

Models and Strategies for Digital SMEs Development in Ambon City

Salomi J. Hehanussa^{1*}, Mozes D Istia²
Universitas Kristen Indonesia Maluku

Corresponding Author: Salomi J. Hehanussa salomijh@gmail.com

ARTICLE INFO

Keywords: SMEs, Success Factors, Strategy, Digital

Received : 5 September

Revised : 10 October

Accepted: 16 November

©2023 Hehanussa, Istia: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The research entitled "Digital SMEs Development Models And Strategies In Ambon City" is an interesting thing to research, relating to the important role of SMEs in the Indonesian economy. This is proven by various research results which say that SMEs are a type of business that can withstand the shocks of the economic crisis. On the other hand, the Ministry of Industry launched a strategy for making SMEs in the era of technology 4.0 to empower SMEs that are competitive at local, national and international levels. The quarterly rate of economic development reached 2.06 percent (q-to-q), while y-on-y grew 5.73 percent and annually or cumulatively reached 15.11 percent (c-on-c). Based on the 2016 Economic Census, the number of SMEs in Maluku Province was 147,000 or 99.15%, with labor absorption of 0.35 million people or 87.75%. (BPS: Economic Census, 2016). This shows that SMEs have a strategic role in absorbing labor. In line with this, the development of digital SMEs is important for adopting communication and information technology innovations in the business world, in order to increase competitiveness and manage resources efficiently. The reality of the role of SMEs in the business world by adopting technological innovation needs to be explored in this research, so the objectives of this research are as follows: (1) Building an ideal model for using digital technology in the 4.0 era for SMEs in Ambon City

INTRODUCTION

The Covid-19 pandemic and the New Normal Era have become a global problem, including in Indonesia, giving economic, social and political implications (Susilawati, Falefi, Purwoko, 2020). The same thing was experienced in Maluku Province, where the economy of Maluku Province for the fourth quarter of 2022, the rate of economic development on a quarterly basis reached 2.06 percent (q-to-q), while for y-on-y it grew 5.73 percent and on an annual basis or cumulatively reaching 15.11 percent (c-on-c). (BPS Maluku Province, 2022). Referring to the reality of economic growth based on the data above, the Covid-19 pandemic has caused a contraction in the economic growth of Maluku Province. The economic impact of Covid-19 is also felt by SMES players, considering that SMEs occupy a strategic position in the economy of the Maluku Region. Based on the 2016 Economic Census, the number of SMEs in Maluku Province was 147,000 or 99.15%, with labor absorption of 0.35 million people or 87.75%. (BPS: Economic Census, 2016). This shows that SMEs have a strategic role in absorbing labor.

Paying attention to the reality of what is happening to SMEs, a study from the Mc.Kinsey Institute states that if SMEs use e-marketplaces to sell, then SMEs can grow twice as fast as without e-marketplaces. The concept of online marketing continues to be promoted by the Maluku Provincial Government, in this case through the Small and Medium Enterprise Group Integrated Business Service Center (PLUT KUKM). Therefore, currently PLUT KUKM has six (6) consultants in each field of work, namely IT, marketing, HR, institutional, production and financing. The role of these six (6) fields is to guard SMEs amidst the Covid-19 pandemic, so that they can increase sustainable competitiveness.

Based on the current reality, it is important that SMEs must sell online. On the other hand, SMEs are faced with a number of fundamental problems, namely business capital and lack of innovation. Digital transformation in SMEs must receive attention. Especially in pandemic conditions like the current one, it should be used as momentum to accelerate digital transformation in all fields, including for SMEs. "Some time ago President Jokowi said very interesting things regarding digital transformation and SMEs. That this pandemic must be used as momentum to accelerate digital transformation which has become part of the National Medium Term Development Plan (RPJMN). So this matter must be given serious attention by stakeholders.

In order to encourage digitalization and make it easier for SMEs to face the changes that are occurring, the government has increased ease of access and transferred technology to SMEs so that they can survive in business competition (Slamet et al., 2016). The ability to master digital devices and the internet is an absolute thing that must be mastered by SMEs if they want to survive in competition (Purwana, Rahmi, & Aditya, 2017). Research by Delloitte Access Economics (2015) states that consumers are increasingly accustomed to making decisions based on digital content and going online when purchasing goods.

This is a challenge but also a promising business opportunity for SMEs in Indonesia. From 2018 to 2020, digital-based Micro, Small and Medium Enterprises (SMEs) in Maluku increased by 80.23 percent.

<https://ambon.tribunnews.com>. This explains that digital-based SMEs continue to increase. This increase is due to the role of the government, both regional governments, through product marketing by signing us with modern outlets such as Alfamidi and Indomaret, opening space through local e-catalogs, and providing free 1,000 NIB permits. The Ambon city government also facilitates assistance to produce quality products through related agencies, and the city government also collaborates with BUMN to develop SMEs.

Apart from that, Bank Indonesia through financial inclusion. Digitalization of SMEs is a step for BI in accelerating the development of digital SMEs amidst the rapid development of digital technology. The SMES Digitalization Program includes e-Farming with the use of digital technology in agriculture to increase production capacity and cost efficiency. E-Commerce includes strengthening capacity in digital marketing and marketing SMEs to global markets via digital platforms. Supporting e-Financing in the form of digital applications for SMEs (SI APIK). As well as, digital payment facilities to facilitate SMES transactions (QRIS UMKM). <https://www.bi.go.id/>Based on this, this research seeks to formulate a strategy for developing digitalization of MSMEs to support the development of MSMEs and as input for MSME players in implementing digitalization in their business processes.

LITERATURE REVIEW

Readiness of SMEs

For the development of SMEs in entering industry 4.0, SMES actors are required to be prepared. Assessing the readiness of a business to adopt new innovations is an important prerequisite for developing and following market developments. Information and communication technology plays an important role in the world of business and industry (Aboelmaged, 2014). Furthermore, this research shows that the readiness of SMEs can be seen from the SMEs' intention to adopt technology. information from the perception of ease of use and usefulness which is supported by basic optimism, innovativeness, and a sense of security in the ease of using IT, but feels insecure and uncomfortable. (Achjari D and friends, 2011).

Business Success

Business success is a situation where the business experiences an increase from previous results. Business success is the main goal of a company, where all activities in it are aimed at achieving success. Business success according to Suyatno and Purnama, (2010) is influenced by several factors. One of the goals of every entrepreneur is the company's business performance. Business performance can be seen from several aspects, namely: financial performance and company image. According to Algifari (2003) business success can be seen from the efficiency of the production process which is grouped into economic efficiency. Meanwhile, Primiana (2009) believes that productive distribution, sufficient capital, and achievement of organizational goals are indicators of the success of a business. Research conducted by Suyatno and Purnama, (2010) who examined the determinants of business success found that the success of small businesses is characterized by risk-taking behavior and innovation. According to

Tambunan (2002), the factors that influence business success can be seen from two factors, namely external factors and internal factors. External factors that influence the success of a business can be divided into two, namely government and non-government factors. Government factors that influence include economic policy, bureaucrats, politics and the level of democracy. Non-governmental factors that influence include socio-cultural, labor conditions and labor systems, economic systems, community culture, community education level, infrastructure conditions, and the global environment. Internal factors that influence include the quality of human resources, participation, organizational mastery, business culture, organizational structure at the entrepreneurial level, business networks with external parties, management systems, and capital strength.

The success of a business is influenced by several factors, according to Storey (2002), business success can be seen from the characteristics of small and medium businesses which include: length of operation, business size, source of capital, location and origin of the company. Contextual variables include: marketing, access to information, legality, business planning, technology, competition, management team, government policy, innovation and business permits.

Success according to Kasmir (2007) reveals that the indicators for measuring organizational performance or business success are as follows:

- a. Changes in employment levels include output, technology, capital reserves, adjustment mechanisms, and the influence of changes in status.
- b. Productivity is measured from changes in output to changes in all input factors (labor and capital)
- c. Financial ratios by reducing employee costs and increasing employee added value. The success of a business is synonymous with the development of the company. This term is defined as the process of increasing the quantity of company dimensions. Development of a

In research using at least 4 measurement indicators below, namely, according to Riyanti (2003) the success of a business consists of:

- 1) Increased turnover
- 2) Increased sales volume
- 3) Increase in the number of employees
- 4) Increase in the number of customers and transactions

Capital

Riyanto (2001) business capital is absolutely necessary to carry out business activities. Therefore, a certain amount of funds is needed as the financial basis for the business being promoted. Sources of business capital can be obtained from own capital, government assistance, financial institutions, both banks and non-bank financial institutions. Capital is a business factor that must be available before carrying out activities. The size of the capital will influence business development in achieving income.

Technology

Technology is a scientific method to achieve practical goals; applied science or the means to provide goods necessary for human survival. Increasing market competition forces SMES players to improve their quality so that they

have competitiveness and added value in national and international markets. Thus, of course the role of technology is very necessary in the success of a business.

Technological renewal that occurs in a country does not occur in one type of technological innovation (which is homogeneous) but in various types, and occurs simultaneously at various levels. Each type of new technology will have a different impact on the production of an item. Technological progress is grouped into 3, namely: technological progress which is able to save labor, which is able to save the use of capital, and technological progress which is neutral, that is, it has no effect on labor and capital Salvatore (1996).

Most SMEs in Indonesia use traditional technology and do it manually. The limited use of technology by SMEs in Indonesia is caused by limited capital to purchase equipment or use modern technology and limited human resources capable of operating modern technology. This limited mastery of technology results in low total production factors and lack of efficiency in the production process, as well as low quality of the products produced Tambunan (2002).

Government Support

According to Gede (2009), in developing SMEs, the government's effective and optimal role is realized as a facilitator, regulator and catalyst: The government has a role in facilitating SMEs to achieve their business development goals. If SMEs have weaknesses in the production sector, the facilitator's job is to provide SMES capabilities in various ways, for example by providing training. Likewise, if SMEs are weak in terms of funding, the facilitator's job is to help find a way out so that SMEs can get the funding they need, but this must be done carefully so that SMEs are not dependent. In the context of these facilities, the government can take the form of:

- a) Provisions can be in the form of money or subsidies for goods or services.
- b) Privileges, whether in the form of relief or strength in legal matters.
- c) Separate wisdom.

The facilities provided by the government may depend on how the government views the existence of SMEs that will be provided with facilities:

Business Management

Management is the process of planning, organizing, directing and supervising the efforts of organizational members and the use of other organizational resources in order to achieve set goals. Stoner (2004).

Management is defined as a process of planning, organizing, coordinating and controlling resources to achieve goals effectively and efficiently. Effective means that goals can be achieved according to planning, while efficient means that existing tasks are carried out correctly, organized and according to schedule. Griffin (2004)

The process of coordinating and integrating work activities so that they are completed efficiently and effectively through other people. Efforts to achieve certain goals through the activities of other people, including planning, organizing, activating and controlling.

Digital Marketing

Digital Marketing can be defined as marketing activities including branding that use various web-based media (Sanjaya & Tarigan, 2009). E-Marketing or digital marketing is defined as the use of digital technology to achieve marketing goals as well as efforts to develop or adapt the marketing concept itself, be able to communicate on a global scale, and change the way companies do business with customers (Ali, 2013). Digital marketing is marketing using digital application of technology. One form of digital marketing using electronic media or the internet is internet marketing (e-marketing). E-Marketing is a marketing process that uses electronic communication technology, especially the internet. The role of digital marketing strategy can be important in following developments in digital technology and developing plans to attract consumers and direct them to a combination of electronic and traditional communication (Chaffey, Chadwick, Mayer, & Johnston, 2009). According to Chaffey (2009:10) retention can be achieved by increasing knowledge about consumers such as profiles, behavior, values and level of loyalty, then combining targeted communications and online services according to each individual's needs. Digital marketing is marketing activities including branding that use various web-based media such as blogs, websites, e-mail, AdWords, or social networks (Sanjaya & Tarigan, 2009). The presence of digital marketing is caused by the advancement of technological developments with Web 2.0 coupled with mobile technology, quoted from the book *Cracking Zone* by Rhenald Kasali (2011) where with mobile technology, everyone who has an internet network can get accurate information just at their fingertips.

METHODOLOGY

This type of research is qualitative research which is based on the assumption that the reconstruction of reality and its meaning is understood as a social phenomenon or can be said to have intense interaction with the reality being studied. The results of this research are presented in the form of qualitative and quantitative descriptions. Apart from that, this research is also exploratory in nature, to reveal the reality of facts, develop ideas that are researched based on research problems. The location of this research is Ambon City.

The data used in this research consists of primary and secondary data. Primary data was obtained by conducting a survey by coming directly to the research locations, namely Sirimau District, Nusaniwe District, Baguala District, Teluk Ambon District and South Leitimur District.

This research instrument uses a questionnaire where the questionnaire is divided into several parts. The first part contains questions to obtain demographic information, the second part contains questions about the success factors of SMEs in the technological era and the third part contains questions to find out digital business development. Meanwhile, secondary data was obtained from various reports and publications relevant to the research. Research that measures variables using instruments in questionnaires must be tested for validity and reliability. This test aims to find out whether the instrument used is valid and reliable because the correctness of the data to be managed greatly

determines the quality of the research results. Next, carry out a hypothesis test using the SPSS 21 analysis tool, multiple linear regression analysis.

RESULTS AND DISCUSSION

Validity and Reliability Test

Based on the validity test results in the table, it is stated that the KMO value of each variable shows > 0.5 , thus from each item of the statement the statement is declared valid. Based on the results of the validity test in the table, it is stated that the MSA value of the variable shows > 0.5 , thus each item of the statement is declared valid.

Based on the reliability test results in table 4.3. Shows that the Cronbach's Alpha value is > 0.70 , thus the variables of capital, technology, government support, business management and the success of SMEs can be said to be reliable.

Classic assumption test. It is known that the variables Capital, Technology, Government Support, Business Management and SMES Success have Asymp. Sig. A value of 0.200, > 0.05 , means the data above is declared to be normally distributed.

Regression Test Results

Table 1. Regression Test Results

Variable	Unstandardized Coefficients		Unstandardized	t	Sig
	B	Std. Error	Beta		
Constant	3,846	1,603		2,400	0,018
Capital	0,390	0,065	0,477	5,995	0,000
Technology	0,146	0,071	0,184	2,050	0,043
Government Support	0,078	0,060	0,097	1,305	0,195
Business Management	0,193	0,082	0,082	2,363	0,020

Source: Processed Primary Data, 2023

The t test is carried out to measure how much influence each independent variable has on the dependent variable, namely how much influence Capital (X1), Technology (X2), government support (X3), and business management (X4), have on the success of SMEs (Y). The t test decision is made at the Sig level < 0.05 , so the alternative hypothesis is accepted which states that one independent variable influences the dependent variable and vice versa.

The constant value in the table is 3.846, which means that if the independent variables such as Capital (X1), Technology (X2), Government Support (X3), Business Management (X4) are considered constant or have not changed, then the success of SMEs will be 3.846. Based on the regression test results table, it is known that the Sig. 0.000 < 0.05 which shows that the individual capital variable has a positive and significant effect on the success of SMEs in Ambon City. So it can be concluded that hypothesis H1 is proven because the capital variable has a positive and significant influence on the success of SMEs in Ambon City.

Based on the results of the regression test, it is known that the Sig. 0.043 < 0.05 which shows that individual technological variables have a positive and significant effect on the success of SMEs in Ambon City. So it can be concluded that hypothesis H2 is proven because the technological variable has a positive and significant influence on the success of SMEs in Ambon City. Based on the regression test results table, it is known that the Sig. 0.195 > 0.05 which shows that the individual government support variable has no effect on the success of SMEs in Ambon City. So it can be concluded that hypothesis H3 is not proven because the government support variable does not have a positive and significant influence on the success of SMEs in Ambon City.

Based on the regression test results table, it is known that the Sig. 0.020 < 0.05 which shows that individual business management variables have a positive and significant effect on the success of SMEs in Ambon City. So it can be concluded that hypothesis H4 is proven because business management variables have a positive and significant influence on the success of SMEs in Ambon City.

The F test is carried out to test whether all the independent variables used in the regression model have an influence together or simultaneously on the dependent variable. Independent variables are declared to have a joint influence on the dependent variable if the significance value is <0.05.

Table 2. F Test Results

Model	Sum Of Squares	Df	Mean Square	F	Sig.
Regression	346,333	4	86,583	27,797	0,000b
Residual	295,907	95	3,115		
Total	642,24	95			

Source: Processed Primary Data, 2023

Based on the table of simultaneous significance testing based on the anova table, it shows the Sig value. It is 0.000 where the value is <0.05, so it can be concluded that the variables capital, technology, government support and business management together or simultaneously influence the dependent variable, namely the success of SMEs.

The coefficient of determination test (R2) is used to measure how far the regression model is able to explain the dependent variable. R2 is used to measure the best results from multiple linear regression analysis. If R2 approaches 0 then the ability of the independent variable in the regression model is said to be weak in explaining the dependent variable.

Tabel 3. Dietiermination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,734	0,539	0,520	1,765

Source: Processed Primary Data, 2023

Based on the output results of the coefficient of determination test, the Adjusted R Square value is 0.520, which means that the variable success of SMEs can be explained by the variables capital, technology, government support and business management at 52%, while the remaining 48% is influenced by other variables outside the model.

Development Strategy

The challenges for SMEs in Indonesia are quite diverse, because they are closely related to the entrepreneurship ratio in Indonesia, which has only reached 3.5%. Therefore, improving the quality of SMEs is an absolute necessity so that conditions for ease of doing business can be created in the future. It should be noted that SMEs have played an important role in strengthening the Indonesian economy. In fact, based on experience during the Indonesian economic crisis, SMEs have become one of the fundamental pillars and support of the Indonesian economy. Meanwhile, during the Covid-19 pandemic, the SMES sector experienced quite stagnation and therefore had to continue to exist through a digital transformation strategy. Therefore, in efforts to develop digital SMEs, one alternative carried out by the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) is to invite young innovators to support the SMES digitalization program through the SMES Digital Hero program. This program aims to ensure that during the Covid-19 pandemic, SMES players can continue to survive by increasing sales with the support of the digital ecosystem. Because, until now only around 10-11 million SMEs are connected to the digital ecosystem.

Furthermore, the Ministry of Cooperatives and SMEs has a strategy for developing digitalization of SMEs through four steps, namely; First, increasing human resources by preparing SMES business actors so that their capacity can increase. Because the quality of human resources is the main thing for the development of SMEs in the era of digitalization. Because many SMES players admit that they encounter many obstacles in using digitalization and social media due to a lack of knowledge (Purwana, et al, 2017). In fact, SMES players must also have a lot of knowledge in using market places, social media and applications. In fact, SMEs can also learn how to analyze public opinion on trending social media with the Drone Emprit Academic application (Arianto, 2020b)

Second, is to intervene to improve the business processes of SMEs which are then reduced to several programs. Apart from marketing techniques, knowledge is also needed regarding the importance of financial literacy for SMES players. Because financial literacy will be able to enable SMES players to systematically organize their business units, especially regarding debt and receivable issues. This financial literacy also covers the procedures for accounting for SMEs. Because the majority of SMEs in Indonesia have not recorded in accordance with the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) because there are obstacles in its implementation. This obstacle is caused by the lack of quality of SMES financial reports (Mubiroh & Sari, 2020).

Third, is expanding market access, one of which is encouraging synergy between the Ministry of Cooperatives and SMEs and the Government Goods/Services Procurement Policy Institute (LKPP) so that SMEs can become vendors of government procurement of goods and services. Fourth is to glorify local heroes in SMEs. The requirements for a local hero who is an SMES actor are that he is a starter, empowerer, has a strong brand, and overall is able to aggregate Micro and Small businesses to anchor on digital platforms or international markets (exports). Apart from that, during the Covid-19 pandemic, to revive this condition, mitigation and recovery solutions are needed, namely by creating stimulus on the demand side and encouraging digital platforms to expand partnerships. Apart from that, cooperation is needed in the use of innovation and technology that can support improvements in product quality and competitiveness in the product processing process, product processing and marketing (depkop.go.id, 2020).

Several strategies from the Ministry of Cooperatives and SMEs in developing digitalization of SMESs must continue to be emphasized during the current Covid-19 pandemic. However, the next step is to encourage the participation of stakeholders, in this case, namely corporations and universities, to be able to collaborate with SMESs to quickly carry out digital transformation. Accelerating digital transformation in SMESs will also encourage the millennial generation to get involved in digital entrepreneurship. This will ultimately give birth to young innovators who will then create various forms of startup companies based on SMES problems in the Indonesian context. The presence of SMES-based startups will be able to build synergy that can make the digital transformation of SMESs faster. This is what will make the institutionalization of the digital economy in Indonesia even stronger.

The development of digital-based SMESs in Indonesia must pay attention to many things, especially creative content. Because in the digital era, content is the main pillar to be able to compete in the digital realm. Without creative content, it is certain that digital-based SMES development will be difficult to produce significant results. In this context, creative content design must be pursued by SMES actors both independently and through various additional training. SMES players must be encouraged to understand the character of the digital world, especially social media. In the context of social media, content is the main thing so that the products and services displayed can attract the attention of consumers.

Therefore, SMES business actors must understand creative content in digital marketing. Several studies have stated that creative content can attract high attention from netizens (Arianto, 2015). This content can of course come from the products and services of the SMESs themselves, as well as content that can support the products and services produced.

In fact, the development of SMESs in Indonesia is still hampered by several things, especially in the marketing of products and services. These obstacles range from product management (packaging and branding) to marketing techniques. Especially in the context of the Covid-19 pandemic, SMESs must be able to transform in the digital world, especially in digital marketing. The main obstacle is mainly in product packaging. Because there are still many SMES products and

services in Indonesia that still display pre-made products. The impact is that the products and services offered do not have attractive value that can attract the attention of consumers. This is where various assistance is needed through training in packaging products and services that can attract consumer attention. In other words, techniques for creating creative content are needed in terms of product packaging and branding. Thus, when marketed via social media and market places it can certainly attract consumer attention. In the end, if products and services are packaged well, digital marketing will automatically be believed to be successful.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

The results of this research explain the influence of capital, technology, government support on the success of SMEs in Ambon City and their development strategies. Based on the results of the research and discussion in the previous chapter, it can be concluded as follows:

1. Capital variables have a positive and significant effect on the success of SMEs in Ambon City, if there is additional capital used it will affect the success of SMEs in Ambon City. Technological variables have a positive and significant influence on the success of SMEs in Ambon City. If there is the addition of appropriate technology that can speed up the production process, help with business information, and simplify and expedite transactions, it will influence the success of SMEs in Ambon City. The government support variable has no influence on the success of SMEs in Ambon City, even though the government in Ambon City has carried out several activities to empower SMEs in Ambon City, but this does not have a direct impact on SMEs actors. Business management variables have a positive and significant effect on the success of SMEs in Ambon City, if there is good management from SMES actors it will influence the success of SMEs in Ambon City.
2. The strategic priority is to increase market share overseas (S2, S3, S4, O3, O5), add production units and improve product quality (S3, S4, O1, O2, O4), improve the online marketing process (S2, S4, O3, O4).

Recommendations

1. The Ambon City Regional Government is expected to provide outreach to SMEs players regarding government empowerment programs for SMEs, especially the collateral-free loan program, to answer complaints from some SMEs players about the difficulty of accessing capital.
2. It is hoped that SMEs players will use appropriate technology to help run the business they are involved in to make it more effective and efficient.

REFERENCES

- Aboelmaged, M. G. (2014). Predicting E-Readiness At Firm-Level: An Analysis Of Technological, Organizational And Environmental (TOE) Effects On E-Maintenance Readiness In Manufacturing Firms. *International Journal Of Information Management*, 34(5), 639-651.
- Achjari D, Willy Abdillah, Sri Suryaningsum, Suratman (2011). Readiness of Micro, Small and Medium Enterprises in Creative Industries to Adopt Information Technology, *JAAI*. Volume 15 No. 2, December 2011: 143-160
- Ali, H. (2013). *Marketing and Selected Cases*. Yogyakarta: CAPS
- BPS Maluku Province, Economic Census, (2016). *Potential of Micro and Small Enterprises Maluku Province, 2018*
- Brynjolfsson, E., & Hitt, L. (1993). Are information systems spending productive? New evidence and new results. *International Financial Services Research Center, Sloan School of Management, Massachusetts Institute of Technology*
- BRS Maluku Province, (2020). *Maluku Economic Growth Quarter II-2020*
- Chaffey, D., Chadwick, F. E., Mayer, R., & Johnston, K. (2009). *Internet Marketing: Strategy, Implementation, and Practice*. United States: Prentice Hall
- Febrantara, (2020), *Saving Micro, Small and Medium Enterprises from the Impact of the Covid-19 Pandemic*
- Kasali, R. (2011). *Cracking Zone*. Jakarta: Gramedia Pustaka Utama
- OECD (2020), *Saving Micro, Small and Medium Enterprises from the Impact of the Covid-19 Pandemic*
- Rianita Puspa Sari Rianita, Deri Teguh Santoso, 2019. Development of a SMES Readiness Model in the Era of Industrial Revolution 4.0. *Journal of Industrial Engineering & Systems Media* Vol. 3 (no.1) (2019) p. 37-42).
- Sanjaya, R., & Tarigan, J. (2009). *Creative Digital Marketing*. Jakarta: Elex Media Komputindo.
- Susilawati, Reinpal Falefi1, Agus Purwoko (2020), *Impact of COVID-19's Pandemic on the Economy of Indonesia*. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)* Volume 3, No 2.
- Turban, MCLean and Wetherbe, (2004). *Information Technology for Management: Transforming Organizations in the Digital Economy*, 4th Edition