

Analysis of Challenges in Digital Literacy Development in MSME Actors in Bogor Regency

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ABSTRACT

As a contributor to the country's foreign exchange and job openings for the Indonesian people, it is appropriate for MSMEs to be one of the priorities in government programs. The government has made many efforts to empower MSMEs, including through Government Regulation (PP) Number 7 of 2021 concerning the Facilitation, Protection, and Empowerment of MSME Cooperatives. Previous research explains that higher education empowers MSMEs by conducting several community service programs for MSME actors. This research aims to dig deeper into the digital literacy owned by the Teras Ciapus MSME Community members in Bogor Regency and their challenges in improving digital literacy. Focus Group Discussions and in-depth interviews use qualitative methods in this study. The FGD was conducted for 63 active members of the Ciapus Terrace community. The measurement standard used in this FGD activity is to identify the experience of members of the Ciapus Core Community in using digital marketing. An in-depth interview was conducted with the chairman and four Teras Ciapus MSME Community members. The results of the study found that there is still a low level of digital literacy owned by members of the Ciapus Teras community. All community members have digital devices, such as smartphones, but have not used them optimally. Several challenges they face include social and cultural barriers, lack of awareness of ICT use, and unequal opportunities for members to participate in digital training activities. The results of this research hope to provide strategic input for the government, non-governmental organizations, and other stakeholders in supporting the development of MSMEs through strengthening digital literacy.

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INTRODUCTION

Micro, small and medium enterprises (MSMEs) are important in improving the community's economy. This is as expressed by (Aliyah, 2022) that the role of MSMEs in improving the community's economy can improve people's welfare. If the level of community welfare is higher, the country's economic growth and development rate will also be better.

MSMEs have proven their important role as the primary contributor in obtaining the country's foreign exchange by exporting local products. According to data released by the Ministry of Cooperatives and SMEs in 2021, MSMEs contribute to GDP by 61.07 per cent or IDR 8,573.89 trillion (Limanseto, 2021). Also, MSMEs are bute recorded to absorb and provide jobs for 97% of their workforce or around 117 million workers (Nugraha, 2024). This figure is very high when compared to other countries. This shows that MSMEs, as a non-formal sector, have created jobs for the Indonesian people.

However, although the potential of MSMEs in supporting the country's economy is enormous, they also face several significant challenges. According to research by (Alfian et al., 2023) and (Anggraini et al., 2023), challenges such as lack of capital, difficulty in accessing financing, technology, suboptimal marketing management, lack of quality human resources are often the main obstacles for MSMEs in penetrating a broader market.

Given the vital role of MSMEs in supporting the country's foreign exchange and creating jobs, several parties need to help empower MSMEs. The government has made several efforts to encourage MSMEs, including Government Regulation (PP) Number 7 of 2021 concerning the Facilitation, Protection, and Empowerment of MSME Cooperatives. This Government Regulation regulates the following matters: convenience, protection, and empowerment of Cooperatives; facilitation, protection, and empowerment of MSMEs; the implementation of Incubation; and special allocation funds for the facilitation, protection, and empowerment of Cooperatives and MSMEs (peraturan.bpk.go.id, 2021).

In its implementation, the empowerment of MSMEs still tends to be less than optimal. This is due to the lack of synergy between the role of the Central Government and the Regional Government. The reality that often occurs is that the Regional Government does not have rules supporting the regulations the Central Government has created to empower MSMEs. As a result, the implementation of MSME empowerment is not optimal (Salsabila, 2024).

It seems that the Central and Regional Governments cannot work alone to empower MSMEs, especially considering the large number of MSMEs in Indonesia today. It takes the role of other parties to help empower MSMEs. One of the parties that can help the Central and Regional Governments in empowering MSMEs is Higher Education Institutions. Lecturers and students through community service programs are concerned about solving problems experienced by MSME actors (Kaligis et al., 2023).

One of the community service programs initiated by many academics is digital literacy (Winarsih et al., 2022) (Herdiana et al., 2022) (Ramdhan & Anwari Khairul, 2023). Digital literacy is a person's effort to understand and use information from various sources conveyed on a computer (Gilster, 1997). Digital literacy can also be defined as an individual's ability to use digital tools such as computers, mobile devices, and the Internet effectively and efficiently.

Digital literacy boils down to digital transformation. Digital literacy is a program that was initially initiated by the government through Kominfo in the last two decades and became more intense during the COVID-19 pandemic in early 2020 (Erlanitasari et al., 2019). Digital literacy for MSMEs, on the one hand, is likely to increase the capacity of MSMEs and, of course, will contribute to MSME income. On the other hand, digital literacy must also look at the condition of the community where literacy wants to be implemented.

The author puts digital literacy for MSMEs inseparable from the concept of digital inequality. This concept emphasizes the gap in the access, use, and benefits of information and communication technology (ICT) between various social groups (Imran, 2023). Digital inequality, especially for MSMEs, is important to be seen in the digital transformation process based on digital literacy (Holl & Rama, 2023). Digital literacy will be more uncomplicated to implement when access to technology, education and technological infrastructure is more open and fair. However, in reality, the access problem is sinking compared to literacy.

Digital literacy is one of the key aspects that can support the success of MSMEs in adopting ICT (Information and Communication Technology). Especially in today's digital era, the use of ICT has become very important for MSMEs to increase their competitiveness and operational efficiency (Astuti et al., 2024). For MSME actors, digital literacy is not only about technical capabilities but also about understanding the strategic potential and application of these technologies to increase productivity, market access, and product innovation.

The Teras Ciapus MSME Community is one of the MSME communities that has participated in several digital literacy trainings from government agencies and private and educational institutions through community service programs. This MSME community is concentrated in Bogor Regency, West Java. Members of this community have various types of superior products from processed nutmeg, including nutmeg pickles, nutmeg wedang and nutmeg chips.

The skills of its members did not accompany several digital literacy trainings attended by members of the Teras Ciapus community in using digital devices. Digital marketing carried out by members of the Teras Ciapus Community has not been implemented optimally. Figure 1 is a screenshot of the WhatsApp Status of the product of Teras Ciapus community members.



Source: Secondary Data Processing Results, 2024

Figure 1 Screenshot of WhatsApp Product Status of Ciapus Core Community Members

Based on the photo uploaded by Teras Ciapus MSME actors on WhatsApp Status, several shortcomings can be identified in the photo. Moreover, the photo is used for sales photos in digital marketing. These shortcomings include less than optimal lighting, untidy photo composition, less attractive backgrounds and less sharp image quality. The results of this observation are also supported by research conducted by (Pratiwi et al., 2023), who found that members of the Teras Ciapus community still use personal accounts to market products. They also do not fully understand the features that exist on social media for marketing their products.

The importance of empowerment for MSMEs is due to its role in helping to alleviate poverty and provide jobs, as well as helping economic growth according to SDG's goals numbers 1 and 8. Given this importance, many previous researchers focused on studying MSMEs and their digital literacy. The research conducted by (Sari et al., 2022) researches the views and readiness of MSMEs towards digital literacy as one of the strategies for facing the challenges during the COVID-19 pandemic in Indonesia. Furthermore, (Akbar & Wijaya, 2024) research studies digital literacy in rural areas. Then, the research conducted by (Rosyidiana & Narsa, 2024) explores the impact of digitalization, literacy, and innovation on the financial performance of Micro, Small, and Medium Enterprises (MSMEs) in Bojonegoro, East Java, Indonesia.

Based on the description of the problems that have been carried out and considering the increasing trend in academic papers that focus on digital literacy (Farias-Gaytan et al., 2022). The purpose of this study is to analyze the digital literacy owned by members of the Teras Ciapus MSME Community in Bogor Regency and the challenges they face in improving digital literacy.

RESEARCH METHOD

This study uses a qualitative approach to exploring data in the field. Qualitative research was chosen because of the depth generated and the quality of field data that can answer the research questions posed by the author. Qualitative study activists (Creswell & Creswell, 2018) explained that qualitative research is an approach to exploring and understanding the meaning individuals or groups interpret a social or humanitarian problem. Qualitative research involves data collection methods such as interviews, participatory observations, and document analysis. The data collected is descriptive and tends to be narrative.

In this research, the researcher uses the term 'actor' to refer to Micro, Small, and Medium Enterprises (MSMEs) members of the Ciapus Core Community, Bogor Regency. These actors include individuals who own and manage small to medium businesses in various sectors, such as culinary and handicrafts. The author departs from an effort to understand social phenomena and how individuals or groups in the Ciapus Teras Community interact with each other and interpret their social lives. The author explores the obstacles to developing digital literacy if narrowed down to the research theme. In this context, the researcher seeks to understand these challenges in their context (the relationship between individuals, groups and their social reality).

The researcher used two data collection techniques to understand the phenomenon referred to above: Focus Group Discussion (FGD) and in-depth interviews. The FGD was conducted on 63 members of the Ciapus Core Community in April 2023. Meanwhile, in-depth interviews were conducted with the chairman and four members of the Teras Ciapus community

in June 2024. This technique was chosen to understand social phenomena, as Creswell understood them in qualitative use.

The findings were then analyzed thematically by paying attention to the informants' answers, the observations' results, and the literature review's results. Researchers try to confirm existing findings to understand the phenomenon comprehensively. At this point, the author reflects on the existing findings related to the challenges of developing digital literacy in the Teras Ciapus Community.

RESULTS AND DISCUSSION

Digital Literacy of MSMEs Teras Ciapus

Knowing and understanding various hardware and software in the digital landscape is the initial stage needed for digital literacy (Tanto & Malau, 2022). Of the 63 Teras Ciapus MSME Community members who participated in the FGD, it is known that all of them already have smartphones. They, on average, do not have any difficulties in operating their respective smartphones. They also download several applications for communication, entertainment and marketing.

Table 1 contains the names of applications owned by members of the Teras Ciapus Community: WhatsApp, Facebook, Instagram, and Telegram. Data shows that members of the Teras Ciapus Community use various social media applications for marketing and communication activities. Most members use WhatsApp (56 out of 63 members), which shows that WhatsApp is the most dominant platform used in this context. This indicates community members have adequate digital literacy to use WhatsApp to market their products.

Table 1 Apps Used by Community Members for Marketing

App Name	Sum
WhatsApp	56
Facebook	27
Instagram	13
Telegram	1

In addition to WhatsApp, Facebook is quite popular, with 27 members using it for communication and marketing. 13 members also use Instagram for the same purpose. Although only one member uses Telegram for marketing, their existence shows variations in using digital applications and platforms for business purposes. This shows that community members can use various digital platforms for marketing and communication. Digital literacy includes the understanding and ability to operate within the digital environment, including using social media applications as seen in the data. Their ability to use WhatsApp, Facebook, Instagram, and other platforms shows they have developed adequate digital skills to manage online business activities.

Members who use Telegram as a marketing medium acknowledge that Telegram has attractive features for promotion. This finding, in general, is not unique because, since the 2019

COVID-19 pandemic era, Telegram has been widely used as a marketing medium (Zikrullah & Kurniadi, 2023). However, this is unique if you look at the lack of use of the Telegram application by members of the Ciapus Core Community. The lack of use of the Telegram application is because many members still do not know this application. The Telegram application's large memory capacity is also why members of the Ciapus core community do not use this application.

The following is DD's statement:

"I know Telegram but due to memory limitations on my smartphone, so I can't use this application."

The WhatsApp application is indeed the 'star' application for members of the Ciapus Core Community, both for communication and marketing media. This is stated by DD, who revealed that she uses the WhatsApp application because she uses it widely.

"More users. WhatsApp is also more common and often used by others".

Members of the Ciapus Teras Community are more comfortable using WhatsApp as a marketing technique because it is easy, practical, fast and cheap. They take a photo of the product they want to sell and then upload it to WhatsApp Status by providing information about it. Unfortunately, they still upload personal problems after they upload the product promotion (Pratiwi et al., 2024).

A problem arises when they also upload personal content after they promote a product. This can be annoying or confusing for audiences viewing their WhatsApp Status, as it mixes personal content and product promotion. This can reduce the focus or clarity of the message you want to convey regarding the promoted product. Although WhatsApp is the top choice as an effective marketing tool for members of the Ciapus Core Community, there needs to be a clear separation between personal content and product promotion to maintain professionalism and clarity of the message to the audience.

Based on quantitative research data on digital social conditions conducted by (Kaligis et al., 2023), It is known that in terms of connectivity, many members of the Teras Ciapus community are experiencing difficulties with internet networks, online access devices, and online connectivity. This shows that the information technology infrastructure in the area is still limited or uneven. Regarding affordability, members of the Teras Ciapus community generally have a device to access the Internet. They can also set aside money to buy credit or data packages. This data shows that, financially, members of the Ciapus Teras Community can meet their basic needs for internet access.

Still, based on data from (Kaligis et al., 2023), although affordability shows positive things, this is not the case with the skills and awareness of members of the Ciapus Core Community. They have limitations in knowledge, expertise, and experience in online businesses. The skill and awareness data of these community members indicate that there is potential to improve education and training related to digital technology in this community.

Challenges of Digital Literacy Development in MSME Members of Teras Ciapus

To enter the digital ecosystem, Teras Ciapus MSME Community members face several challenges based on findings and reflections in the field. Although access to digital devices in the Teras Ciapus community is relatively high, in terms of digital literacy development, various problems have been found that cause digital transformation among Ciapus MSME actors "going nowhere".

Digital Adaptation Challenges for the Digital Immigrant Generation

Digital adaptation challenges for t, based on the digital immigrant generation greatly influence the development of digital literacy in our observation of the Ciapus community. This is related to the habits of some community members who are not digital immigrants and non-digital natives. Some of the informants in this study can be categorized as digital immigrants who migrate from the analogue realm to the digital or the natives of the digital world. As said (Prensky, 2001), digital immigrants are people born before 1980 and do not live accompanied by technological tools. Therefore, people of this generation learn technology and the Internet by the time they enter adulthood and have to adapt and learn it.

Here's the ER's statement:

"I don't understand using social media. Because I was old so I didn't understand. If we (also mention some other members) use social media only to a moderate extent, it is not used seriously for marketing. This is because the majority of the members have graduated from high school, so we have limited knowledge about social media."

ER feels that his age is an obstacle, or he has difficulty understanding or learning more about social media.

"... Because they are old, it is difficult to learn more about this social media".

As a digital immigrant, ER feels more comfortable with WhatsApp because, according to him, this is the first application he has learned or used the most. In contrast, other, more complex applications are difficult to understand. This reflects the challenges digital immigrants face in keeping up with the development of digital technology.

"It's not that I don't want to learn, I don't understand. All I can do is WhatsApp. Because I think only WhatsApp has an easy-to-understand application, understandably because I have a hard time understanding."

ER also added:

"Actually, my son sometimes likes to promote his mother's products also to his facebook, but because of that, his facebook is personal, so he doesn't promote his mother's products too often, if he wants to, that's it. But if he promotes on Facebook, there must be people who are really interested."

The informant's statement shows how habits, knowledge interaction models and age significantly affect the development of digital literacy in the Teras Ciapus Community. In this context, the individual's child uses his account on Facebook to promote his parent's merchandise products. This shows that the child understands the use of social media for marketing activities (digital literacy). However, since the account is personal, product promotions are carried out irregularly. The child only promotes the product if he feels like doing it, not as part of a planned marketing strategy. However, the promotion results are positive, with interest from others to buy the product.

Children of ER can use social media platforms such as Facebook for marketing activities, although they are more personal and less structured. Digital literacy includes the technical ability to use digital tools and understanding how to utilize those platforms to achieve specific goals, such as promoting products. Although the promotion is carried out irregularly, the results still show success in attracting consumer interest, showing the child's potential to utilize his digital literacy effectively.

Lack of awareness about the importance of using technology for product marketing

Most MSMEs are lagging in adopting digital technology due to a lack of awareness of digital platforms' importance in promoting their businesses and improving their company's performance (Vijaya & Swarupa, 2022). This is as expressed by ER. She stated that it is more comfortable to do marketing by leaving their goods at stalls. She is confident that even if he is entrusted to the stalls, her goods will sell well.

"I already have customers. I also leave products at a number of stalls. I am sure that my products will sell".

SR conveyed more or less the same thing. She stated that although she had used Facebook and WhatsApp to promote her products, she admitted that she did not have a regular schedule for promotion. She admitted that he would only create promotional content on her social media if she wanted to open pre-orders.

"Not... There is no schedule for promotion. It's up to me. If you want to open a new pre-order, I will promote it. If I don't want to do promotions, then I won't do it".

SR's statement shows that his promotions are situational, depending on specific needs, such as new product launches or special offers. This is by the results of research conducted by (Asipi et al., 2022), who found that the need for information for IPB Cirebon students was obtained from social media but not regularly and periodically. Access to information depends on mood or mood.

The statements of these two informants are in line with the findings of the research conducted by (Kaligis et al., 2023), which is published in the book *Sociology of Communication for the Development of Rural Micro Enterprises*. In the study, it was known that members of the Teras Ciapus Community admitted that word-of-mouth marketing was more effective in supporting the sale of their business products. Some of them even stated that word-of-mouth

marketing is the primary marketing technique they use. They rely heavily on this type of marketing because it can be done during meetings such as social gatherings.

In addition to using word-of-mouth marketing, members of the Teras Ciapus community also often use other conventional sales methods, such as participating in bazaars. The central government organized the bazaar in which they participated. This is as expressed by the ER:

"I used to be more often at events from government agencies".

Bazaars and events are another top choice for members of the Ciapus Teras Community to do marketing. This type of marketing is optimal for them because of the frequent intensity of this community's participation in bazaar activities to promote their products (Retor et al., 2022). This community often participates in bazaar activities because they can interact directly with the people present during the bazaar. They can freely explain in detail the products they sell at the bazaar (Kaligis et al., 2023).

Unequal Opportunities

The limited knowledge of Teras Ciapus MSME members regarding social media marketing is an obstacle for them. SR stated that they have limited knowledge about social media because they live in a village area. This suggests that digital literacy among them may be low, or they do not have enough access to learn more about the use of social media for marketing activities.

The following is SR's statement:

"No, this is because we live in a village area, our knowledge about social media is also not much".

The limited training available to them is also a problem. Although there is training available, it generally focuses on products and packaging. This shows that existing training focuses more on traditional aspects, such as product development and packaging than on applying digital technologies, such as social media, for marketing.

SR said:

"Actually, there is a lot of training carried out in this community, but there is no training on social media. Usually the training carried out here is only about products and packaging".

In line with what was expressed by SR, YY stated that the non-specifics of the existing training sometimes only cover the general aspects of marketing without a specific focus on social media management. This shows an unmet need to provide specific and practical training on using social media in digital marketing.

Here is YY's statement:

"There is no training on digital marketing here. The existing training is only about packaging. Even if there is only marketing training, it is not specific training for social media management".

Based on the data above, MSME actors face challenges developing their digital skills in rural areas, especially using social media for marketing. There needs to be an initiative to provide more specialized and focused training in digital marketing to help them harness the potential of online marketing more effectively.

About the importance of conducting digital literacy training for MSMEs, it is necessary for related parties who will provide training to be aware of several aspects related to digital literacy. Relevant parties such as the government (central and regional), the private sector or academics must understand the background of MSME actors as beneficiaries of digital literacy training. This is done to increase the effectiveness of digital literacy activities (Tinmaz et al., 2022).

From the data in this study, the author reflects the findings in the following chart. In the chart below, it can be seen how internal and external factors influence the challenges of MSMEs in improving digital literacy. Internal is quite dominating because of socio-cultural aspects and awareness of the use of technology. Meanwhile, from the external side, there are different opportunities. In the chart below, it can be seen how internal and external factors influence the challenges of MSMEs in improving digital literacy. Internal is quite dominating because of socio-cultural aspects and awareness of the use of technology. Meanwhile, from the external side, there are different opportunities.

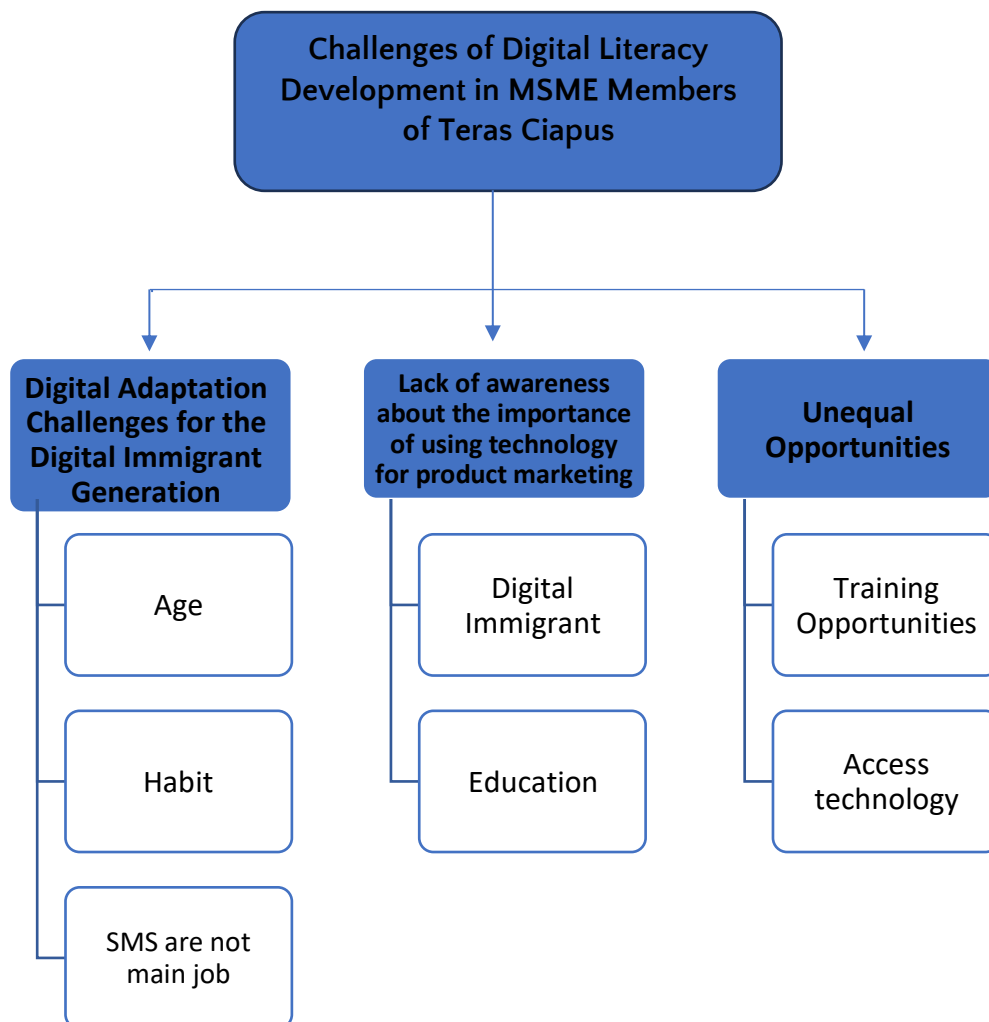


Figure 2 Digital Literacy Challenges for Members of the Teras Ciapus MSME Community

To borrow the term digital inequality, digital inequality or digital inequality refers to the gap in the access, use, and benefits of information and communication technology (ICT) between various social groups. This concept covers differences in physical access to technological devices and aspects such as digital skills, quality of use, and the socio-economic impact of such technologies (Heeks, 2022). This means that digital inequality requires obstacles to developing digital literacy, which leads to digital transformation that is not optimal. This obstacle can be interpreted as a slow process, and if the barrier cannot be managed in a resistant community, the transformation will fail.

Figure 1 also explains that the challenges of developing digital literacy in MSMEs require further research. The follow-up research can see how aspects outside technology contribute to digital literacy, especially for MSMEs members of Teras Ciapus and MSMEs in general in the country. This shows the need for a holistic and multidimensional approach in addressing the challenges of digital literacy for MSMEs and the importance of more in-depth research to understand the complex dynamics that affect the acceptance of digital technology among MSMEs in Indonesia.

CONCLUSION

The main challenges in developing digital literacy among Teras Ciapus MSME actors in Bogor Regency revolve around the limited digital adaptation of the digital immigrant generation, lack of awareness about the importance of digital technology in marketing, and unequal access to training and technology opportunities. To overcome this problem, more inclusive education programs, training, and increased access to technology devices are needed so that MSME actors can take advantage of the full potential of digital technology to develop their businesses. The findings explain how digital literacy is not as simple as people think; it is enough to train and increase the capacity of individuals or communities, but it also involves internal and external factors of society. Digital literacy must be interpreted as a process that does not stop and continues or in the language of Jurgen Habermas, who sees modernization as an unfinished project. As a communication researcher, I believe it is appropriate to put digital literacy not only limited to mastering technology but also to access equality in the cultural, social, and technological space that humanizes humans. To overcome the challenges of developing digital literacy among Teras Ciapus MSME actors identified in the research, solutions that can be applied include several approaches, both in terms of training, awareness raising, and access to technology, including inclusive digital literacy education and training, increasing awareness of the importance of digital technology, support in technology access, facilitation of access to training opportunities, and appropriate use of technology with local needs, assistance in the use of technology for marketing and so on. The results of this study also have the potential to be continued with more in-depth research related to unequal access in understanding the mainstreaming of digital literacy for MSMEs and the community in general.

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