

Analysis of Strengthening MSMEs in the Digitalization Era to Encourage an Even and Sustainable Economy in Rural (Non-Urban) Areas

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ABSTRACT

The purpose of this study is to assess the readiness of MSMEs in rural areas to face digitalization. Research methods include observation and interviews with MSME owners in East Lampung to understand the challenges of digitalization, collect profile data, and utilize fintech to support a sustainable economy. Research in East Lampung shows that many MSMEs have adopted the QRIS payment system and social media, but are still limited in online delivery. Digital awareness and transaction costs are also obstacles to expansion. Encouraging digitalization can generate more inclusive and sustainable local economic growth. Recommendations for this study: The government, educational institutions, and banks need to implement digital literacy training for MSMEs, establish digital communities, and conduct research to assess the effectiveness of programs and their impact on economic growth and financial inclusion in East Lampung.

INTRODUCTION

According to data from the Ministry of Cooperatives and SMEs (2023), MSMEs contribute more than 60% to the national Gross Domestic Product (GDP) and employ over 97% of the workforce. However, this significant contribution has not been fully matched by equitable economic growth, particularly between urban and rural (non-urban) areas. In rural areas, MSMEs still face serious challenges such as limited access to technology, financing, markets, and skilled human resources. This situation has led to significant economic disparities between urban and rural areas, both in terms of income, productivity, and business competitiveness.

The role of MSMEs is crucial in creating jobs and strengthening the rural economy. MSMEs, such as home industries, face challenges in digitalization, including infrastructure, digital literacy, and technological trust. This research uses a qualitative approach to explore the experiences of business actors, aiming to contribute to more effective and sustainable MSME policies and mentoring programs, filling the gap in research that remains lacking in the dynamics of digitalization in rural areas. (Meinarto, 2025). Micro, Small, and Medium Enterprises (MSMEs) are one of the activities that promote economic growth, mobility, and development. MSMEs are small to medium-sized businesses, and in Indonesia, they occupy a fairly dominant position due to their large number." (Fadhilah and Pratiwi, 2021)

Information technology contributes to increased productivity and company performance through automated and integrated systems. However, data security and privacy risks arise, especially in online transactions. Dependence on technology can threaten business continuity in the event of system failure. Smart companies adopt information technology wisely and strategically, enabling increased efficiency, productivity, and expanded market reach through the use of the internet in a contemporary business context. (Amalia, et.al 2024). The application of digital technology in business activities has been proven to increase the competitiveness of MSMEs through various aspects, such as market expansion, operational efficiency, improved service quality, and ease in transaction processes. Digitalization enables MSMEs to reach a wider consumer base, optimize marketing strategies, and increase professionalism in business management. Therefore, the MSME digitalization strategy must be implemented consistently and sustainably, not only from a technological perspective, but also in the form of increasing human resource capacity, providing training, and establishing an inclusive digital ecosystem. If implemented properly, digitalization will not only strengthen the position of MSMEs in market competition but also encourage more resilient and competitive national economic growth. (Pratama, et.al 2025)

In the context of MSMEs, innovation is not merely a luxury, but a strategic necessity for survival and growth amidst increasingly competitive markets. The digital economy era demands that MSMEs be more adaptive to technological changes and consumer preferences. For example, many culinary MSMEs are innovating by offering online ordering services, digital payments, and using environmentally friendly packaging to appeal to the younger generation. This kind of innovation not only increases product appeal but also expands market reach through digital media. (Purbandono, 2025). Traditional wholesale MSMEs now face significant challenges from minimarkets, supermarkets, and e-commerce platforms that offer lower prices, faster service, and technology that supports easy transactions. Without digital platforms, businesses struggle to retain loyal customers or reach new ones. Changing consumer preferences, with consumers now preferring online shopping, have also reduced interest in conventional wholesale businesses that don't offer digital services. (Martiano, et.al 2025)

With increasing internet connectivity and mobile phone usage, MSMEs in Indonesia are encouraged to have a digital presence. This creates opportunities to attract customers and expand market reach. Understanding digital marketing and consumer behavior in the digital age is crucial. Digital marketing also provides access to market data and analytics, helping MSMEs evaluate campaign effectiveness. With this information, more accurate, data-driven decisions can be made. Therefore, MSMEs need to continuously improve their digital capabilities to maximize digital marketing. (Aghni and Anzie, 2025). Financial technology enables MSMEs to access previously difficult-to-obtain information, such as real-time analysis of consumer behavior, market demand trends, and competitor pricing. By leveraging this data, MSMEs can dynamically adjust prices, helping them remain competitive and increase revenue." (Faiqoh, et.al 2025)

In this context, QRIS and GPN can function as digital firewalls that maintain transaction continuity and public trust in national finances. However, this study also identified spatial disparities in the implementation of QRIS and GPN, especially in underdeveloped, frontier, and outermost (3T) regions. This disparity is caused by limited digital infrastructure, low financial literacy, and limited access to contactless transaction devices. These findings indicate that although the national digital payment system has been successful in various aspects, affirmative policy interventions are still needed to ensure equitable distribution of benefits geographically. (Agustiana, et.al 2025). MSMEs in underdeveloped villages (3T) must adapt by learning and being open to digital change, starting to use digital financial platforms, maintaining the security of financial data and information, utilizing social media for promotions and sales, building networks with MSMEs and digital financial actors, and continuously evaluating and improving. By doing so, MSMEs can successfully transform. If MSMEs are more technologically savvy, they will more easily adapt to market changes and make the most of digital opportunities." (Huda and Yulianti, 2025)

The digital transformation process often involves changes in operational methods, organizational culture, and the implementation of technology to improve performance effectiveness. MSMEs that successfully undergo digital transformation are able to expand their product marketing reach while optimizing internal processes, such as inventory management, payments, and distribution. All of this contributes to the success of a digital-based marketing strategy. (Ariska, et.al 2023). In the past two decades, digital transformation has changed the face of the global economy, including in Indonesia. One important dimension of this transformation is the migration from cash-based to non-cash payment systems. The GNNT program opens up significant opportunities for MSMEs, especially in non-urban areas, to enter a more competitive digital economic ecosystem. Non-cash transactions not only offer efficiency but also create a digital footprint that can be used as a basis for creditworthiness analysis by financial institutions. This footprint helps MSMEs access formal financing, thereby encouraging business growth and improving long-term performance.(Faiqoh, et.al 2025). The importance of an online presence cannot be overstated. Having a well-managed website or social media page is an effective way to promote your culinary business. Culinary MSMEs can use these platforms to share menus , food photos, customer reviews, and contact information. This helps... " In creating a strong brand and building customer trust , online transactions are becoming increasingly convenient. Customers can now pay easily via credit card, digital wallet, or other online payment methods. (Arroffie, Ajie, and Sutabri, 2024)

Furthermore, it is crucial to thoroughly examine the digital readiness of MSMEs in rural areas, as well as how technology can be adapted to the socio-economic characteristics of local communities. This approach views digitalization not only as a tool for economic transformation but also as a means of empowering communities to create an independent, creative, and sustainable economy. Therefore, analyzing MSME empowerment in the digital era is not only a matter of economic efficiency but also a socially just and sustainable development strategy. This research is crucial because it will provide a comprehensive overview of how digitalization can be optimized to strengthen MSMEs in rural areas, while also providing a basis for formulating more inclusive and adaptive policies. This analysis is expected to identify effective strategies for accelerating economic equality, strengthening MSME competitiveness, and creating a sustainable business ecosystem in the era of digital transformation.

LITERATURE REVIEW

Digital Marketing

Digital marketing is a marketing strategy used to promote a product so that it reaches consumers quickly and on time. Essentially, the concept of digital marketing involves leveraging a broad audience, such as media, radio, and even the internet, to provide infographics about the products a company is marketing. Digital marketing can reach everyone, anytime, anywhere, and in any way ." (Fadhilah and Pratiwi, 2021).

E-Commerce

The development of internet technology has changed the business landscape, especially with the emergence of e-commerce. E-commerce connects companies, customers, and the public in online buying and selling transactions. The impact on MSMEs is significant, as they can overcome geographical boundaries and limited market access, enabling them to reach a wider market and acquire global customers." (Maria, et.al 2024) .Currently, e-commerce is no longer just a platform for selling for small and medium enterprises, but also a platform to test capabilities in introducing and promoting products online, developing product quality, and even improving payment and purchasing methods." (Sagita and Wijaya, 2022). Increased sales through digital platforms significantly boosted revenue and shifted reliance on local orders. Sales from various regions in Indonesia drove increased t-shirt production to meet demand. Beyond the economic impact, increased product demand required MSMEs to increase their workforce, creating more job opportunities for villagers. This is crucial for improving the well-being of local communities, especially those who are unemployed. These additional jobs also increased income streams within village communities." (Nurzaman, et.al 2024)

Fintech

FinTech also plays a role in accelerating financial inclusion by helping MSMEs that previously lacked access to formal banking services to participate in the digital economy ecosystem." (Maimuna, et.al 2024). Financial technology has become an integral part of modern society. This technological development has brought a breath of fresh air to financial inclusion, opening up easier and more affordable access to financial services for all groups, including MSMEs. Financial technology is a term that refers to the use of technology to improve and automate financial services. The development of fintech has revolutionized financial services, providing innovative solutions that are easily accessible, affordable, and customer-centric. (Ummah and Darmawan, 2024). Financial technology is a collaboration between technology and financial services that utilizes digital devices, the internet, and applications like Gopay, Dana, and ShopeePay for remote financial transactions. In the digital era, the use of financial technology facilitates smooth business operations and accurate financing arrangements, driving business growth. With financial technology , product marketing becomes more extensive, enabling remote product purchases and expanding the reach of businesses." (Amelia, 2021).

Digital payments enable faster, more accurate transactions with minimal risk of human error. In an increasingly competitive and digital marketplace, convenience and speed are key factors influencing consumer decisions. Today's consumers prefer practical and secure payment methods, which offer the convenience of cashless transactions. Therefore, businesses that adopt digital payment strategies are considered more responsive to market needs and tend to be more attractive to customers. (Faiqoh, et.al 2025).

Social Media

Low digital literacy limits MSMEs from exploiting digital market opportunities such as e-commerce and social media. Unequal digital infrastructure also hinders this transformation. The use of social media, such as Instagram and Facebook, as marketing tools helps entrepreneurs interact with customers. Improving digital literacy among MSMEs can create an inclusive and competitive economic ecosystem, as well as enable rapid adaptation to technology and market trends to strengthen Indonesia's digital economy. (Maimuna, et.al 2024).

Content

One of the main obstacles faced by MSMEs in digital marketing is related to visual aspects, such as low-quality product photos, poorly organized social media, and a lack of informative product catalogs. (Sandika and Yuniningsih, 2023). One tangible result of this activity is an increase in the number of followers on their social media accounts, indicating that they have successfully attracted more people than before. Furthermore, MSMEs have also begun posting content regularly, including product photos with attractive descriptions and promotions that encourage engagement, such as special discounts for new followers. This activity not only increases their brand visibility but also encourages increased interaction with potential customers, which in turn can increase customer loyalty and potential sales. " (Nurzaman, et.al 2024)

Operational Application

These applications have proven helpful in recording transactions in real time, monitoring inventory, and creating simple financial reports. Furthermore, the use of this technology has also increased awareness among MSMEs of the importance of digitalization as part of their business development strategy. However, challenges still arise in the form of limited digital literacy and unequal distribution of devices. From these results, it can be concluded that digital cashier applications are not only technical tools, but also catalysts for changing business culture towards a more structured and efficient one." (Saragih, et.al 2025)

METHODOLOGY

The method used in this research consists of several stages carried out systematically to achieve the stated objectives. First, an initial observation was conducted to understand the condition of MSMEs in rural (non-urban) areas in East Lampung. This study used a qualitative method that produced descriptive data. This study employed observation and interviews with research subjects in rural (non-urban) areas in East Lampung. This research method was used because the researcher wanted to produce research that complex .

a. Interview

An interview is the process of obtaining information by asking questions directly to a source using a tool called an interview guide. In this initial stage, interviews were conducted with MSME owners.

b. Observation

During the observation phase, the research team visited MSME locations to collect data related to MSME profiles, including social media content, fintech utilization, e-commerce usage, and operational applications. The information obtained during these observations serves as the basis for designing strategies to support the digital era in driving a sustainable and high-quality economy.

c. Data Collection Techniques To obtain comprehensive data, researchers used three main techniques in data collection, namely: In - depth Interviews The interview technique was carried out in a semi-structured manner , with a list of guide questions but was flexible depending on the dynamics of the field. Interviews were conducted directly with business actors to explore their experiences, perceptions, challenges, and strategies in facing the digitalization process.

d. Visual and Written Documentation Documentation in the form of photos of business activities, screenshots of digital promotions (social media), and simple financial records maintained by the business owner. This documentation is used as supporting data to strengthen findings from interviews and observations.

RESEARCH RESULT AND DISCUSSION

Sample data collected from a sub-district in East Lampung Regency revealed 13 MSMEs across various sectors, including culinary, stationery, pharmaceuticals, fashion, and skincare, that are frequently visited by customers. None of these MSMEs are capable of delivering goods online through e-commerce, as sales are still limited to local sales, often through in-store visits.

Nearly all of the sampled MSMEs have implemented QRIS payments and also have social media channels to promote their merchandise, targeting local followers. Each MSME's social media channels contain content that entices customers to try the products they sell, and some even employ influencers to boost trust in their products. To streamline store operations, some MSMEs have implemented or utilized operational applications, such as for cashiers and stocktaking.

For unregistered MSMEs, many have yet to implement digital payments or promote their products through social media. However, many have made payments through direct transfers to accounts and also promoted through WhatsApp stories, which can only be viewed by contacts and cannot be permanently stored for long periods of time. The obstacles faced by those who have not yet implemented QRIS are the administrative fees for transfers between banks and the inability to reach a wider customer base.

Table 1. Types of MSMEs

Name of MSME	Types of MSMEs	Digital Marketing	E-commerce	Fintech	Social media	Content	Operational Applications
Dapoer sese	Food	-	-	√	IG: Dapoer_Sese	√ using influencers, the creation process	√ Buku warung
Various Frozen	Food	-	-	√	-	-	√Book store
Barbarian Noodles	Food	-	-	√	Tiktok: Mie.bar.bar.taman	√ CCTV of crowds of visitors, food menu	√Book store
Panorama	Food and Drink	-	-	√	Ig: café_panorama_alam Tiktok: cafepanoramalam	√ food menu, crowded situation of the place	√Smart Cashier
Glowy Studio	Entertainment	-	-	√	IG: glowystudio.id TikTok: glowystudio.id	√ visitor photo results	√ Kleido
Nurwangsa	Stationery & Accessories	-	-	√	-	-	√Business Friend

Arziki Perfume	Perfume	-	-	√	-	-	√Book store
Unu Mart	Department Store	-	-	√	IG: unumart_ Tiktok: unu.mart	√ visitors, new items, discounted items	√ Smart Cashier
Nabila Baby Shop	Baby gear	-	-	√	IG: nabilababyshop Tiktok : nabilababyshop	√ discounted items, new items and raffles	√Smart Cashier
Yonna Cake	Various Gifts	-	-	√	Ig: yonna.kue & yonna.kado Tiktok: yonna1010	√ customer order results	√Business Friend
Ilham Pharmacy	Drugs	-	-	√	IG: apotek.ilham	√ health check goods and discounts	√Book store
Dinda Inka	Fashion, Skincare, & Accessories	-	-	√	IG: dindainkashop_purbolinggo Tiktok: dindainkashop	√ new items, discounted items, and raffles	√Kled o
Cinggu	Fashion, Skincare, & Accessories	-	-	√	IG: cinggubeauty Tiktok: cinggubeauty	√ new items	√Kled o



Figure 1. QRIS Photos of Unumart, Yonna Kue, and Cinggubeauty Photos using Operational Applications





Figure 2. Photos of visitors to Dindainka Shop, Cinggu Beauty and Unumart

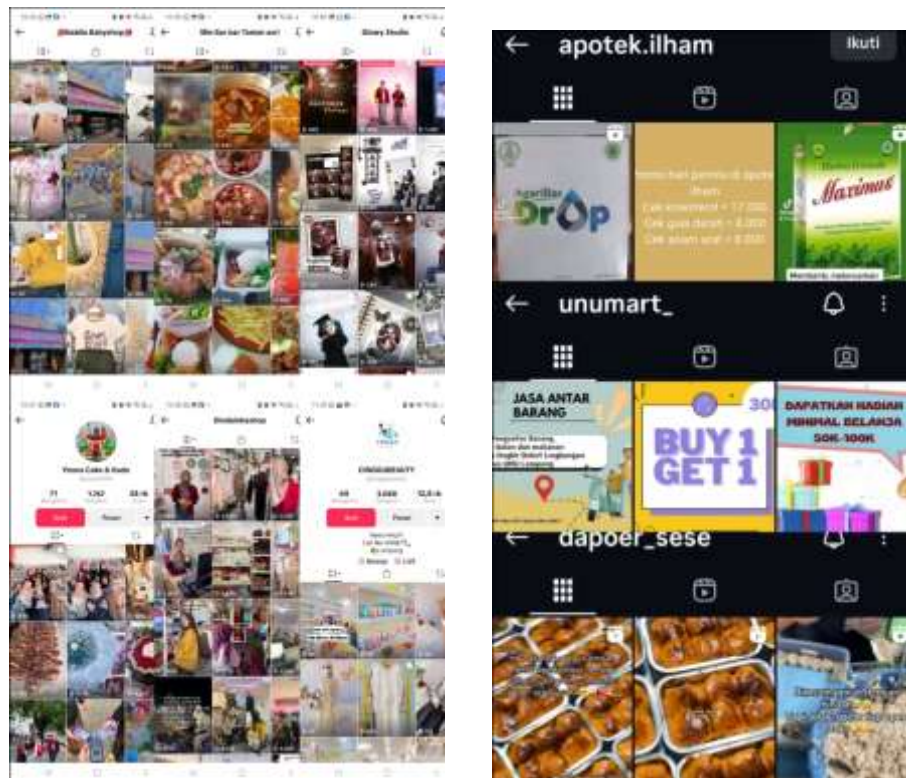


Figure 3. Social Media Screenshots and Content from Instagram and TikTok

CONCLUSIONS AND RECOMMENDATIONS

MSMEs contribute more than 60% of national GDP and absorb 97% of the workforce, but economic growth is uneven between urban and rural areas. In rural areas, MSMEs face challenges such as lack of access to technology, financing, and skilled human resources, resulting in economic inequality. Digitalization is key to increasing MSME competitiveness through market expansion and operational efficiency. Technological adaptation must be accompanied by increased human resource capacity and an inclusive digital ecosystem. Innovation in operational methods is also necessary for MSMEs to remain competitive in the digital era. Challenges from e-commerce, supermarkets, and changing customer preferences require MSMEs to transform. Digital marketing and financial technology provide opportunities for real-time market analysis, helping MSMEs remain competitive. However, the gap in technology adoption in underdeveloped regions needs to be addressed through affirmative policies. In the era of digital transformation, understanding the digital readiness of MSMEs in rural areas is crucial to ensure an inclusive and sustainable economy and to create a strong and adaptive business ecosystem.

Digital marketing is a marketing strategy that utilizes media such as the internet to promote products. E-commerce connects companies with customers online, providing opportunities for MSMEs to reach global markets. Increased sales on digital platforms also drive local economic growth and job creation. FinTech provides easier access to financial services for MSMEs, increasing financial inclusion. Social media is a key marketing tool, but low digital literacy limits its utilization. Quality content and interaction on social media increase brand visibility and sales potential. Digital business law applications facilitate financial recording and reporting, although challenges with digital literacy and facilities remain.

This research method involved several systematic steps to understand the conditions of MSMEs in rural East Lampung. First, initial observations and interviews with MSME owners were conducted using an interview guide. The interviews aimed to explore the experiences and challenges of business actors in digitalization. Observations were conducted at MSME locations to collect data on profiles, social media, and fintech and e-commerce usage. Data from the observations serve as the basis for supporting digitalization and promoting a sustainable economy. The results showed that the 13 MSMEs studied covered various sectors but were still limited in online delivery. Most MSMEs had implemented the QRIS payment system and had social media channels for promotion, although sales remained local. Despite the availability of engaging content and some using influencers, many MSMEs lacked adequate digital payment systems. Limited use of social media and bank transfer administration fees hindered their ability to reach a wider customer base.

The local government, along with educational institutions and banks, needs to conduct ongoing training on digital literacy, particularly related to online transaction security, digital marketing strategies, and app-based financial management. Encourage the formation of a digital community of East Lampung MSMEs that can share best practices, strengthen joint promotions, and utilize local marketplaces or digital cooperatives.

ADVANCED RESEARCH

Further research is recommended to assess the effectiveness of existing digitalization programs and analyze their impact on local economic growth, financial inclusion, and the sustainability of small businesses in the region.

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