



Socialization of Digital Marketing and Fintech Literacy for Micro & Small Businesses in Samarinda City

Doddy Adhimursandi^{1*}, Musdalifah Azis², Ariesta Heksarini³, Asnawati⁴

Fakultas Ekonomi & Bisnis Universitas Mulawarman, Indonesia¹

Fakultas Ekonomi & Bisnis Universitas Mulawarman, Indonesia²

Fakultas Ekonomi & Bisnis Universitas Mulawarman, Indonesia³

Fakultas Ekonomi & Bisnis Universitas Mulawarman, Indonesia⁴

Corresponding Email: doddy.adhimursandi@feb.unmul.ac.id*

Abstract

Micro, Small, and Medium Enterprises (MSMEs) are a vital component of the community economy, and their success is crucial for economic growth. Despite the increasing digitalization of the world, many MSMEs continue to rely on traditional business methods, such as using printed money. This presents a challenge for MSMEs to keep pace with changing times and compete in the digital era. To overcome this obstacle, it is imperative to provide education and direct assistance to MSME partners on how to apply digital marketing and financial technology. This can be accomplished through socialization programs that educate partners about digital marketing and fintech, as well as provide them with the necessary steps to register in the Gojek application as a marketplace tool. The mentoring stage is also critical for ensuring that partners can apply the provided technology and utilize online platforms to facilitate sales. By providing partners with the necessary skills and knowledge, MSMEs can increase their sales efficiency and contribute to economic growth. In summary, the support and assistance provided to MSMEs in adopting digital marketing and financial technology are necessary to ensure their survival and success in the digital era. MSMEs can increase their sales efficiency and contribute to economic growth through the right education and mentoring.

Keywords: *Digital Marketing, Financial Technology, MSMEs*

Abstrak

Usaha Mikro, Kecil, dan Menengah (UMKM) adalah komponen penting dalam perekonomian masyarakat, dan keberhasilannya sangat penting bagi pertumbuhan ekonomi. Meskipun digitalisasi dunia semakin meningkat, banyak UMKM yang masih mengandalkan metode bisnis tradisional, seperti menggunakan uang cetak. Hal ini menjadi tantangan tersendiri bagi UMKM untuk mengimbangi perubahan zaman dan bersaing di era digital. Untuk mengatasi hal tersebut, sangat penting untuk memberikan edukasi dan pendampingan langsung kepada

mitra UMKM mengenai cara menerapkan pemasaran digital dan teknologi finansial. Hal ini dapat dilakukan melalui program sosialisasi yang mengedukasi mitra tentang pemasaran digital dan Fintech, serta memberikan langkah-langkah yang diperlukan untuk mendaftar di aplikasi Gojek sebagai alat marketplace. Tahap pendampingan juga sangat penting untuk memastikan bahwa mitra dapat menerapkan teknologi yang disediakan dan memanfaatkan platform online untuk memfasilitasi penjualan. Dengan memberikan keterampilan dan pengetahuan yang dibutuhkan, UMKM dapat meningkatkan efisiensi penjualan mereka dan berkontribusi terhadap pertumbuhan ekonomi. Singkatnya, dukungan dan bantuan yang diberikan kepada UMKM dalam mengadopsi pemasaran digital dan teknologi finansial diperlukan untuk memastikan kelangsungan hidup dan kesuksesan mereka di era digital. UMKM dapat meningkatkan efisiensi penjualan mereka dan berkontribusi pada pertumbuhan ekonomi melalui edukasi dan pendampingan yang tepat.

Kata kunci: Pemasaran Digital, Teknologi Finansial, UMKM

Introduction

Technological advancements have a significant influence on human activities, and this impact can be fully realized when these technologies are effectively utilized. For instance, with the help of advanced technology, we can easily access information according to our preferences by using technological devices, such as mobile phones and the Internet (Hamidi & Safabakhsh, 2011). This technology has made it possible to perform tasks with greater ease and efficiency. However, not everyone uses this technology. As reported by Bayu (2022), a considerable proportion of MSME players, amounting to 12.57%, do not utilize the Internet for various reasons, including the belief that their sales are adequate, the absence of supportive technology such as computers and gadgets, and a lack of Internet connectivity. Therefore, it is crucial to provide information to these MSME players about the benefits of using the Internet for business development to encourage them to adopt this technology.

MSMEs are a vital sector that supports economic growth, and their contribution to the Indonesian economy is substantial across numerous fields. According to Ambarwari et al. (2022), in 2018, the total number of businesses in Indonesia amounted to 64.2 million, with 64.1 million or 99.9% of these being MSMEs (Thaha, 2020). MSMEs frequently encounter challenges such as decreased sales turnover and difficulty in marketing. To address these issues, it is recommended that MSMEs increase their sales efficiency as people become accustomed to conducting their daily activities online. By adopting digital marketing, MSMEs can realize greater sales efficiency than traditional marketing methods (Pranata & Sinaga, 2023). One of the advantages of digital marketing is that it allows for wider reach without the need for excessive time and energy. This increased efficiency and marketability can enhance the competitiveness of MSMEs.

Digital marketing is a form of advertising that utilizes online media to promote products and services, as well as increase sales and brand recognition. Fathorrahman and Nufus (2012) identified several types of digital marketing, including websites, search engine marketing, social media marketing, online advertising, email marketing, and financial

technology. Financial technology plays a critical role in the development of micro-, small-, and medium-sized enterprises (MSMEs). Pradiani (2017) notes that one of the most significant benefits of digital marketing is the ability to communicate with suppliers and consumers in a more intensive, effective, and efficient manner around the clock. According to Ryan (2014), there are two types of business characteristics that must be considered when deciding whether to use digital marketing:

1. Recognizing the characteristics of customers/potential customers.

There are two distinct categories of customer characteristics: those who are already engaged in online activities and those who will engage in such activities. If the customer is a party utilizing digital technology to search for or purchase products and services, digital marketing is the most suitable option. However, if the customer does not require the utilization of digital technology, it is not necessary to employ digital marketing strategies.

2. Recognize the suitability of product/service/brand characteristics through digital marketing.

Online platforms can be used to sell an extensive range of products and services. Customer preferences and behavior are crucial in determining the success of digital marketing efforts, not the nature or type of goods being marketed. This notion is supported by the first point mentioned above.

3. Financial Technology, commonly called fintech, is an innovation in the financial sector that helps humans take care of various financial matters so that they can run efficiently. Fintech plays a role in making it easier for MSMEs to manage their transactions. According to Bank Indonesia, there are four types of fintech.

- a) Crowdfunding and peer-to-peer lending.

Examples of fintech startups in this classification are Uang Teman.com and TemanUsaha.com for debt financing; Wujudkan.com and Kitabisa.com for mass financing; Koinworks.com and Danadidik.com for peer-to-peer lending; and Kredivo.com and ShootYourDream.com for instalments without credit cards.

- b) Market aggregator. For example, suppose a consumer wants to choose a mortgage. In this case, the fintech platform personalizes the consumer's personal financial information and offers a selection of mortgage products according to the personal information entered. This choice is made according to consumers' desires and financial capabilities. Examples of financial product comparisons are Cekaja.com and Kreditgogo.com, whereas insurance product comparisons are RajaPremi.com and Asuransi88.com.

- c) Risk and investment management. Jurnal.id and Sleekr are examples of expense trackers for MSMEs and tax-organizers, such as OnlinePajak.com.

- d) Payment, settlement, and clearing. The types of fintech incorporated in this classification are payments, such as payment gateways and e-wallets. This classification is supervised by Bank Indonesia (BI) because this payment process also includes money circulation, which is Bank Indonesia's responsibility.

The development of digital technology has provided many benefits to human life because it can overcome the limitations of space and time, closing all spaces without any barriers so that there is no barrier between one place and another. The existence of online transportation services, online buying and selling, digital business using various platforms and marketplaces, and so on, is proof of how great the benefits of digital technology advances are for human life in all aspects (Setiawan et al., 2021).

The advancement of the digital era has also impacted changes in people's shopping lifestyles. Initially, consumers visit outlets or stores to meet their needs, turning to the convenience of online shopping (Lau & Lee, 2017). Marketing expansion through online media is needed for MSME players to increase their sales volume. The Community Service Team hopes to help and contribute to the sustainability of MSMEs so that they can improve the economic welfare of business actors and contribute to Indonesia's economic growth.

Based on the results of the direct observation surveys, there were specific problems with technology literacy and information in carrying out their business activities, such as the lack of literacy regarding the use of digital marketing and fintech (Hidayati & Nugroho, 2023) technology to increase sales efficiency, the lack of interest and trust in online media as a means of marketing their products, and the lack of knowledge and skills of business actors regarding online marketplaces as a digital marketing medium. By examining the field analysis results, it was concluded that problems in digital technology literacy knowledge and skills are a priority in the topic of our team's community service activities.

Method

The implementation of activities to overcome the problems and solutions that can be offered to overcome the problems faced by MSMEs must be carried out in several intensive and relevant stages. Based on Ambarwari et al. (2022), some of the methods include the following.

1. Survey of conditions and needs of MSMEs in the Lempake area

This activity began with a survey of several MSMEs or micro, small, and medium sized enterprises in the Lempake area, Samarinda. After identifying several objects, we filtered them so that they met the standard criteria of our article.

2. Technical coordination of PKM implementation in one of the MSMEs

We coordinated with MSME players regarding the plan for the service activities carried out. Furthermore, we conducted data collection and archiving as the main support in helping these MSMEs utilize technology, such as digital marketing and Fintech, through the GoJek application.

3. Methods of education and assistance regarding digital marketing and Fintech to MSMEs

At stage, it is a form of assistance provided to MSMEs in the application of digital marketing and Fintech through the Gojek application. This assistance will be provided by educating MSME players and applying Gojek media as a marketplace tool to increase

business marketing efficiency.

The primary data used in this study were obtained directly from the research object. According to the source, the data obtained are internal, namely, data that describe the situation or activities in MSMEs.

Result and Discussion

Discussions and planning for this Community Service (PKM) activity began at the end of August 2023. Based on these discussions, we agree that the use of technology can help MSMEs in Samarinda City, especially in areas that are still unfamiliar and do not understand the technology. Furthermore, after conducting discussions, we agreed that the PKM activity topic was to socialize literacy about digital marketing and Fintech through the Gojek application to MSMEs.

Our team conducted a survey in an area that was estimated to be unfamiliar and located in the suburbs of Samarinda, such as Lempake Village. In these areas, many MSME owners still do not understand and are unfamiliar with using the Gojek application as a medium to help businesses grow. MSME owners still have a poor understanding of digital literacy, especially regarding the use of technology by their own businesses. The use of digital applications can facilitate not only MSME owners but also buyers, as well as *drivers* who will later deliver orders.

Therefore, the results of our team survey agreed with one of the MSMEs in Lempake that we could provide education in conducting community service activities. This will later involve participation and data collection, which are required when registering for the Gojek application.



Figure 1: Results of Meeting with MSMEs

Conduct Survey and Data Collection of Goods

After agreeing to and contacting the MSMEs, our team collected data on goods in September 2023. During this activity, our team collected data on items that were often bought and needed by the surrounding community. All of these are products and staples that are the needs of the community around the area.



Figure 2: Survey and Data Collection of Goods in MSMEs

Registering Shop/UMKM through the Gojek Application

After socializing and explaining the main points of how technology can help their businesses, our team immediately started the practice of helping MSMEs register in the Gojek application. In addition, this registration is performed briefly through the shop owner's cell phone.

Through the Gojek application, there is a feature called go-shop or go-mart, which functions to sell general-purpose goods such as foodstuffs, basic needs such as kitchen spices, and daily necessities such as soap. This feature is suitable for MSMEs, such as grocery stores, because they have complete items to meet household needs.



Figure 3: Registering MSMEs through the Gojek Application

Conclusion

PKM activities carried out by one of the Lempake Samarinda MSME business actors, Toko Bernie, began in August 2023, registering products or goods in the Gojek application, and promoting goods and stores online. Registering products or goods in a Gojek application is useful for facilitating sellers and buyers to conduct online transactions. In addition, buyers do not need to go directly to a store because it can be accessed through the application. This will make it easier for buyers to order the desired items, which Gojek drivers will deliver later.

Suggestion

The research findings will enable the author to offer recommendations, including advising business stakeholders on the supporting factors for business activities, such as registering shops and goods on applications with a substantial partner network. This approach promotes business activities that are not solely profit-driven but are sustainable and focused on long-term growth. Furthermore, the author recommends customizing outreach efforts to address the specific challenges and requirements of small and medium-sized enterprises (MSMEs) to facilitate their ongoing expansion and success.

References

- Ambarwari, A., Widyawati, D. K., & Yuniarti E. (2022). Pendampingan Digital Marketing Pada Pelaku Umkm Dalam Upaya Peningkatan Efisiensi Penjualan Di Era Transisi Menuju Endemi COVID-19. *Jurnal Pengabdian Nasional*, 3(2), 109–117. <https://jurnal.polinela.ac.id/JPN/article/view/2770>
- Bayu, Dimas. (2022). Survei: Mayoritas UMKM Pakai Internet Untuk Berjualan. Asosiasi Penyelenggara Jasa Internet Indonesia (APJII). Tersedia pada <https://dataindonesia.id/digital/detail/survei-mayoritas-umkm-pakai-internet-untuk-berjualan>. Accessed May21, 2023.
- Hamidi, A., & Safabakhsh, M. (2011). The impact of information technology on E. marketing. *Procedia Computer Science*, 3, 365-368.
- Hidayati, A. R., & Nugroho, D. S. (2023). Effect of Financial Literacy and Fintech Payment of Financial Management Behavior with Internal Locus of Control as Moderator. *Journal of Business Management and Economic Development*, 1(02). <https://doi.org/10.59653/jbmed.v1i02.124>
- Lau, K. W., & Lee, P. Y. (2017). How technology affects our ways of shopping? A historical analysis on the use of technologies in retailing. *International Journal of Research, Innovation and Commercialisation*, 1(2), 158-170.
- Nufus, K. (2021). Pemanfaatan Digital Marketing Pada Koperasi Dan Cara Koperasi Menghadapi Financial Technology (Studi Kasus pada BMT Al-Fath IKMI). *Jurnal Ilmiah Feasible*, 3(1) 1-12

- Pradiani, T. (2017). Pengaruh Sistem Pemasaran Digital Marketing terhadap Peningkatan Volume Penjualan Hasil Industri Rumahan. *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, 11(2), 46–53.
- Pranata, S. P., & Sinaga, A. (2023). Analysis of Brand Awareness and Brand Image Strategies on Lake Toba Tourists' Interest through the F1H20 Power Boat Digital Marketing Strategy in Balige, North Tapanuli. *Journal of Business Management and Economic Development*, 1(02). <https://doi.org/10.59653/jbmed.v1i02.137>
- Ryan, D. (2014). *Understanding Digital Marketing*. Great Britain: Kogan Page Limited.
- Setiawan, T., Susetyo, D. P., & Pranajaya, E. (2021). Edukasi Literasi Digital: Pendampingan Transformasi Digital Pelaku UMKM Sukabumi Pakidulan. *J-ABDI: Jurnal Pengabdian Kepada Masyarakat*, 1(7), 1599-16.