CHALLENGES AND MARKETING SOLUTIONS TO SUPPORT THE ROLE OF SONGKET FABRIC SMES IN WELCOMING THE ERA OF SOCIETY 5.0

Septihani Michella Wijaya¹, Patrice Febiyani Metty¹, Chiara Rizka Yukianti¹, Mei Ie^{1*}

¹Faculty of Economics and Business, Universitas Tarumanagara, Jakarta – 11470, Indonesia *Email: meii@fe.untar.ac.id

Submitted: 10-05-2023, Revised: 14-07-2023, Accepted: 01-09-2023

ABSTRACT

The more efforts are made, the more the country's economy will increase. The country's economy is increasing thanks to a significant increase in GDP (Gross Domestic Product) every year. MSMEs of songket cloth are one of the drivers of the country's economy because songket cloth has strength as the main advantage, namely that MSMEs can absorb jobs and grow the local community's economy. The right strategy for the MSME sector is to grow and build, consisting of market penetration to increase market share by using products already on the market. Market development is to increase market share in new markets by using existing products, and product development aim to increase market share by creating new products or developing existing products. Based on these leading concerns, the team has conducted a series of analyzes and formulated the right marketing strategy, namely the SMEs Bazaar with the theme "The Future of SMEs", Integrated Marketing Communication – Scan QR Code, E-commerce Partnership, show with SMEs with the theme "Custom Made to Fit ur Desire", and Empowerment SMEs Program. This strategy is believed to be effective and efficient in improving the performance of songket SMEs in Indonesia. With the development of technology and digitalization, Sasirangan Fabric products produced by SMEs can be sold using digital platforms such as e-commerce to make it easier for the public to reach and help in the expansion process to enter the global market. However, the limited internet penetration of MSME actors is a major problem in digital transformation. Therefore, it is necessary to analyze how this type of MSME can improve Indonesia's digital economy and welcome the era of society 5.0.

Keywords: SMEs, e-commerce, local brand, marketing, digital marketing

1. INTRODUCTION

SMEs (Small and Medium Enterprises) are one of the drivers of the country's economy. Along with the development of the era, many SMEs are using modern technology to run their business. In addition, many people decide to start their businesses to get a bigger profit. The more efforts are made, the more the country's economy will increase. The country's economy is increasing thanks to a significant increase in GDP (Gross Domestic Product) every year (Smesco, 2021). The digitization of Cooperatives and SMEs is in line with the challenges of the Industrial Revolution 4.0 towards Society 5.0, which requires all economic activities to shift from conventional to modern. The Covid-19 pandemic has also accelerated this shift, making the use of digital technology more massive (Bindarto, 2022). Competition for Micro, Small and Medium Enterprises (MSMEs), which is getting tougher in terms of the Digital Economy, has become real with the development of technology; therefore, MSMEs must pay attention to this phenomenon and know, and master digital marketing related to the Digital Economy.

As the backbone of Indonesia's economic development, MSMEs contribute greatly to the gross domestic product (GDP) of up to 61% and can absorb 97% of workers. It is known that the government targets the number of MSMEs digitally onboarding by the end of 2022 reaches a minimum of 20 million, increasing to 24 million entering the marketplace in 2023, up to 30 million MSME players going digital by 2024. Based on SEA 2021, Indonesia had 21 million

new digital consumers during the pandemic in 2020 and mid-2021 (Sophia, 2022). According to the Indonesian E-Commerce Association (IdEA), as many as 11 million MSMEs in Indonesia have explored e-commerce as their business stall until June 2022 (Maretha, 2022). With the development of technology and digitization, Sasirangan Fabric products produced by SMEs can be sold using digital platforms such as e-commerce to make it easier for the public to reach and enter the global market. However, the limited internet penetration of MSME actors is a major problem in digital transformation. Therefore, it is necessary to analyze how this type of MSME can improve Indonesia's digital economy and welcome the era of society 5.0.

Starting from small MSMEs with the tenacity that will carry out later will be able to bring the business to success. Easy to give up is an attitude that must be removed when you want to start a business from the bottom. Innovating the business that will be pioneered by following the times can be a suggestion for those who want to start a career from the bottom (Maulida & Yunani, 2017). The development of MSMEs in Indonesia is certainly not a factor that can guarantee that established MSMEs will be successful and get big profits. Micro, small, and medium enterprises in Indonesia with various government support will certainly be a good opportunity to create career opportunities. However, the success and continuity of the business will form later depending on how you can manage your own business. When you want to set up a small or medium-sized business, of course, you must also look at how big the business opportunity can bring profits, how the competition is, and other factors that must also be considered. The government itself helps pave the way for MSME actors. With the development efforts of MSMEs in Indonesia that the current government has carried out, the current government can provide its assessment of how the development of MSMEs in Indonesia is currently, and these developments can make one of the opportunities to start a career in the future.

Internet double-digit growth will be achieved over the next three years. Because the growth base is already high, the growth of the digital industry is estimated to slow down below 10%. However, it will still be higher than the national economic growth. Even though it is growing rapidly, it does not mean that the digital industry in the country is free of obstacles. One factor considered quite inconvenient is the lack of qualified human resources (HR) to enter the digital industry. The classic problem is that our education world has not been able to produce graduates who are ready to work. As a result, we cannot move because we must educate them from the start. For this development to remain on a positive path, including the e-commerce business, appropriate and fast regulations are needed to keep pace with the increasingly rapid development of the ICT industry. For example, online transportation services, such as Gojek and Grab-bike, reap the pros and cons until slow (not ready) regulations constrain them. The potential for similar online-based industries in Indonesia is still very large and continues to increase yearly. E-commerce is not just about buying and selling goods and services via the internet. But there are other industries connected to it. Such as providing delivery or logistics services, telecommunications providers, smart device manufacturers, and others (Winarto, 2022). This problem makes this industry must be monitored quickly, including from the regulatory aspect, to encourage the pace of the national economy. The strength of the infrastructure network continues to sharpen the service industry based on information technology, e-commerce, and logistics systems by relying on the power of digital technology. The potential for e-commerce will be even greater in the future, especially since online shopping trends continue to increase and can be accessed from anywhere. Online business is a matter of both online and offline, such as product availability, goods delivery personnel such as what is done by PT POS Indonesia, IT infrastructure support, and other aspects. There is a need for synergy between business actors in the country to work on digital economic opportunities. Another phenomenon that is quite interesting to anticipate in the IoT era is the emergence of Big Data, namely the volume of large data, both structured data and unstructured data. For business players, Big Data can be an important instrument in running a business. Big Data can be analyzed quickly by using the software as an ingredient in making better business decisions and strategies.

2. ANALYSIS

SCQA stands for Situation, Complication, Question, and Answer, and this method is very important in business writing because readers can better understand the text and agree with the message. The following is the SCQA Framework to understand the situation, problems, and objectives of solving problems related to MSMEs. According to data from the Central Statistics Agency (BPS), MSMEs contribute to 60% of the domestic gross domestic product (GDP) (Fadilah, 2022). one way to restore the Indonesian economy and support the 4.0 revolution era is by transforming digital literacy for MSMEs (Boufakar, 2022) and the low digital literacy of MSME actors so that they do not take advantage of the digital marketplace platform (Wibisono, 2022). And there are complications, namely Micro, Small and Medium Enterprises (MSMEs) are required to keep up with the times and must have a strategy and be able to respond to changes in consumer behaviour so that their business can continue to run (Elshinta, 2022). This makes the question of what challenges and solutions are faced by MSMEs that sell sasirangan cloth products along with changes in community transaction patterns as the era of society is getting closer.

The SWOT analysis of songket cloth SMEs has strengths as the main advantages. SMEs can absorb jobs and grow the local community's economy (Bogor Berita, 2022); the MSME sector and industry are sectors that grow community-based and do not require large capital (Alifia, 2022). The more local products are purchased, the community will help MSMEs to empower the communities around them and realize inclusive economic growth (Semarang Radar, 2022), through exhibitions or bazaars in many places. This event allows MSME products to be recognized in national and international forums (Prasasti, 2022).

Weakness owned Limited stock of goods When the buyer's demand is great enough, but the stock of goods is running low, it will reduce buyer confidence. Many buyers buy, but there is no availability. Many Indonesian people recognize the quality of local MSME production, but few have bought local products or brands (Prasasti, 2022); existing standards for MSME actors can fill the void. Domestic demand. Because when they receive requests from abroad and ask for high standards, such as those related to sustainability, environmental aspects, and others, the MSMEs can fulfil them (BSN, 2022), There is a Lack of innovation from MSME actors. MSME actors who want to transform into digital MSMEs must pay attention to the packaging so that MSMEs can compete with large industrial companies (Purnomo, 2021).

The Indonesian government can exploit opportunities to ask consumers to buy local micro, small and medium enterprises (MSMEs) products so that business actors can develop and increase economic growth. The Indonesian government guides MSME actors and provides product certification to improve product packaging to attract consumers (Mansur, 2022). President Joko Widodo said the government continues to strive to increase the absorption of MSME products by government agencies and SOEs. Jokowi said that MSME products had been displayed in e-catalogues with the hope that agencies could absorb these products through the APBN and APBD. In the future, Jokowi stressed, agencies' compliance in absorbing MSME products will continue to improve; MSMEs are the most important pillars of the Indonesian

economy. Based on data from the Ministry of Cooperatives and SMEs, the number of MSMEs currently reaches 64.2 million with a contribution to GDP of 61.07% or worth 8,573.89 trillion rupiahs. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total workforce and collect up to 60.4% of the total investment.

As well as the threats that will be faced, namely given that MSME actors operating in the digital realm tend to still rely on bank transfers to conduct transactions with their customers, facilities or services are needed that are easy, reliable, and can encourage customer interest in transacting, which in turn will increase customer transactions. And bring benefits to MSME actors (Prasetyani, 2021). The Covid-19 pandemic has made some community businesses or Micro, Small and Medium Enterprises (MSMEs) 'dying'. Therefore, MSMEs are expected to be able to transform in quality and quantity to expand their business to foreign countries (Putri C. A., 2021). Hunting for goods with international brands is often done by some people. Various reasons underlie this, ranging from the good quality of the model that follows the times to becoming a status symbol for its owner (Departemen Komunikasi, 2022). Standardization and certification requirements for small and medium enterprises (SMEs) products. SMEs can get various benefits if they do this, including protecting the copyright and intellectual property of SME products.

The PESTLE analysis consists of several aspects, namely, politics in 2021; there are several stimuli in the MSME Support PEN program with a budget allocation of Rp. 96.21 trillion that can be utilized by MSMEs (Limanseto, 2022). The two MSME economies significantly contribute to GDP, namely 61.97% of the total national GDP or Rp. 8,500 trillion in 2020. MSMEs absorb many workers, namely 97% of the absorption of the business world in 2020 (Investasi, 2022). The three MSME economies are the pillars of the nation's economy; social entrepreneurship is very important in reducing unemployment, providing jobs, reducing poverty, increasing welfare, and building the national character (Ikbal, Mustafa, & Bustami, 2018). The four MSME digitalization technologies have several important values in business and economic growth.

Reporting to Rolson Infotech, digitalization improves process efficiency, consistency, and business quality (Zakawali, 2022). The five legal criteria for Micro, Small and Medium Enterprises according to Law no. 20 of 2008 concerning SMEs. Micro Enterprises are productive businesses owned by individuals and business entities that meet the criteria for Micro Enterprises as regulated in this Law. Moreover, the six environmental data from the Ministry of Environment state that 60% of waste ends up in landfills, 30% is not managed, and only 10% is successfully recycled. Waste, that is not successfully recycled and accumulates in the open-air, impacts climate change and global warming. With the number of MSMEs targeted to reach 14.5 million this year, business activities in this sector are certainly correlated with emissions and waste generated (Rizal, 2022).

According to a Bank Indonesia survey, 87.5% of MSMEs had to swallow the bitter pill because they experienced a decline in income. For this reason, from the side of MSME actors, innovation, and adaptation, including digital technology, are absolute things to do. The use of digital technology, of course, can make it easier for MSME actors to market their products to local and global consumers. In addition, from the payment side, digitalization makes transactions possible anywhere and anytime, making the process easier.

From the consumer side, we must increase awareness and interest in buying and using domestic products. In this way, besides supporting MSMEs to continue to grow, we can also help move

the wheels of the Indonesian economy. How not? Data from the Ministry of Cooperatives and SMEs states that MSMEs have an important and strategic role in the structure of the Indonesian economy because 99.9% of business actors in Indonesia are MSMEs with employment up to 97.0% and contribute to the national GDP of 60.5%.

SMEs are currently one of the trading activities that are in great demand today. They can run their business both in online media, such as social media and applications, and offline, such as promoting their products directly to buyers. However, many still do not have an effective strategy for running their business. They cannot predict whether their business will continue to be in demand by buyers and whether they can produce a product at a lower cost. These Five Porters will inform management how to keep their business running and reduce unnecessary costs. The first is the threat of new entrants. This strength is usually influenced by the size of the barriers that enter the industry. Barriers that enter an industry, for example, include the size of the required investment costs, licensing, access to raw materials, access to distribution channels, brand equity and many more. Usually, the higher the barrier to entry, the lower the threat from new (Putri & Gunawan, 2018).

The second is the Bargaining power of suppliers. The strong bargaining power of suppliers allows suppliers to sell raw materials at high prices or low-quality raw materials to buyers. Thus, the company's profits will be low because it requires high costs to buy high-quality raw materials. On the other hand, the lower the bargaining power of suppliers, the higher our company's profit. The bargaining power of suppliers becomes high if only a few suppliers provide the desired raw materials while many buyers want to buy them; there are only a few substitutes for raw materials. The third is the Bargaining power of buyers. Several customers range from local customers to customers from outside the region who are obtained from promotions through social media and WhatsApp chat. The decrease in the power of buyers is when they want to send orders outside the area, the buyer is late in making product payments for various reasons, one of which is because they have not received a salary.

In this case, MSMEs have a weak payment policy because can be seen from customers who arbitrarily delay product payments and even do not buy the goods, which affects wasted capital (Setiawan, 2021). The fourth threat of substitutes (Barriers to Substitute Products) is the existence of goods from other trading businesses that offer lower prices with high-quality materials. This is because MSMEs only run businesses that have not been digitized, so the opportunity to get better goods/products from other trading businesses are small. This is due to insufficient capital to make their products (Elisabeth, 2022). Fifth, Rivalry among existing competitors (Level of Competition with Competitors) in the intensity of competition between players is influenced by many factors, such as product cost structure. For example, the larger the portion of fixed costs in the cost structure, the higher the intensity of competition. This is because each seller has a high level (the breakeven point), so they generally must sell products in large quantities.

Consumer analysis consists of STP (Segmenting, Targeting, Positioning), Geographic Segmentation Focused on buyers in big cities while sellers in small cities, Demographics Targeted at gen y and gen z with middle and lower middle income, and Psychographics: Interested in local product culture. Our target is to provide services to other people who want to sell local products and cultural clothing. The positioning is that digitalized MSMEs will help the development of the country.

3. STRATEGY

SMEs Bazaar with theme "The Future of SMEs"

The MSME bazaar during the Covid-19 pandemic is very large for business actors, especially for MSME actors. The bazaar is also considered a place for promotion by MSME entrepreneurs to show their quality work and not be inferior to imported products (Micom, 2018). At this bazaar event, MSME actors will display, promote, and sell their products and, for payment, use QRIS to support the digitization of MSMEs. This strategy aims to provide direct customer service, increase income directly, and increase interest in local products belonging to MSMEs. In implementing this strategy, it is necessary to design a bazaar establishment concept by forming a design team and management team, conducting research on locations with high mobility of visitors, collaborating with local governments and the private sector to support bazaars with MSMEs and making bazaars integrated with applications where payments are available only through QRIS.

Integrated Marketing Communication – Scan QR Code

Barcode is one of the technological sophistications that facilitates buying and selling transactions (Rosa, 2022). Business actors can use QR barcodes as a method of selling products. It is enough to scan the code with a cell phone equipped with a camera and a QR code reader application. This QR code can contain a catalogue, the seller's contact person, and a special voucher, making it easier for consumers to view the catalogue, make purchases, and make payments. MSMEs can use social media to introduce and promote their products and believe local products are better than imported ones to attract potential markets. The purpose of this strategy is to provide convenience for MSME actors for regional fabric products, make it easier for consumers to access information about the products being sold, help business actors to stay connected with anyone who has visited a website page that is connected to a QR code and increase sales. In implementing this strategy, it is necessary to have a process of displaying QR codes at bus stops, stations, brochures, and product packaging, giving a 10% discount for every purchase using a QR code, holding campaigns on various social media, especially Instagram and Tiktok, and creating interesting content such as fun, and fun fact about Indonesian regional fabrics regularly.

E-Commerce Partnership

During the Covid-19 pandemic, the consumptive pattern of society has changed from being conventional to being online (Purnama, 2021). Digital e-commerce platforms in Indonesia can help MSME actors to take advantage of technology as a means of trading, promotion, and transacting easily (Aqesya, 2022). With the sophistication of technology, the limitations of facilities, distance, and transaction time can be easily resolved. MSME players can work with e-commerce in Indonesia because, with just a "click", the customer can get the desired product, and consumers can also find out what types and sizes of fabrics consumers want. Customers can customize the desired size and design according to consumer tastes through the chat feature on e-commerce that works together. This strategy aims to expand the range of Sasirangan Fabric products through the marketplace to national and international markets, make it easier for consumers who want to buy fabric products from the MSMEs they want, and assist the government in increasing the micro-income economy, and increase consumer satisfaction. In implementing this strategy, several things need to be done, namely, creating and forming a complete team needed to manage e-commerce, holding a "Custom Made to Fit ur Desire" event

on Indonesian Independence Day and free shipping, as well as providing discount vouchers for new users, conduct promotions and offers through integrated digital campaigns, and optimize e-commerce accounts with business actors' social media.

Show with SMEs with theme "Custom Made to Fit ur Desire"

The selection of festivals can affect consumers, and gamification can positively increase brand engagement, interest and participation, brand attitudes, fun user experience, continued use, and brand loyalty. Show with UMKM will raise the theme of local Indonesian fashion, which is made in the form of a fashion show as well as gamification and live music by inviting famous Indonesian singers. In addition, there will also be a mini museum and shoe design competition with a specified theme. This is expected to increase visits and customer satisfaction so that it can become viral marketing. The purpose of this strategy is to encourage visitor participation to publish through their respective social media so that visitors can become WOM marketing agents, take advantage of internet features to increase brand awareness and brand interest from potential markets and improve customer experience. To implement this strategy, an event must be created for MSMEs to sell their products at the event with applicable terms and conditions; the event will also provide a fabric design competition whose materials are provided by MSMEs; the event will also have gamification with the theme of fashion, especially shoes in Indonesia. So, the show with UMKM is not just a fashion show but can improve customer experience, and the festival will also provide a mini museum to make the history of fabrics from time to time; a mini museum is intended for people who visit.

Empowerment SMEs Program

MSME actors can also strengthen the company and strengthen its business position. Every individual should continuously develop himself, which drives the company forward (Rahmawati, 2021). The Ministry of Manpower (Kemenaker) also instructed the managers of Community Work Training Centers (BLK) to synergize with the industrial world through existing programs (Prasetyani, 2021). Therefore, we suggest that the government cooperate with MSME actors to participate in training or foster activities to improve quality. The objectives of this strategy are to produce quality products that are competitive with imported products, to strengthen internal management with a clear division of tasks, and to ensure the quality of MSME actors. The steps in implementing this strategy are collaborating with government agencies and companies willing to provide training and seminars, building a clear organizational structure, and conducting 5R training (Concise, Neat, Clean, Caring, and Diligent), conducting seminars and socializing the importance of creating products. Which has a high selling value, conduct training on how to optimize digital marketing and how to participate in marketing products properly, as well as introduce the #banggaprodukUMKM campaign. The festival will also provide a mini museum to make the history of cloth from time to time, a mini museum is intended for people who visit, and the winner of certain events will get a UMKM discount voucher.

4. CONCLUSION

The development of technology and digitization, as well as consumer trends to make purchases online, provide great opportunities for MSME actors, especially Sasirangan Fabric products. However, MSME actors still have challenges and obstacles faced during intense competition and the Covid-19 pandemic, namely limited internet penetration which is the main problem in digital transformation. Based on these leading concerns, the team has conducted a series of

analysis and formulated the right marketing strategy, namely the SMEs Bazaar with the theme "The Future of SMEs", Integrated Marketing Communication – Scan QR Code, E-commerce Partnership, show with SMEs with the theme "Custom Made to Fit ur Desire", and Empowerment SMEs Program. Based on the suggested strategy, the team strongly believes that the strategy is effective and efficient. The team also emphasizes the importance of a business maintaining the environment to bring consumer behaviour in a more positive direction.

REFERENCES

- Alifia, O. N. (2022, Agustus 16). *Hadirkan 1,7 Juta Produk UMKM, Blibli Ajak Masyarakat Beli Produk Lokal daripada KW*. (Dream.co.id) Retrieved from: https://www.dream.co.id/dinar/hadirkan-17-juta-produk-umkm-blibli-ajak-masyarakat-beli-produk-lokal-daripada-kw-220816c.html
- Aqesya, S. S. (2022, Juni 03). *Pengamat: E-commerce Jadi Jembatan UMKM Lokal Menuju Panggung Internasional*. (Kompas.com) Retrieved from: https://money.kompas.com/read/2022/06/03/100000026/pengamat--e-commerce-jadi-jembatan-umkm-lokal-menuju-panggung-internasional-?page=all
- Bindarto. (2022). Strategi Pengembangan UMKM Dengan Memanfaatkan Peluang Ekonomi Digital Untuk mendukung Pemulihan Ekonomi. *Repository Universitas HKBP Nommensen*.
- Bogor Berita. (2022, September 2). *Ayo Beli Produk UMKM*. (Berita Bogor) Retrieved from https://beritabogor.com/pemerintah-kabupaten-bogor-gencarkan-peningkatan-penggunaan-produk-lokal-dalam-negeri/
- Boufakar, I. (2022, Agustus 14). *Dorongan Literasi Digital UMKM Berdaya Maluku Maju*. (Tempo.co) Retrieved from https://bisnis.tempo.co/amp/1622608/dorongan-literasi-digital-umkm-berdaya-maluku-maju
- BSN, H. (2022, Mei 20). *LKN: Standarisasi Menjadi Keniscayaan bagi UMKM*. (BSN.go.id) Retrieved from https://www.bsn.go.id/main/berita/detail/12921/lkn-standarisasi-menjadi-keniscayaan-bagi-umkm
- Departemen Komunikasi. (2022, Mei 18). *Tak Hanya Keren, Pakai Produk UMKM Juga dapat Membantu Perekonomian*. (Bi.go.id) Retrieved from: https://www.bi.go.id/id/publikasi/ruang-media/cerita-bi/Pages/Tak-Hanya-Keren,-Pakai-Produk-UMKM-juga-Dapat-Membantu-Perekonomian.aspx
- Elisabeth, A. (2022, Mei 31). *Banyak UMKM Belum Go Digital, Apa Penyebabnya?* (OkeFinance) Retrieved from: https://economy.okezone.com/read/2022/05/31/320/2603118/banyak-umkm-belum-go-digital-apa-penyebabnya
- Elshinta. (2022, Agustus 29). *Pemkab Lebak minta konsumen beli produk UMKM lokal*. (Elshinta.com) Retrieved from https://elshinta.com/news/277897/2022/08/29/pemkab-lebak-minta-konsumen-beli-produk-umkm-lokal

- Fadilah, I. (2022, Agustus 22). *Digitalisasi UMKM, Misi Pemerintah Pulihkan Ekonomi RI*. (DetikFinance) Retrieved from https://finance.detik.com/berita-ekonomi-bisnis/d-6247819/digitalisasi-umkm-misi-pemerintah-pulihkan-ekonomi-ri/amp
- Ikbal, M., Mustafa, S. W., & Bustami, L. (2018). Peran Usaha Mikro, Kecil Dan Menengah Dalam Mengurangi Pengangguran Di Kota Palopo. *Jurnal Ekonomi Pembangunan*, *IV*(1).
- Investasi, K. (2022). *Upaya Pemerintah Untuk Memajukan UMKM Indonesia*. (Bkpm.go.id) Retrieved from https://www.bkpm.go.id/id/publikasi/detail/berita/upaya-pemerintah-untuk-memajukan-umkm-indonesia
- Limanseto, H. (2022, Januari 30). *Dukungan Program Pemerintah dalam Pemberdayaan UMKM untuk Memperkuat Stabilitas Ekonomi Daerah*. (Kementerian Koordinator Bidang Perekonomian Republik Indonesia) Retrieved from: https://www.ekon.go.id/publikasi/detail/3624/dukungan-program-pemerintah-dalam-pemberdayaan-umkm-untuk-memperkuat-stabilitas-ekonomi-daerah#:~:text=Pada%20tahun%202021%2C%20terdapat%20beberapa,kredit%20modal%20kerja%20dan%20restrukturisasi
- Mansur. (2022, Agustus 30). *Warga Lebih Didorong Beli Produk UMKM*. (Koran Jakarta) Retrieved from https://koran-jakarta.com/warga-lebih-didorong-beli-produk-umkm
- Maretha, C. (2022, July 01). *Perkembangan UMKM di Indonesia dan Peluangnya Untuk Karirmu*. (Glints) Retrieved from https://glints.com/id/lowongan/umkm-indonesia-dan-peluangnya/#.YyCc-nZBzIV
- Maulida, S., & Yunani, A. (2017). Peluang dan Tantangan Pengembangan Usaha Mikro Kecil Menengah (UMKM) Dari Berbagai Aspek Ekonomi. *Jurnal Ilmiah Manajemen dan Bisnis*, 2(1).
- Micom. (2018, Juni 04). *Pasar Murah dan Bazaar Celah Potensi UMKM*. (Media Indonesia) Retrieved from https://mediaindonesia.com/ekonomi/164446/pasar-murah-dan-bazaar-celah-potensi-umkm
- Prasasti, G. D. (2022, Agustus 17). *HUT ke-77 RI, Blibli Ajak Masyarakat Beli Produk UMKM Lokal*. (Liputan6) Retrieved from: https://www.liputan6.com/tekno/read/5043757/hut-ke-77-ri-blibli-ajak-masyarakat-beli-produk-umkm-lokal
- Prasetyani, Y. M. (2021, Juni 6). *Tingkatkan Kualitas SDM, Kemenaker Wajibkan BLK Komunitas Bersinergi dengan Industri*. (Kompas.com) Retrieved from: https://kilaskementerian.kompas.com/kemnaker/read/2021/06/06/203010526/tingkatkan-kualitas-sdm-kemenaker-wajibkan-blk-komunitas-bersinergi-dengan
- Purnama, I. D. (2021, Oktober 25). *Kerja Sama dengan E-commerce Jadi Kunci Sukses UMKM Bersaing Secara Digital*. (Idx Channel) Retrieved from: https://www.idxchannel.com/economics/kerja-sama-dengan-e-commerce-jadi-kunci-sukses-umkm-bersaing-secara-digital

- Purnomo. (2021, Mei 21). *Bersaing di Pasar Digital, Kemasan Produk UMKM Harus Menarik*. (Obsession News) Retrieved from https://www.obsessionnews.com/bersaing-di-pasar-digital-kemasan-produk-umkm-harus-menarik/
- Putri, B. F., & Gunawan, T. (2018). Analisis Strategi Bisnis Toko Koleksi Mama Dalam Industri Fashion Di Kota Bandung. *Jurnal Ilmiah Administrasi Bisnis*, 14(1).
- Putri, C. A. (2021, September 23). *Iriana Jokowi: Ayo Beli Produk UMKM Indonesia!* (CNBC Indonesia) Retrieved from: https://www.cnbcindonesia.com/news/20210923142519-4-278632/iriana-jokowi-ayo-beli-produk-umkm-indonesia
- Rahmawati, S. (2021, Desember 16). *Meningkatkan Kinerja Karyawan Melalui Gaya Kepemimpinan Transformasional*. (Kompasiana) Retrieved from: https://www.kompasiana.com/setiani81890/61b85632df66a758d933daa2/tingkatkan-kinerja-karyawan-melalui-gaya-kepemimpinan-transformasional
- Rizal. (2022, July 18). *Dorong Ekonomi Sirkular, SIRCLO dan MallSampah Mengelola Sampah UMKM*. (Info Komputer) Retrieved from: https://infokomputer.grid.id/read/123381953/dorong-ekonomi-sirkular-sirclo-dan-mallsampah-mengelola-sampah-umkm?page=all
- Rosa, D. F. (2022, Januari 23). *Warung Rumahan Juga Bisa Modern, Ini Cara Membuat Barcode di Excel*. (Portal Jember) Retrieved from https://portaljember.pikiran-rakyat. com/iptek/pr-163546924/warung-rumahan-juga-bisa-modern-ini-cara-membuat-barcode-di-excel
- Semarang Radar. (2022, September 13). *Bangkitkan Ekonomi Daerah melalui Berbagai Event Bazaar UMKM*. (Radarsemarang.id) Retrieved from: https://radarsemarang.jawapos.com/anugerah-jawa-pos-radar-semarang-2022/2022/09/13/bangkitkan-ekonomi-daerah-melalui-berbagai-event-bazaar-umkm/
- Setiawan, D. A. (2021, November 12). *Alasan UMKM Sulit Naik ke Sektor Formal: Literasi Perpajakan Minim.* (DDTC News) Retrieved from https://news.ddtc.co.id/alasan-umkm-sulit-naik-ke-sektor-formal-literasi-perpajakan-minim-34441
- Smesco, A. (2021, Desember 15). *Meroketnya Ekonomi Digital Indonesia*. (Smesco.go.id) Retrieved from https://smesco.go.id/berita/meroketnya-ekonomi-digital-indonesia
- Sophia, P. (2022, September 05). *Cara Cerdas agar UMKM Mampu Bersaing di E-Commerce Lokal*. (Kompas.com) Retrieved from: https://umkm.kompas.com/read/2022/09/05/143000483/cara-cerdas-agar-umkm-mampu-bersaing-di-e-commerce-lokal?page=all
- Wibisono, L. (2022, Maret 08). *UMKM Dituntut Memiliki Strategi Dan Menyesuaikan Diri di Tengah Perkembangan Zaman*. (Halo Semarang) Retrieved from: https://halosemarang.id/umkm-dituntut-memiliki-strategi-dan-menyesuaikan-diri-di-tengah-perkembangan-zaman

- Winarto, Y. (2022, Agustus 23). *Digitalisasi UMKM, Agenda Besar Pemerintah untuk Pulihkan Perekonomian*. (Kontan.co.id) Retrieved from: https://amp.kontan.co.id/news/digitalisasi-umkm-agenda-besar-pemerintah-untuk-pulihkan-perekonomian
- Zakawali, G. (2022, July 14). *Pentingnya Digitalisasi UMKM Sebagi Kunci Kemajuan Bisnis*. (Sirclo Store) Retrieved from https://store.sirclo.com/blog/pentingnya-digitalisasi-umkm/