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DIGITAL LITERACY READINESS FROM THE MSME PERSPECTIVE: LITERATURE REVIEW

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ABSTRACT

This article aims to determine the views and readiness of Micro, Small, and Medium Enterprises (MSMEs) towards digital literacy, as one of the strategies in dealing with the challenges that occurred during the Covid-19 Pandemic in Indonesia. The Covid-19 pandemic has paralyzed most MSMEs due to declining sales levels. For this reason, MSME business actors need to change their sales strategy by switching to digitalization. Therefore, digital literacy can be an alternative to save MSME businesses during the Covid-19 Pandemic. In this article, the method used is literature study with library research method to elaborate literature related to the theme of digital literacy in SMEs. Twenty-five articles reviewed in this study were sourced from Google Scholar. This article concludes that in order for MSMEs to survive in times of uncertainty and limited direct access for consumers and MSMEs to meet, MSME readiness in digital literacy is very important. Digital literacy will help MSMEs develop their businesses during the pandemic and post-pandemic times. Digital literacy can also cover the weaknesses faced by MSMEs in running their business during this Pandemic.

KEY WORDS

Digital literacy, digital technology, MSMEs, COVID-19 Pandemic.

MSMEs in Indonesia have a strategic role in supporting national economic growth. Currently, there are 62 million MSME actors or about 98% of the total business actors in Indonesia. The contribution of MSMEs to Indonesia's GDP has reached 60% in the pre-Covid-19 pandemic. The absorption of labor by MSMEs is also high, reaching 96%. However, when the Covid-19 pandemic hit, MSMEs were also the most affected business sector, around 90%. One of the impacts of the Covid-19 pandemic is the emergence of social and physical distancing rules that aim to minimize the transmission of this virus. This regulation has accelerated the shift in consumer behavior from traditional shopping to online shopping. This condition is a challenge for MSMEs.

In recent years, the business world has been dramatically affected by globalization caused by the development of information technology. Information technology is one of the tools that can connect everyone in the world. It also makes it easier for them to get the product or service they want by using a smartphone with internet access. This condition is one of the causes of increasing competence in the business world. Demanding the business world, including MSMEs, to adapt to information technology in order to remain competitive. On the other hand, this condition allows new business actors to carry out their marketing activities electronically to achieve more dynamic business growth than traditional marketers.

The author is of the view that with the digital literacy capabilities of MSME actors, there is an opportunity to change the shape and nature of MSME business to be more global, and the problems faced by MSMEs can now be resolved. With digital literacy, MSMEs will have the ability to use information and communication technology to utilize, find and evaluate technical skills in developing a business. One form of digital technology is to create an e-commerce business to market products from MSMEs. Because using an e-commerce



business will provide many opportunities for MSMEs and minimize threats when running traditional

Enterprises Micro, Small, and Medium Enterprises (MSMEs) including the fastest growing industrial class in Indonesia, with a workforce absorption rate of 97,2%. From the aspect of employment for university graduates, Indonesia is still low at only around 7.2%. However, this condition opens up business opportunities for university graduates to create new jobs by becoming entrepreneurs (Purba et al., 2021). In addition, this industrial class is also proven to have the ability to withstand various forms of economic crisis shocks. So it is very important to strengthen the MSME group because it will directly have an impact on the economic growth of a country. Business criteria in the MSME group have been regulated in the legal system in each country (Redjeki & Affandi, 2021).

Based on data released by the Ministry of Cooperatives and SMEs, the number of SMEs in Indonesia has reached 62 million business actors. However, with the Covid-19 Pandemic, this business sector has been affected by up to 90%. One of the factors that will greatly influence the development of MSMEs is information and communication technology, especially social media for digital marketing and e-commerce platforms for online sales.

The problems experienced by MSMEs today, especially during the Covid-19 Pandemic, are still constrained by the capacity and quality of competencies possessed by business actors. Most MSME actors have limited competence in the fields of information, science, skills, and technology. This condition makes it difficult for MSME actors to compete with other business actors who already have digital literacy skills. Sahaya (2021) digital can be defined as “a participatory layer of all media that allows users to self-select their experiences, and provides marketers with the ability to bridge media, obtain feedback, repeat their messages and build relationships.” In other words, digital is a new way to explore content (for users) and connect with customers (for marketers) (Jati et al., 2021).

Digital marketing allows MSMEs to move in a more horizontal, inclusive and social direction from a business point of view. With a more inclusive market, digital marketing will help solve problems in geographic and demographic access. With everyone connected and communicating and innovating and collaborating, customers are finally becoming more social than ever. Customers will pay more attention to their social circle in making decisions. Customers are also trying to find advice and testimonials both online and offline (Jati et al., 2021).

Digitization is a very important need, especially for SMEs. It is proven when social and physical distancing occurs, the use of e-learning, e-commerce, digital literacy, the demand for delivery of all kinds of goods needed by the community is increasing. However, it is undeniable that MSME actors face problems with this digitalization. In some areas, limited internet access is still a major obstacle. Then the uneven understanding of MSEs on technology, limitations of online marketing, production processes, and online market access are still not optimal enough. Then from the consumer side, there are still consumers who feel inferior when doing digital transactions (Marheni, 2021).

MATERIALS AND METHODS OF RESEARCH

The summary of research results obtained from data collection activities in this article is to use a literature review to analyze research manuscripts obtained from Google Scholar indexed nationally and internationally for the period 2015 – 2021. The literature review technique in this study is to follow the steps as follows: as follows: the process of finding, obtaining, reading, and evaluating research literature (Sariwulan & Suparno, 2020). There are twenty-five articles reviewed in this paper. This paper describes several findings from the results of previous researchers that are used as references and carry out explorations with grounded theory for the development of MSMEs and their relationship with digital literacy.

Aspects of discussion in this article are limited as follows: (1) identify articles related to digital literacy readiness from the perspective of MSMEs; and (2) describe the opportunities and challenges of SMEs in facing digitalization.



RESULTS AND DISCUSSION

From the results of a Google Scholar search and a study by researchers, twenty-five research articles were found according to the research objectives, namely regarding the readiness of digital literacy from the perspective of MSMEs. The review of research articles can also describe what factors are the opportunities and challenges for SMEs in facing digitalization. The results of the identification of research articles are as follows.

Many research gaps have been identified in the field, especially from the aspect of e-marketing performance and e-marketing adoption in small and medium enterprises (SMEs), based on the first literature review El-gohary, (2010) of the review The literature conducted covers many aspects such as E-business, E-marketplace, Electronic Commerce, Electronic platform, Mobile marketing, and many other research fields. There is a need for research to investigate the relationship between E-Marketing adoption and small business performance to fill this gap. Based on the findings, the authors strongly recommend depending on the triangulation approach in conducting future research in E-Marketing.

The second literature review Jaiswal & Pandey, (2020) states that MSMEs are dynamic and vibrant. The Indian government sees that the MSME sector is very progressive, and for that, they are trying to formulate various policies to support MSMEs to be more effective. Digitalization is one way that is considered appropriate to build a strong and conducive business environment to provide great opportunities for companies to be able to compete globally. Overall, the results of the study reveal that with the momentum of increasing digitization, the government is trying to issue supporting policies and programs to accelerate the digitalization wave among MSMEs.

The third literature Kaswadi et al., (nd) explains that SMEs today must be able to respond quickly and accurately to market changes, long-term oriented, efficient in the use of technology, environmentally friendly, technological innovation, and in line with the principles of natural resource conservation and environment. In addition, information technology in its current condition has an important role in supporting competitive advantage and business continuity. Mastery of SME technology needs to be applied in business activities to increase its competitiveness. In the current COVID-19 Pandemic, SMEs must adapt to the new order (new normal). Therefore they need the ability to survive by selling through digital marketing. SMEs are required to be able to promote products intensively by marketing using digital marketing and utilizing social media to reach consumers directly by reducing promotional costs. Digital marketing helps SMEs promote and market their products as well as expand new markets that were previously closed or restricted due to time, distance, and communication constraints.

The fourth article Cammayo & Cammayo, (2020) conducted a study to conceptualize that the achievement of company goals and objectives is a collective effort of owners, managers and employees as well as the adoption and implementation of policies and processes. The results showed that the financial performance (profitability, liquidity, and solvency) and social (poverty alleviation and improvement of living conditions) of the companies involved were low, and the same thing was related to the level of implementation of good financial management (FM) practice. This means that if the adoption rate of good FM practices increases, the performance of MSMEs will also increase.

The fifth literature, Redjeki & Affandi, (2021) states that the MSME sector has a vital role in the Indonesian economy. There are several simple steps for MSMEs, especially beginners, to start using digital marketing in their business, such as determining marketing goals, determining marketing targets, determining the chosen digital marketing platform, determining a budget, and creating interesting content that can attract customers' attention. This small step is expected to be the basis for MSME actors to start changing their business platform to digital marketing. The existence of digital marketing will provide benefits for MSME actors and create profits or added value for customers. Because digital marketing provides convenience to customers in terms of information, time, distance, availability of goods for 24 hours, and choice of majors.



The sixth literature of Leong et al., (2021) from their research found that in Magelang most of Magelang's natural crafts have been running for more than five years and already have business names. Each month these SMEs are able to sell an average of 100-500 products. Their products have been marketed nationally to major cities in Indonesia. However, during the pandemic, MSMEs experienced a decline in production. More than 50% of MSMEs in this study experienced a decline in production. The pandemic has taught MSMEs one important thing: the unavoidable need for digital transformation. Only by entering the digital ecosystem can MSMEs continue to hope to survive, increase income, keep employees working, open up the widest possible market access, and create new jobs and help economic recovery.

Furthermore, Marheni's seventh literature, (2021) based on the results of data analysis, it can be concluded that the information technology digitization strategy is the right way to improve MSME business and finance during the Covid 19 pandemic in Pangkal Pinang City. In addition, MSMEs must carry out a stability strategy in developing their business to survive in the midst of the Covid-19 Pandemic. Suggestions that can be put forward include MSMEs further improving their financial and organizational management capabilities to be resilient in a pandemic situation. Health protocols are also carried out to protect MSME employees and consumers.

The eighth literature, Sulistiyawati & Samatan, (2021) finds that Information and Communication Technology (ICT) is very important to develop human resources in various villages in the current digital era. In social communication entrepreneurship, KTF performs three important stages, 1) Formalization stage: KTF uses Law no. 6 of 2014 concerning Villages as the basis for empowering MSMEs. 2) Change Process: KTF implements digital sales by starting the Digital Up program, which is an entrepreneur empowerment program and is implemented after five years of KTF contributing to digital literacy; 3) Social Outcome: in the application of digital literacy, only 30% of MSMEs have the ability and have successfully switched to using digital technology. Therefore, good cooperation between one division and another is still needed so that when implementing new programs, failures can be minimized, and the application of digital literacy can be successful and on target.

The ninth literature Alborn, (2010) from the results of his research shows that the quality of digital marketing management is more influential than platform preferences in terms of the ratio of online transactions to MSMEs in East Java. It is recommended to optimize market penetration and digital transactions in East Java through human resource development programs, namely training, MSME forums, and periodic assistance. In addition, access to capital and diversification of MSMEs into the non-agricultural sector must be a priority for MSME development in East Java, Indonesia.

The tenth literature Budiarto et al., (2021) concludes that MSMEs that use Instagram and creativity-based MSMEs have better business entrepreneurship performance. Than those who use Facebook. In addition, MSMEs that are included in the creative business category have better performance compared to the non-creative group. The results of the study imply that MSME entrepreneurs need to promote their products on social media and increase their creativity to improve business performance.

The eleventh literature Sariwulan & Suparno, (2020), Based on the results of a study in developing entrepreneurial performance in Industry 4.0, offers several variables as reference and analysis. Variables Digital literacy, economic literacy, and work skills directly or indirectly affect the achievement of the performance of small and medium entrepreneurs. This study shows that work skills, digital literacy, and economic literacy are important references in developing small and medium enterprises in the fourth industrial era. Small and medium business training is a national program to improve welfare because it is one of the indicators of economic growth. However, there are several ongoing performance evaluation and development programs.

The twelfth literature Andiana et al., (2021) explained that the Covid-19 pandemic had caused the economy to sink and had an impact on large and micro, small and medium enterprises (MSMEs). The implementation of Large-Scale Social Restrictions (PSBB) and the obligation to implement health protocols make it difficult for MSMEs to run their business



offline, thereby drastically reducing sales levels. The use of digital marketing media platforms is one solution to increase sales of MSME products. However, the obstacle faced is that many MSME actors in the city of Mataram have not practiced digital marketing media because of the low digital literacy of MSMEs. Moreover, the adoption rate is still limited to Whatsapp, Facebook, Instagram, Shopee, Tokopedia, and Bukalapak, and only a few have business websites.

The thirteenth literature Soomro et al., (2020) explains first, the results of SLR reveal five main concepts of digitization: Information Technology (IT), Operational Technology (OT), Unified Theory of Acceptance and Use of Technology (UTAUT), Technology, Organizational and Environmental Framework (TOE), and Industrial Internet of Things (IoT).. Second, making an original contribution in the form of four critical success factors that can be considered as the main ingredients to achieve digital readiness in the company. Four Critical Success Factors (CSF): (a) Digital Agents and Skills, (b) Digital Tools and Applications, (c) Digital Systems and Infrastructure, and (d) Digital Ecosystems and Culture.

The fourteenth article Arie & Fikry (2021) argues that the digital development of MSMEs is an alternative for saving and developing digital entrepreneurship in Indonesia during the Covid-19 pandemic. The spread of Covid-19 has an impact on business disruption and even the closure of MSMEs (Micro, Small and Medium Enterprises). This condition is due to the development of new habits and the implementation of health protocols which have an impact on the decline in people's purchasing power. With the background of the Indonesian economy, the transmission of Covid-19 can eventually spur the formation of a new ecosystem, digital entrepreneurship.

The fifteenth literature Tayibnapis et al., (2021) in this article discusses that digitalization has been proven to open up inclusiveness and electronification in Indonesia. Digitization and electronification of services can support economic recovery programs, such as the distribution of social assistance and financing for MSMEs. Electronification makes the distribution of social assistance more targeted and timely, which will have an impact on increasing domestic consumption as the main support for national economic growth. Digitalization of the payment and financing system has the potential to open financial access for 62.9 million MSMEs and 51% of the population (91.3 million people) who have not yet reached banking access. MSMEs need to be continuously encouraged to be integrated into national production systems or global supply chains. MSMEs must be able to work on local profits to produce special products to be more competitive in the domestic and international markets.

The sixteenth literature Arinta et al., (2020) explains that the development of digital technology in Indonesia is growing rapidly during the current pandemic. Government policies that encourage people to stay at home and carry out activities from home are changing consumer spending patterns to digital. Potential to benefit MSME businesses. MSME actors must innovate by applying digital technology, making it easier for companies to develop and introduce their products. In addition, from the consumer side, there are also many benefits that can be obtained from digital technology.

The seventeenth literature of Nurlinda et al., (2020) shows the conclusion of this study that there is an effect of using go-food/grab-food online applications on the performance of SMEs. Online applications are a means of promotion and distribution for MSMEs to lead to the addition of new customers, growth in sales, profits, and capital. In the end, during the Covid-19 Pandemic, the use of online applications was able to help MSMEs survive and continue their business. Therefore, related parties need to provide guidance to MSMEs to have technological literacy skills, especially online technology. MSMEs who have online technology literacy skills will have the opportunity to expand their market share because they can maximize technology, both using online applications and maximizing social media such as Instagram, Facebook, WhatsApp, and others. The results of this study also provide alternative inputs that MSMEs can choose during the Covid-19 Pandemic to maintain and improve their performance through the use of online-based technology.

The eighteenth literature of Purba et al., (2021) shows that digital marketing has a significant effect on business continuity. E-commerce has a significant effect on business



continuity. Digital marketing has a significant effect on financial performance. E-commerce has no significant effect on financial performance. Financial performance has no significant effect on business continuity. Digital marketing has no significant effect on business continuity. In addition, financial-trade performance has no significant effect on business continuity through financial performance. The pandemic has changed the fabric of business in almost every field. Uncertainty during the Pandemic resulted in several MSMEs having to experience a decline in income. However, not a few survive or even improve. Some MSMEs that survive make changes to their business strategies. This change is related to the way they sell and promote their products. Digital marketing using social media is the choice of MSME actors to increase the marketing reach of their products during the Pandemic.

The nineteenth literature Jati et al., (2021) the results of their research explain that MSMEs in the culinary field have also experienced a decline in sales and demand due to the Covid-19 Pandemic. The culinary sector is losing customers due to restrictions on mobility and activities on campus, schools and public places. Financial literacy and technological literacy are considered important to sustain the business continuity of MSMEs. Culinary SMEs in Kupang, although the level of financial literacy and technological literacy is still low and moderate, they are still able to maintain their business continuity. The use of digital technology by MSMEs is also increasingly intensive, especially social media WA and Facebook, to market products and obtain materials and goods.

The twentieth literature Inggawati & Indrawati, (2020) explains that human resources in Micro, Small and Medium Enterprises (MSMEs) are the backbone for developing MSME businesses that require special attention. So it needs special handling to realize sustainable development. Researchers using the CISCO Digital Maturity Model approach can factually identify the position of MSME HR in industry 4.0. After identifying the position of MSME HR, a comprehensive strategy is needed regarding the development of digital technology literacy for MSME HR, especially the culinary sector in Surabaya.

The twenty-first literature Hatta et al., (2015) from their research concludes that the theoretical background of the DOI theory, the TOE framework, and the literature related to the adoption of technological innovations are presented in this paper. From various technological perspectives, innovation adoption theory, DOI theory and TOE model are two prominent adoption models. These two theories were chosen as the basis for developing the conceptual model (BIS adoption model) used in this study. Studies related to the adoption of technological innovations in organizations.

The twenty-second literature Wirdyanti, (2019) provides research results that CEO income and demographic attributes as individual factors and sales have a significant effect on the decision to adopt e-commerce. Given that there is an indirect relationship between financial inclusion and e-commerce adoption, this study shows that financial inclusion has a significant effect on adoption. The researcher's findings show that MSMEs in Indonesia tend to withhold e-commerce adoption if female parents have it. It seems this character type is more traditional and avoids technology. The age of the business is also consistent with the previous attributes; the longer the possibility to adopt e-commerce decreases. The interest proxy variable shows that financial products are significantly related to e-commerce adoption in two ways. First, there are indications that the possibility of e-commerce adoption is higher because the increase in MSME wealth is measured by basic financial products such as savings and mortgages. Second, the association is negative because MSMEs benefit from financial products such as mutual funds and bank-based equities.

Twenty-three literatures Thao & Shahrokh, (2021) describe that researchers made three main contributions to academic research and practice of entrepreneurship studies in this systematic literature review. First, the importance of the ISB with digital information sources as a prerequisite for entrepreneurship is demonstrated. Second, examine how the concept of 21st century critical skills has been demonstrated in previous literature. Third, this paper also identifies the main themes and topics covered by previous research and shows how they are interrelated. The researcher then reviewed the articles and classified them into five main themes for further analysis. The themes are (i) entrepreneur information resources/services, (ii) 21st century entrepreneurial skills, (iii) entrepreneur access to



information, (iv) entrepreneurial environment scanning, and (v) entrepreneurial ICT adoption behavior.

Twenty-four literatures Kurniawati et al., (2020), the results of their research show that e-commerce can be an opportunity to influence consumer satisfaction and trust; e-commerce is able to provide the opportunity to provide the best customer service; e-commerce can be an opportunity to meet customer expectations, and e-commerce is not a threat to MSMEs. Research on e-commerce practices among SMEs involves improvement in various ways. The indicators put forward in assessing the implementation of e-commerce are too shallow and can be sharpened by various other indicators.

The twenty-fifth literature of Venkatesh & Kumari, (2018) concludes that if India is digitally connected, it can help improve the social and economic conditions of mankind. The increase is through the development of non-agricultural economic activities and the provision of entry points for education, health, and financial services. However, it is very important to recognize that ICT alone cannot achieve standardized nation-building for everyone. Overall growth and development can be realized through supporting and improving elements, including literacy, key infrastructure, overall corporate environment and regulatory environment. India's Digital Technology is having a huge impact on the lives of residents across the country. The digital divide needs to be addressed so that there are no longer differences in connectivity in rural areas that are far from urban areas.

Based on the literature findings, it appears that digitalization has penetrated all business sectors, including MSMEs. The Covid-19 pandemic has accelerated the process of adopting digitalization for MSMEs because only by entering the digital ecosystem MSMEs can continue to hope to survive, increase income, keep employees working, and open the widest possible market access as well as create new jobs and help the community. economic recovery. From the results of the literature, researchers will discuss two aspects, namely (1) aspects related to digital literacy readiness from the perspective of MSMEs, and (2) describing the opportunities and challenges of MSMEs in facing the digitalization era.

From the results of the literature review, there are four main themes faced by MSMEs in their readiness to face digital literacy, namely (i) Resources/funds to adopt digital technology, (ii) technology infrastructure, (iii) digital literacy from MSMEs, and (iv) forms of Digital technology is only limited to online marketing. Most of the challenges in increasing this digitalization start with a lack of funds to develop the right organization and technology infrastructure. An e-literacy program needs to be carried out to raise awareness about the scheme and the importance of digital technology for business growth and reaching the grassroots level. In addition, many MSMEs are still not technology literate, and the supporting facilities they have are inadequate with Indonesia's geographical conditions which are obstacles in digitizing their businesses. The existence of e-commerce (marketplace) as a form of digitalization of technology as a sales tool is one strategy to survive by changing the sales model of MSMEs (Cammayo & Cammayo, 2020; Jaiswal & Pandey, 2020; Jati et al., 2021; Kaswadi et al., nd ; Marheni, 2021).

Financial literacy, digital technology literacy, and government policies will make the MSME business sustainable even though the crisis is still hitting. However, this requires a collaborative strategy between MSMEs with government human resources and other third parties that support these conditions. The MSME digitization development program can accelerate the digital transformation process in Indonesia's digital economy ecosystem, making MSMEs able to compete internationally (Arinta et al., 2020; Jaiswal & Pandey, 2020; Redjeki & Affandi, 2021; Sulistiyawati & Samatan, 2021; Tayibnapis et al., 2021).

However, these articles still do not discuss how the digital literacy readiness of MSME actors is from the aspect of entrepreneurial characteristics and competencies of MSME actors. Likewise, the personal character of MSME actors has not been discussed in previous research. We all know that internal and external factors affect a person's ability to adapt to the environment. This aspect can be done further research to fill the gap in the previous research that has been reviewed.



CONCLUSION

This article concludes that in order for MSMEs to survive in times of uncertainty and limited direct access for consumers and MSMEs to meet, MSME readiness in digital literacy is very important. Digital literacy will help MSMEs develop their businesses during the pandemic and post-pandemic times. Digital literacy can also be said to cover the weaknesses faced by MSMEs when running their business during this Pandemic. Digital technology is also an applicable solution in the midst of the COVID-19 Pandemic. These aspects need to be considered in developing digital technology in a better and wider MSME business. However, only less than 10% of the many MSME actors have digital literacy skills. In addition, the problem of technological differences in urban and rural areas is considered quite significant. For this reason, the government's role is also needed to provide support to the MSME sector through various policy initiatives and assistance schemes, such as financial assistance, marketing assistance, infrastructure development, skills improvement, and technical assistance. Furthermore, synergy is needed from all parties such as the government, MSME actors, and MSME observers to create MSMEs that are ready to face digital literacy.

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