Digital Literacy Using E-Peken in MSMEs: Bibliometric Analysis

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Abstract:- The increasing use of information and communication technology (ICT) in business has influenced the development of Micro, Small, and Medium Enterprises (MSMEs). E-peken, as an online platform for marketing specific Surabaya products, is the choice for MSMEs to expand their market and increase sales. This study uses bibliometric analysis to determine research developments related to digital literacy using E-peken in MSMEs. In conducting bibliometric analysis, researchers collected articles from Google Scholar with the help of Publish or Perish software published in the 2019-2022 period. They used VOSviewer software to analyze research patterns and trends. The mapping results from VOSViewer are divided into five research clusters. The results of this study provide insight into the need for more research on digital literacy in MSMEs that use E-peken as a marketing platform and how this affects their business performance. Further research on the factors that influence digital literacy and the use of E-packages in MSMEs also needs to be carried out to help MSMEs optimize the use of technology in their business.

Keywords:- Digital Literacy, E-Peken, MSME, Bibliometric.

I. INTRODUCTION

According to a news release from the Coordinating Ministry for the Economy of the Republic of Indonesia (Limanseto, 2021), small and medium-sized enterprises (SMEs) comprise most of the Indonesian economy. The Ministry of Cooperatives and Small and Medium Enterprises in Indonesia has released statistics showing that by 2022, Indonesia is expected to have 8.71 million small and medium-sized businesses. Java Island has a very healthy small and medium-sized business (SME) sector, with 1.49 million SME establishments in West Java, 1.45 million in Central Java, and 1.15 million in East Java (Santika, 2023) accordingly.

The COVID-19 pandemic has considerably influenced the global economy, state budgets, and the viability of SMEs (Utami, 2021). According to studies by the OECD, this epidemic would force several nations to halt manufacturing, cause public consumption to fall, and undermine consumer confidence (Nalini, 2021). The government issued PSBB in response to the swift spread of the virus, as per Government Regulation No. 21 of 2020, concerning Large-Scale Social Restrictions in the Context of Speeding the Management of COVID-19 (Iskar et al., 2021). A key drawback of this PSBB is the restriction of individual liberty. For people who depend on a consistent paycheck, the inability to transact in cash has far-reaching effects (Hernikawati, 2022). People's discretionary spending would decrease as a result of these rules being enacted, which might lead to reduced interaction across groups (Mawar et al., 2021).

If you pay attention, however, the COVID-19 epidemic has a good side where business actors like MSMEs utilize Information and Communication Technology (ICT) in their daily operations and leverage technological advancements to boost sales. Hence, they can innovate and quickly adapt to the COVID-19 pandemic by turning to the digital realm to run their business (Fiona & Rahmayanti, 2022). Responding to the impact of the pandemic, the government will undoubtedly innovate by preparing various steps so that the Indonesian economy can survive and not slump, one of which is by supporting SMEs to continue operating (Firdaus et al., 2020). The Surabaya City Government did the same thing in 2021 by launching an application called Peken Surabaya (Economic Empowerment and Resilience in Surabaya) (Pujiati et al., 2022). This mobile web-based application was formed to facilitate MSME players and grocery stores in carrying out goods management activities and purchase transactions (Putra, 2021).

Managing an online business amid a pandemic is a new challenge for MSMEs, especially in implementing technology. Undeniably, not all MSMEs can adapt to technological developments, such as selling through digital platforms (Santoso, 2020). According to the kominfo.go.id page, before the COVID-19 pandemic, the number of digitalized SMEs was around 9 million out of 64 million, contributing 60% to Indonesia's GDP. Then during the pandemic, it increased by around 12 million, so around 21 million or around 32% of the total 64 million MSMEs in Indonesia currently use digital technology. It means that 68% of MSMEs still need to take advantage of advances in digital technology to develop their businesses. Therefore, it is a concern for the G20 countries to dig deeper into how digital connectivity can contribute to global economic recovery (Yusuf, 2022).

Based on the description above, this study aims to map the digital literacy of MSME actors using the e-peken application. The e-peken tool, this study seeks to map the digital literacy of MSME actors based on the description provided above. The advantage of this research is that it helps identify new trends and study areas in a particular site. It can help researchers determine the direction and focus of their research.

II. THEORETICAL REVIEW

A. Digital Literacy

Digital literacy is the capacity to locate and select information, think critically, be creative, work collaboratively, and communicate effectively while being responsive to socio-cultural and electronic security advances. It is not just the usage of digital equipment (Naufal, 2021). There are 4 (four) basic principles for developing digital literacy, namely (Sutrisna, 2020):

- Understanding, meaning that people understand information from the mass media either directly or indirectly.
- Interdependence, meaning that they can rely on one another in media development and mutually benefit one another.
- Social factors and information sharing with the public shape the long-term success of media and can also shape organic ecosystems for information search, information gathering, information storage, and ultimately, media change.
- Curation means people can access, understand and store information to read later. In addition, Curation can also be interpreted as the ability to cooperate in finding, collecting, and organizing helpful information.

The following six domains make up Eshet-Alkalai's (2012) "Digital Literacy Framework": a) Visual photo thinking is the capacity to understand and use visual information; b) Real-time thinking is the capacity to process multiple stimuli simultaneously; c) Information thinking is the capacity to analyze and synthesize data from various digital sources; d) Two-part thinking is the capacity to move around in a non-linear hypermedia environment e) Generous in conclusion, digital literacy describes a person's familiarity and competence with numerous types of digital media.. The advent of widespread digital technology, network infrastructure, and computerization is referred to as the "digital era" (Widjanarko & Yuhertiana, 2022). Good digital literacy is essential in today's world, from managing a household to operating a company, and its importance has only grown as the digital age has progressed.

B. E-Peken

E-peken is a mobile web application released in October 2021 that aims to connect grocery stores and Micro, Small, and Medium Enterprises (MSMEs) in Surabaya. There are two ways to access e-peken, the first is through the website https://peken.surabaya.go.id/ and the second is through the e-peken application, which can be downloaded on the playstore or appstore, specifically the peken application can only be accessed by sellers (Salam & Prathama, 2022). The grocery shop and MSME features are two of the many features of this e-Peken. Still, this feature has several product choices, including handicrafts, fashion, and culinary. With the existence of e-peken it is hoped that it can facilitate the expansion of market share and national economic recovery after a long pandemic period.

C. MSMEs

Micro, Small, and Medium Enterprises are independent, productive business units controlled by individuals or entrepreneurs in any economic sector (Raharja & Natari, 2021). MSMEs also have several advantages over large companies, namely innovation in product development, the ability to employ many employees, flexibility, and the ability to adapt to rapid market changes compared to large companies (Suyadi et al., 2018). According to Indonesian Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises, namely:

- Micro-enterprises (MEs) are small, profitable companies that a single person or a small group may hold.
- Small businesses must be owned, controlled, or become part of another organization that does not meet the criteria for a large or medium-sized business through a direct or indirect subsidiary.
- Independent and productive economic activities conducted by individuals or businesses that are not subsidiaries or affiliated companies of smaller or larger firms in terms of total net worth or annual sales results are referred to as medium enterprises.

III. METHOD

This study uses a database obtained from Google Scholar. The things considered are: (1) Google Scholar has a broader scope and is easy to access, and (2) Google Scholar does not require cooperation or payment. Researchers used Publish or Perish (PoP) software version 8.4.4041.8250 in searching scientific articles. Scientific articles published in 2019-2022 downloaded the keywords "digital literacy, MSMEs" because the development of information and communication technology (ICT) has affected business development in various sectors, including MSMEs. The keyword "e-peken" was chosen because the topic to be raised in this study is related to the Surabaya City Government's e-peken application. The next step was to practice systematic search methods that included identification, screening, and eligibility.

A. Identification

Google Scholar was the central database used in this study to look for article sources. As new content is added over time, Google Scholar results can change drastically quickly, sometimes in just a few hours, with a variable tendency for results to be higher or lower than in a previous search. In this survey, "digital literacy, SMEs" and "e-peken" were the important search terms.Screening.

B. Screening

Filtering is the process of adding or excluding elements from an analysis. Articles published in formats other than journal articles, such as books, proceedings, and seminars, are excluded as a filter.

C. Eligibility

At this stage, a manual check is carried out by examining each item's title and abstract to ensure that they all meet the predetermined criteria. Several articles were left off the list because they discussed topics like digital literacy and e-peken without providing context for how these topics affect

MSMEs. We were able to collect 202 articles after the feasibility analysis.
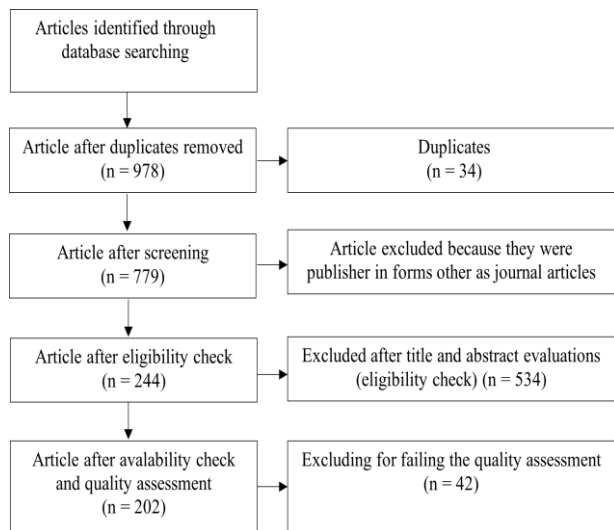

Fig. 1: Article Selection Process

IV. RESULT AND DISCUSSION

Publications regarding MSME and digital literacy have been growing every year from 2019 until now. In recent years, the topic of digital literacy in SMEs is still a trend in conducting research. However, many SMEs still need to have a sufficient understanding of digital literacy and the use of technology in their business. The most significant number of articles (466 in total, or 49.4% of all data) on digital literacy for MSMEs was published in 2022. It shows that digital literacy for MSMEs is still relevant and needed to help MSMEs grow their business through technology.
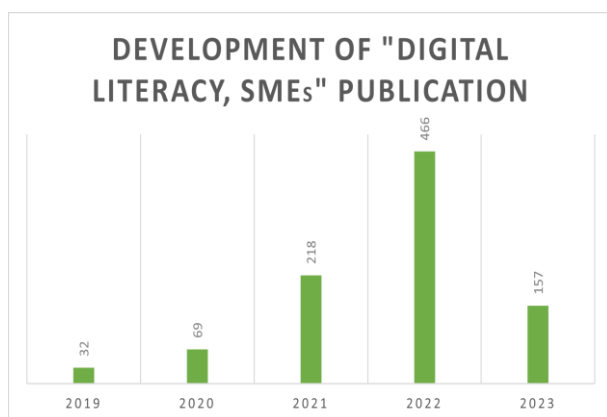

Fig. 2: Development of "digital literacy, SMEs" publication

Source: Publish or Perish

E-peken Surabaya is one of the initiatives of the Surabaya city government to support the development of MSMEs in the region through digital technology. E-peken is a digital business platform to help MSMEs in Surabaya City to market their products online and increase sales. Much research related to e-peken has yet to be carried out because it is still relatively new, and few are familiar with it in the community. This makes only a few interested in researching this platform.
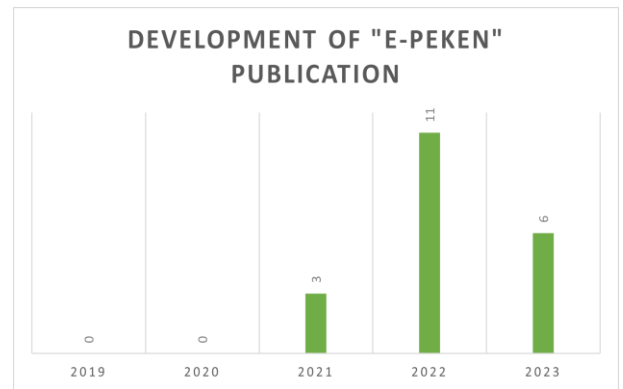

Fig. 3: Development of "e-peken " publication

Source: Publish or Perish

Scientific articles found through the Google Scholar database are included in the VOS viewer software. VOS viewer shows the results that there are 10 items which are divided into 5 clusters, namely:

A. Cluster 1 contains fintech, literacy, literacy influence, and MSMEs.

Fintech refers to financial technology applications that offer financial services online or through mobile devices. On the other hand, financial literacy refers to one's understanding of financial topics such as money management, investing, and financial products. Fintech and financial literacy are closely related, and fintech can help improve individual financial literacy. Increasing financial literacy can positively impact MSMEs because business owners can make wiser financial decisions, manage cash flow better, and choose financial products that better suit their needs. Fintech can help MSMEs by providing more accessible and transparent access to financial products and helping them manage their finances more efficiently.

However, the impact of fintech on MSMEs may also depend on their level of financial literacy. If MSMEs have a low level of financial literacy, they may need help understanding the available fintech products and services and how they can be used to improve their finances. On the other hand, when MSMEs have high financial literacy, they are more likely to use fintech more effectively and maximize the benefits of using fintech for their needs. By increasing financial literacy and access to fintech, MSMEs can optimize their financial opportunities and accelerate their business growth.

B. Cluster 2 contains digital literacy and financial literacy.

Digital literacy and financial literacy are closely related because they complement each other in the digital era. Digital literacy refers to a person's ability to use digital technology and understand how it works, including using the internet and financial applications. Meanwhile, financial literacy refers to understanding financial issues such as money management, investment, and financial products. Financial products are often available online and through financial software in this digital era. Therefore, understanding digital technology and financial applications is crucial to increasing one's financial literacy. People with

good digital skills have easier access to financial information, shop online, and choose financial products that suit their needs.

Additionally, digital technology can help increase financial literacy by providing easier access to financial information, including tools and applications that help individuals manage their finances. For example, a financial management application makes it easier for employees to track their expenses and get more detailed information about their expenses. In this case, individuals need to have good digital literacy to increase their financial literacy. The government and financial institutions must also pay attention to the importance of digital and financial literacy and provide adequate training and resources to improve both. By increasing digital and financial literacy, individuals can use digital technology more effectively to improve their finances and achieve their financial goals.

C. Cluster 3 contains digital marketing and the pandemic period.

Digital marketing uses digital technology and online resources such as websites, social media, and email. The COVID-19 pandemic has changed consumer behavior and accelerated the transition from traditional to digital marketing. In this case, digital marketing is crucial to maintain and increase business success during a pandemic. Many consumers are switching from in-person shopping to online shopping. In this regard, digital marketing can help businesses reach consumers through online platforms, maintain customer loyalty and grow their customer base.

Apart from that, digital marketing can also help companies improve the customer experience online. Digital marketing can also help businesses increase customer loyalty by offering unique online offers, campaigns, or loyalty programs. During the COVID-19 pandemic, many companies have been forced to cut their marketing budgets due to increasing financial pressure. In this case, digital marketing can be a cheaper and more effective solution to support a business. Companies can use online media more cheaply than traditional marketing, such as television or print advertising. Business actors can also optimize their digital marketing by analyzing data and conducting tests for better results.

D. Cluster 4 contains covid.

COVID-19 has had a significant negative impact on the MSMEs and the economy of Indonesia. The following effects of the COVID-19 pandemic on the MSMEs and the economy of Indonesia:

- Decline in market demand: Due to decreased mobility and economic activity, the COVID-19 pandemic has resulted in a decline in market demand. As sales of goods and services decline, it results in a reduction in MSME revenue.
- Large-scale social restrictions: Large-scale social restrictions have been implemented in several regions of Indonesia to slow the spread of the COVID-19 virus. Reduces the number of consumers visiting MSME stores or online stores. As a result, SMEs that rely on physical sales need help maintaining their business.

- Limited supply: COVID-19 has also affected global and local supply chains, causing delays or delays in the delivery of goods or raw materials. Affects the operations of SMEs as they face difficulties obtaining raw materials or products to produce their goods or services.
- Limited access to capital: Many MSMEs have found it challenging to obtain funding because of the COVID-19 pandemic. Due to the unstable economic situation, banks and financial institutions have opted for loans and credit.
- Decreased people's purchasing power: Due to the COVID-19 epidemic, many employees have lost their employment or have seen a decline in their pay, which has reduced their buying power. Because fewer people are buying items and services that are seen as trivial, SMEs are affected.

The impact of the COVID-19 pandemic on MSMEs and the Indonesian economy as a whole is very significant. To overcome this impact, the Indonesian government has introduced several policies, such as providing social assistance, capital assistance, and training to improve the capabilities of MSMEs. In addition, MSMEs need to adopt new strategies, such as online platforms and digital marketing, to reach a broader market.

E. Cluster 5 contains digital literacy.

Understanding, utilizing, and using digital technology for specific objectives are all aspects of digital literacy. Digital literacy includes searching, evaluating, using, collaborating, and communicating with digital technologies. Digital literacy is also crucial for business development and brand or product promotion through digital marketing. The influence of digital literacy is boosting people's and organizations' capacities to respond to difficult digital situations that are changing quickly. With good digital competence, individuals and organizations can maximize the potential of digital technology and use it to achieve their goals.

Another effect of digital literacy is increased participation in the digital economy. Increasing digital literacy means that more people and organizations are leveraging digital technology to grow their businesses and expand their reach to global markets. Digital literacy will help drive economic growth and increase competition in the global economy.
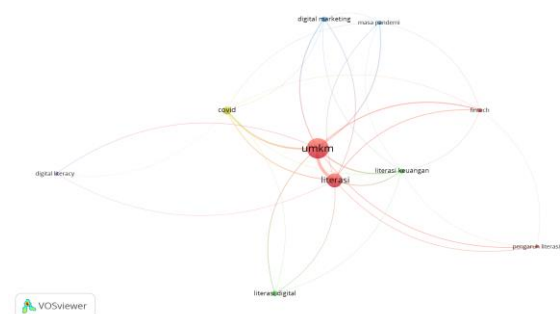

Fig. 4: Network Visualization

Figure 4 shows a network that shows the network linkages between the visualized concepts. Therefore, the result can be obtained that a network is formed where MSMEs are interconnected with networks with digital literacy, financial literacy, fintech, digital marketing, and covid. There is a close relationship between MSMEs, financial literacy, fintech, digital marketing, and COVID-19. Here are some explanations:

- MSMEs: However, MSMEs often need assistance in accessing markets and finance to expand their enterprises. MSMEs are a crucial component of the Indonesian economy and they significantly contribute to economic development and employment creation.
- Digital literacy: Digital literacy is the ability of individuals and organizations to understand, use and use digital technologies. Digital literacy can help SMEs maximize the potential of digital technology and use it to expand markets and improve operational efficiency.
- Financial literacy: Financial literacy is the ability of individuals and organizations to understand, manage and make sound financial decisions. For MSMEs to effectively manage their finances and make wise investment decisions, financial literacy is essential.
- Fintech: Financial technology stands for financial technology or financial technology. Financial technology offers SMEs more specific, faster, and cheaper financial services such as online loans, digital payments, and financial management.
- Digital marketing: Digital marketing uses digital technology to promote products or brands and increase visibility and sales. Digital marketing can help MSMEs expand their market area and increase their brand awareness by using digital technology to promote products or brands and increase visibility and sales. Digital marketing can help MSMEs expand their market reach and increase their brand awareness.
- COVID-19: The COVID-19 pandemic has changed the way MSMEs operate. Social restrictions and physical lockdowns have pushed SMEs to go online and use digital technology to sell their products. That is why digital literacy, financial literacy, financial technology, and digital marketing are becoming increasingly important for SMEs in dealing with the COVID-19 pandemic.

Overall, SMEs can use digital literacy, financial literacy, financial technology, and digital marketing to expand their market reach, improve operational efficiency and manage their finances well. The COVID-19 pandemic has accelerated changes in how MSMEs operate, emphasizing the importance of digital knowledge and technology in their businesses.
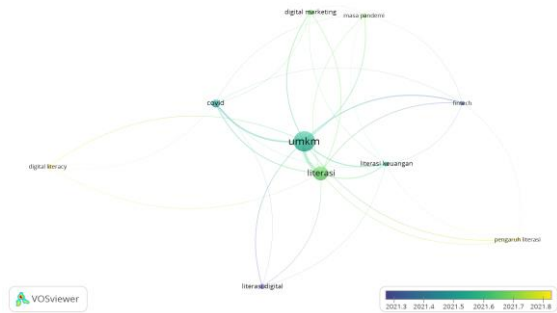

Fig. 5: Overlay Visualization

Figure 5 shows an overlay visualization that shows traces of research history over the last 5 years. This statement is based on the results of an overlay visualization showing yellow nodules representing recent years of scientific publications containing the keyword "digital literacy." Research on digital literacy has not been carried out much; the underlying reason is that it has just become a popular topic. Although essential, much research is still being conducted on other topics, even though digital literacy is critical for an Indonesian society that understands progress. Although there are still obstacles in conducting digital literacy research, we must continue to research and understand how digital literacy can affect individuals and society. Therefore, digital literacy research needs to be continuously improved and developed so that we can better understand its implications.
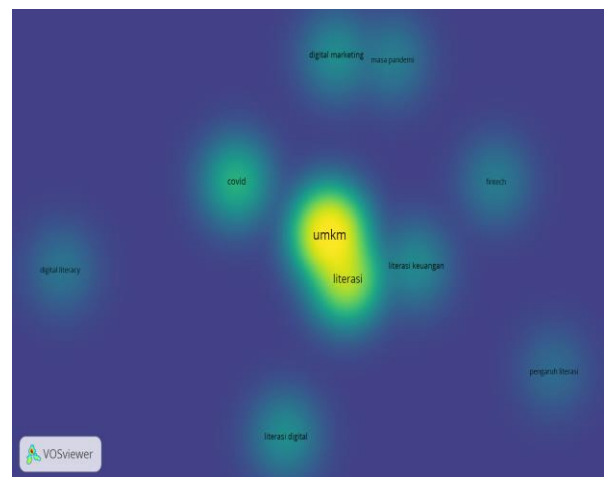

Fig. 6: Density Visualization

Figure 6 shows the density visualization, which shows the density or emphasis on the research group. The darker the yellow color and the larger the circle shape in the visualization results shows that there are already many research topics with these keywords having a higher link strength value than other keywords. In this case, the results show that the keywords "MSMEs" and "literacy" have been extensively researched, which can be symbolized in yellow. As for the green color, little has been researched, namely the keywords "digital literacy, financial literacy, digital literacy, the influence of literacy, financial technology.

V. CONCLUSION

Based on the bibliometric analysis that has been carried out, research on digital literacy using e-journal in MSMEs is still relatively new, with a limited number of related articles. The research theme that is mainly raised is the marketing strategy and the influence of e-weekends on product sales. Several journals were also found which became research centers on digital literacy in general. Thus, further research on the factors that influence digital literacy and the use of e-packages in MSMEs needs to be carried out. Several suggestions can be given for the development of digital literacy research for MSMEs using e-books, including:

- Provide digital literacy training for business owners and MSME employees to improve skills in using the E-peken platform and other technologies needed in business.
- Increase understanding of marketing strategies and the influence of E-peken on product sales to MSMEs so that they can help develop their business.
- Access to databases from Scopus, Semantic Scholar, or the Web of Science is also envisaged in the future, in addition to Google Scholar.

ACKNOWLEDGMENT

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