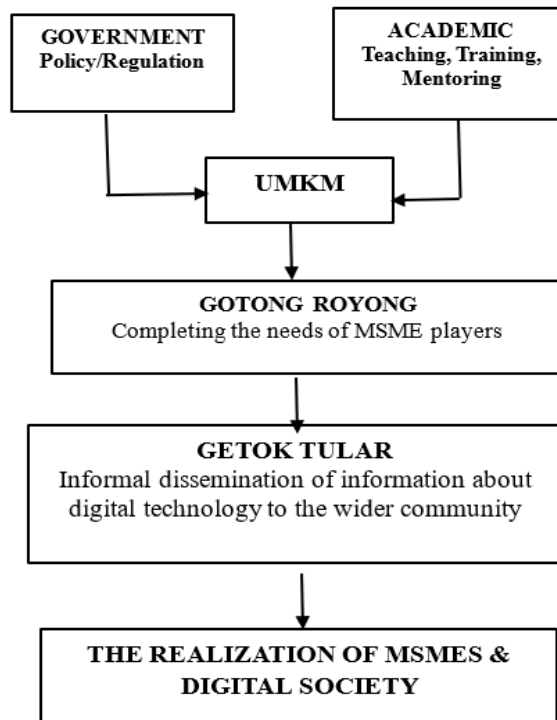


Figure 3.1

Figure 3.1 above shows the collaboration built through 3 components. The government makes regulations or policies to encourage the development of MSMEs and the community, Academics will carry out their duties as agents of reform by carrying out the Tri Dharma of Higher Education to provide training, assistance and guidance. MSME actors after obtaining training materials will gradually practice the renewal of the digital transaction system to the community who will make transactions, for example, MSMEs offer goods through the Instagram platform, of course using attractive content creators, then MSMEs that offer products to consumers will provide guidance, steps that must be followed for the transaction, if the product purchased is better and cheaper. Then consumers who have felt, will provide recommendations to other consumers on how to obtain and conduct digital transactions.

### CONCLUSION

Conclusion: The decline in MSME sales occurred due to the lack of preparedness of MSMEs in dealing with changes in the external environment, especially technological changes. Conventional transaction systems are starting to be abandoned in favour of digital transaction systems. The use of social media platforms must be socialised massively. Because the development of digital technology cannot be stopped. Collaboration between the government, MSME players and academics will accelerate the increase in knowledge of MSME players and the community, and can become content creators. The gotong royong system is a system of caring and helping each other, accompanied by a getok tular system, namely informal communication, will accelerate the use of digital systems in the MSME and community environment.

Trade based on e-commerce must be immediately disseminated in order to reach the entire community. Training and guidance to become content creators must be prioritised, so



that MSME players can understand how to market products, both goods and services. Various social media must be understood by MSME players. The government must immediately make regulations, especially those concerning trade based on social media platforms.

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