Improving The Competitiveness of Small and Medium Micro Economies through Digital Marketing in the Global Market

Ardhi Islamudin^{1*}, Ririt Iriani Sri Setiawati²

Universitas 17 Agustus 1945 Surabaya, Surabaya, Indonesia¹ Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya, Indonesia² ardhiislamudin@untag-sby.ac.id^{1*}, ririt.iriani.ep@upnjatim.ac.id²

Abstract: This study focuses on how digital marketing helps SMEs compete more effectively in world markets. The purpose of this the study is to describe the role of digital marketing in increasing the income of MSME actors. so as to optimize business opportunities by utilizing digital technology in such a way as to lead to the realization of the technopreneurship needed to be globally competitive. The research model used refers to qualitative descriptive stories based on case studies made on general topics in society where there are problems in SME digital marketing. According to the findings, marketing still problems accounts for 35% of all problems, and many MSMEs still use traditional marketing, which makes their not optimal income. Because of this, we have succeeded in bringing a more sophisticated and well-developed business management to the world market through the use of digital marketing. Therefore, this activity will be able to boost knowledge and through increasing the capacity of MSME actors, the economy can reach a higher levels of progress.

Keywords: Digital marketing, Increasing income, micro, small and Medium Enterprises

I. Introduction

SMEs, referred to as micro, small and medium enterprises. The role of MSMEs in the economy is very important and hasmany contributions in developing and building the economy in a better direction. Sharif et al. (2022) This research indicates that SMEs play an important role in our economy. Therefore, to encourage economic progress, MSME development required both in terms of capital and soft skill capabilities. MSMEs are often held by people or organizations who want to increase their economic productivity and capabilities to provide goods and services that benefit individuals, households, business entities, or companies of all sizes (Octavina & Rita, 2021). As a result, each region experienced growth UKM.

We are aware of the extraordinary growth of MSMEs in Indonesia. MSME expansion is huge positive, indicating that the community's efforts to innovate and use its resources have produced much faster growth (Singgih, 2010). Distant development This superiority shows that local cultural wisdom has begun to emerge, making it possible innovation to experience communal growth of ideas and creativity, despite environmental circumstances Which challenge. Based on data Which listed in Table 1.1, seen that MSMEs in Indonesia experience development which is getting increased from year to year.

No	Year / Period	Amount MSMEs	
1	2015	59.26 MSMEs	
2	2016	61.65 MSMEs	
3	2017	62.92 MSMEs	
4	2018	64.19 MSMEs	
5	2019	65.47 MSMEs	

Table 1. Development UKM in Indonesia

Source : Service Cooperative and MSMEs

Availability of government regulations that are able to facilitate as well as provide protection to cooperative And MSMEs in operate activity economy here it is Which cause the high concentration of SMEs in Indonesia. SMEs hope to increase and get the best results under this policy. Everyone gets a good chance to work or get Money at a time develop MSMEs they. Besides That, development MSMEs also involve the development of local culture and innovation through their brilliant ideas earn. This has resulted in a variety of products and services that are in great demand by public in a manner wide. Impact is request market to the product And service that developed the more increase positively.

The large number of MSMEs has a positive impact because it is clear that MSMEs have strategic role in improving and growing the national economy. According to (Budiarto et al., 2018), even though Indonesia is experiencing an economic crisis, SMEs in general in Indonesia can more resilient to face these conditions and survive the economic crisis (Budiarto et al., 2018). In addition, SMEs have shown that they are able to accommodate household workers Which more diverse from previously, so that economy can With exists application digital marketing, MSME actors can experience a better level of sustainability,

temporarily Community income can also experience more positive developments. Hence, the role UKM very important. They Keep going can promote economy Which more Good And develop the country, bringing it closer to greater economic success (Tasman et al., 2021).

MSMEs face challenges related to decreased turnover and income Which they get. Decline This happen Because change in method sale And marketing, where previously it was done conventionally but with developments technology, method it switches to marketing on line. This change has affected culture and the lifestyle of the people, who previously shopped in-store, but now switch to using applications and websites for online shopping (Meta Meidina Risanti & Riyanto, 2021). Perpetrator MSMEs No ready to advertise the product in a manner digital in world real. (2017) (Febriyantoro & Arisandi).

The problem in MSME marketing activities is that they still use traditional marketing and not doing digital marketing, which doesn't pan out, affecting viability business And development income, as well as face constraint. For reason This, For increase their market share, it is important for them to take advantage of the technology and platform media social other. And make it easy MSMEs And consumer For buy product they (Hadi & Zakiah, 2021). This problem must be addressed properly by optimizing digital marketing so that people's income increases, the economy grows better, and is achieved level that welfare Enough Good.

Success need dedication And perseverance Which tall. Technique Which used majority MSMEs For promote the product almost The same. Part big MSMEs utilise media social For advertise the product to candidate consumer. Matter This require owner MSMEs own knowledge Which deep about technology latest (Shiratina et al., 2020). Very Possible For increase amount sale goods Which promoted via social media. Digital marketing is also very good for companies that are new established. Cost-effective because you don't need a physical location to sell goods or services You, you have unlimited time to work on your business without hiring staff, and you can reach a wide audience, because online marketing is often supported by websites or social media platforms (such as Facebook, Instagram, WhatsApp, and others) (Putra et al., 2021). This is in accordance with the statement made by (Sulistyanto et al., 2021) that the use of digital marketing will create employment new and drive success business. Today's business success is heavily influenced by the application of digital technology in business like marketing. This is in accordance with research findings that application and development marketing digital Which lead to advertising needed If somebody want to success in life modern (Hiswati et al., nd.; Krisnawati et al., 2019; Yuniarti et al., 2020). Based on the explanation that has been given, the formulation of the research problem is as follows: How use marketing digital can increase Power competitive MSMEs in scale global?

II. Literature Review

Digital marketing kindly whole, marketing digital related tightly with marketing in a manner general, Which involves a series of steps used to help a person or group achieve their goals, primarily through generating exchange opportunities and bigger profits through the process applied (Keller, 2016). much better than before. That's what marketing is for This relates to how one conveys a number of sales messages and messages others that are useful for business development. This situation is related to the process of communication It means There is messages Which be delivered to a number of party For persuade or affect one's emotions and thoughts in making and choosing certain products. Therefore in accordance with statement study that marketing That is action somebody Which carry out a number of activities to move and convey certain information to changing one's view of the products and services being marketed (Al-Azzam & Al- Mizeed, 2021). For That Because marketing This related with delivery content message promotion then to achieve a certain level of effectiveness and efficiency required the role of technology in the process. Role technology This named with digital marketing (Muliana et al., 2021).

Although all activities are carried out by utilizing digital media and digital technology other, marketing This characteristic digital (CF Sari et al., 2022). Technology digital only used For make plan communication Which implemented by every marketer, ensure communication can run smoothly and reach as many customers as possible. It's consistent with: Reach every consumer in accordance with objective You Also will ensure your business continuity and business success will improve greatly. For that to be able achieved properly requires concrete action in the form of training and development of learning (Mangku et al., 2022). Through matter That they will capable succeed in application nor development.

MSMEs

The definition of SMEs in Law No. 9 of 1995 states that SMEs are part of small businesses with land and building wealth up to Rp. 200 million and an annual turnover of around Rs. 1 billion. On moment

Which The same, company medium own asset land And building with various mark, from 200 until 10 billion rupee. with level income Which in accordance. Matter This is explanation MSMEs in a manner type ability in ownership assets And scale his efforts. But in another sense this business is related to business processes with forms various sectors that are mutually organized with good scope so that they are able to use all ability For reach various objective including help party other as well as expand sector other (Maghfiroh & Rahmawati, 2021). For That activity business Which they do No only related with activity certain just However Also cover And affect variety activity public general.

Role MSMEs in economy Indonesia very significant Because capable absorb up to 96% of the workforce, providing ample employment opportunities. It reduces unemployment and improve the general welfare of society. According to the findings of the study, MSMEs in Indonesia able to make a significant and profitable contribution to revenue growth public. For this reason, if it is developed, it will be able to have a positive impact on life public in a manner general. In accordance with condition in fact capable increase people's income, able to overcome differences in the distribution of people's income, able overcoming various problems related to labor (Ramadan, 2021). Therefore If this development is carried out properly, it will be able to meet the needs of the community in the long term. For that so that the benefits can be felt literally long-term so needed support from various party including marketing. Development sector marketing is needed because it will be able to direct MSMEs to success and capable develop business toward progress. Especially on period Now This development world The increasingly advanced trade causes the role of MSMEs to run better and be able to achieve performance the highest.

However, it turns out that economic actors are still facing various problems. Therefore, it is appropriate with our findings that they still face many problems: the quality of each effort marketing they do. the problem of the need for funds for business processes, limited in the quality of the workforce so that various changes cannot be adapted quickly, including material raw Which limited, technology nor infrastructure Also experience limitations (Rahmadani & Subroto, 2022). Therefore appropriate action is needed so capable achieve business success and competitiveness. Management is used to achieve success effectively and efficiently (Dewanti, 2022). Those who were able to reach the system Work the best so success capable done with Good.

III. Research Method

Type study This is study descriptive qualitative. in where the goal is For describe And explain object Which researched as well as influence to phenomenon Which is being investigated. This research was carried out with reference to phenomena that occur around our environment, especially phenomena related to SMEs. which has grown into business integrated with technology and utilizing digital marketing. The purpose of this research is to concretely explain. This research involves observing phenomena that are happen And collection data from various source For get understanding Which more in depth about the subject matter of this research. This research data source is accessed via observation, which then the data is analyzed and interpreted to reach conclusions about study Which currently done (Arikunto, 2019). Scenario moment This And What Which happen on MSMEs in Indonesia are only explained and presented in this report. not looking for a correlation or impact of pre-existing assumptions. This is due to the fact that it is not related to certain hypothesis. or looking for connections between ideas so that the results of our research efforts can be used to best describe the many events covered in the study This.

Generally, researchers utilize qualitative research as a method for obtaining data and the right information. through investigations from various data sources. The goal is to make research conclusions based on this data or information (Sugiyono, 2019). Study This adopt approach qualitative with method descriptive narrative, in where Information collected during the interview process. and personal webinars with participating experts in research. This type of research is based on case studies that show current marketing has evolved as is digitization, and many MSMEs are use it to increase their income. Data collected through observation and observations of MSME owners, where findings such as behavior, changes in work processes, and their effects are recorded systematically from the results of observations made. Besides In addition, we also carry out activities related to data collection through documentation activities for get return information Specific, document form chart And picture on MSMEs in Indonesia To use develop discussion study.

The first step in evaluating existing data is to reduce all existing data already there becomes what has been gathered. Data generation is a component of selecting and simplification so that data Which collected from notes field And documentation can better explain findings and answer research implementation questions. The next stage is to provide data or views, where we will collect various information latest and

then arrange it in various tabular explanation and visual agar findings study more easy understood. Step next is do verification And synthesis of data obtained through the process of reduction and display. The data will be linked to take conclusion Which support results study (Hamzah, 2020). Study This use triangulation from second source And method For ensure results Which accurate. Verifying information through various sources or data is known as source triangulation. Whereas triangulation technique means results study will verified through observation And interview Which done. All step This done For reach results main, that is understand improvement competitiveness MSMEs through marketing digital in the global market.

IV. Results and Discussion

Technology Information (IT) is something form technology Which used For creating, storing, transforming, and utilizing information in its various forms. Business micro, small, And medium (UMKM) can access market international blessing use IT. like Which done shop book Amazon, portals yahoo, And House auction ebay. Moment running a business, IT or e-commerce offers flexibility in production, delivery of products fast software, sending and receiving offers quickly and economically, and supports fast paperless transactions. MSMEs can increase their export potential and promote their products to a wider range of countries by using the internet, while paying less transaction costs such as contract fees, communication fees, and fees service. With utilise system technology information Which more Good, expenditure the can reduced.

Since technical innovation always accompanies scientific progress, it is inevitable in the world recently. Every innovation should bring positive benefits, make things easier and is a new way of realizing human activity. Technological progress has progressed Which outside normal, and Lots aspect life get benefit from him. Its existence in a manner significantly affect various aspects and facets of human life. Relevant examples are Communication technology involves the use of hardware in the context of an organizational structure and has a social value that allows individuals to collect, process, and share information. It is not true that there are micro, small and medium enterprises (MSMEs). one main pillar strength economy in level national and area in Indonesia.

According to the results of a study by the Association of Indonesian Internet Service Providers (APJII), more than half Indonesian people are already online. Based on survey results in 2016, it was noted that approx 132.7 million resident Indonesia has connected with Internet. On moment Which The same, Indonesia is home to 256.2 million people. From the conclusions that can be drawn, there is an increase in the number Internet users have increased from 2014 by 51.8 percent to date. Estimated only 88 million person Which become user Internet on year 2014, according to ask opinion APJII. The increase in the number of internet users in Indonesia is due to infrastructure developments and ease of public access to gadget devices. This situation provides opportunities for SMEs For use technology information as means development market.

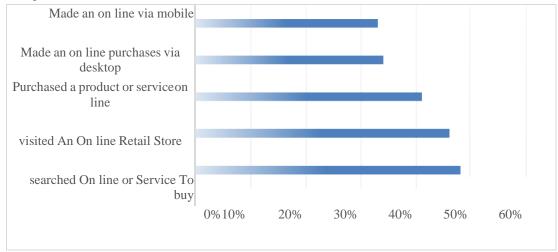


Figure 1. Online Shopping Activity Source: We are social (2017)

Based on number 1 above, up to 48 percent of Indonesian internet users are looking for goods or services online, 46 percent go to online retailers, 34 percent use a PC or laptop For do transaction on line, And 33 percent utilise Device mobile, like smartphones, is Wrong one example. Fact this indicates that Indonesia has develop significant capabilities in terms of online purchasing and Internet utilization. as a means of promoting business. Social networks, usually referred to as social media, is the most widely used. Various social networks can sometimes be accessed. A number of platforms media social, including Twitter, Facebook, path, And Instagram, only focus on friendships, while others, like LinkedIn, are dedicated to finding and building connection.

Not only that, there are also Messaging tools, e-mail and SMS are examples of more personalized services. In addition, search engines such as Google and Yahoo can also be utilized. Entrepreneurs can use blogs and websites as media personally with tactics This.

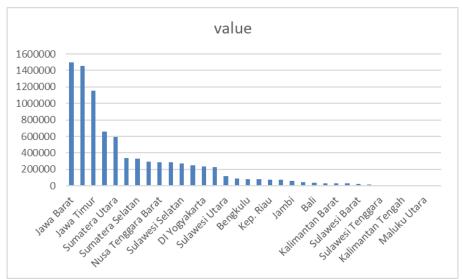


Figure 2. Growth MSMEs in Indonesia

Source: Ministry Cooperative And Business Small And Intermediate (Kemenkop SMEs)

Since Surabaya serves as the capital of the province of East Java, it's no surprise that development SMEs in there increases rapidly from year to year. Of course the effort No Apart from government involvement in maximizing Surabaya has significant potential in matter MSME, And Service System Business City Surabaya participate role in support development of the SMEs. Participate in free training offered by the service to be a bridge to sell members' products so they can compete with other countries. In addition, the MSME sector requires special attention from the government because MSME actors are facing enormous competition with the presence of power economy foreign, such as platforms marketplace, service logistics, And service transportation on line.

For SMEs, the Surabaya City Trade Office provides counseling and training. Of course Of course, the bureaucracy does not oversee the training, but by tutors and entrepreneurial activists its been a long time. Activities include community relations, education and motivation. In training SMEs, about 40 to 60 small and medium companies bring their own products to training. in fact, comparison program training And coaching annual Which done by Department Trading from year 2013 until 2016 disclose that participation business small:

Year	Not yet Facilitated		facilitated		Target	
	Ν	%	N	%	N	
2013	1	0.3 %	284 SMEs	99.6%	285SMEs	
2014	-	0 %	107 UKM	107%	100SMEs	
2015	76 SMEs	58.6%	124 UKM	41.3%	3 00SMEs	
2016	65SMEs	43.3%	85 UKM	56.6%	150 SMEs	

Table 2. Facilitation Training UKM built 2013-2016

Source : Service Trading City Surabaya (processed researcher), 2018

Based on the training facilitation data in the table above, 284 SMEs were operated in 2013. The goal of helping 100 SMEs increased to 107 SMEs in 2014, but reached 125 in 2015. Few SMEs use digital marketing to increase client interaction, lower costs, and offer convenience. SMEs should concentrate on marketing techniques currently effective. In order to maintain the loyalty of current consumers and make their products attract new consumers to make purchases, MSME owners update the information through social media, websites, marketplaces, special customer groups, and other channels on average every day very. Client MSMEs Which supported Surabaya report that advertisement digital increase sale they, convenience consumer For obtain information company And order product. Studies Selito (2004), Which find that use marketing Internet can increasing sales even in very remote places, giving confidence to things This. Based on agreement a number informant, use digital marketing has give enhancement sale as big 30% until 100% for they. Matter This because ability marketing digital For Expand range consumer And facilitate access information Which provided through media social, website, And platforms other.

The results of one of the fostered MSMEs in Surabaya were successful in marketing their products online online and make a difference after using online sales, things that are felt after using online marketing is cutting the cost of renting a shop or employee costs who looks after the shop, built Which done by Surabaya to MSMEs own impact Good, Matter This a number of MSME owners Which succeed raise turnover sale through Internet:

Informant	Ascension Sale %
LV	80%
са	40%
SB	60%
ТКВ	40%
MC	30%
QS	70%
EB	80%
PS	100%
BC	40%
FB	40%
MM	60%
BR	40%

Тэ	hle	3	Ascension	Sale	(%)	
ıа	Die	э.	Ascension	Sale	(%))	

Source: data processed (2018)

Like which can seen from statistics on above, SMEs experience enhancement sale as a result of the ease of direct contact between sellers and customers and accessibility information about price product, menu, promotion, And topic related other. Besides That, perpetrator Certain MSMEs work together to enable clients from all over Indonesia to purchase goods from Batam through online marketplaces such as Shopee and Tokopedia. SMEs in the sector food and beverage has collaborated with Go Food for digital marketing, consumers have the possibility to order food and drinks online. without must visit the shop in person. Consumers can make purchases through the Go application food, And order will be delivered by Go-Jek drivers to the house buyer.

Several trainers in Surabaya assisted by UMKM believe that even though they use the media internet to advertise their goods, their income does not grow. This is appropriate data from the observation and interview processes which show that MSME actors in the city of Surabaya Still wrestle with marketing traditional. Matter the in accordance with tables :

No	Problems MSMEs	Amount Percentage Problem		
1	Raw material	11%		
2	Marketing	35%		
3	Capital	37%		
4	Distribution – Transportation	4%		
5	HR (Power Work)	12%		

Table 4. Problems MSMEs in the city Surabaya

Source: data.diskopukm.jatimprov.go.id

Method marketing traditional involve activity safekeeping goods in a number of shop use method consignment, Which Still Lots used by perpetrator MSMEs For market their product. However, this method has a weakness in terms of turnaround time sales, so that many products settle and have the potential to reduce product quality as well income public in general (Putra et al., 2021).

Today, we recognize the need to move from traditional to digital methods, not only Because impact of the pandemic, but also due to the continued development of technology changed. All activity economy like trading, production, And distribution currently enter digitization economy, and digital aspects need to be developed further (Maulidasari & Setiyana, 2020). However, this is a challenge because many MSMEs do not use digital media. According to 3180 sources, one of the issues the two developers had to address was build media digital marketing for MSME actors.

because many MSME actors still do not understand the information or lack it ability Which needed For activity marketing digital, government And service MSMEs (Ramadan & Arifin, 2015). It seems problems This will become barrier Which significant for the developers digitization economy in period front as well the perpetrators MSMEs.



Figure 3. Trackable and measurable results Source : *Cooperative Service data East Java*

Chart in on indicate that part big MSMEs Still Not yet Ready For expanding product marketing online. Therefore, there is a need for assistance efforts intensive for 89% of these MSMEs. The success of the educational assistance program marketing on line for MSMEs influenced by a number of factor, like age and level education.

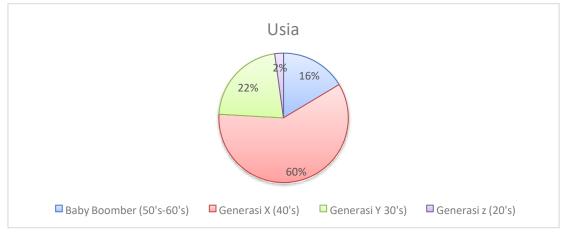


Figure 4. Effect of Age Source: *Data Cooperative Service Java East*

Age has a significant effect on the ability to perform activities and work. Based on results data statistics year 2019, owner MSMEs own generation baby different bombers (50-60 years), Generation X (40 years), Generation Y (30 years) and Generation Z (20 year). Business people aged 50-64 are less likely to use the digital economy compared to businesspeople aged 20-40 years (odds ratio = 0.215). That is, there are more young economic actors tend adopt technology economy digital

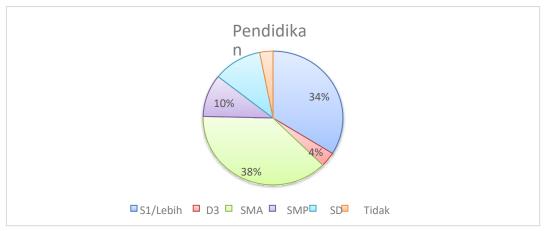


Figure 5. level Education Perpetrator MSMEs Source: *Data Service Cooperative Java East*

Those who dropped out of elementary school, junior high school, high school, and D3 and University are the six categories whose education is specified. According to statistical data, there is no difference between business actors and those who have not finished elementary-junior high school in terms of educational level in using the digital economy. Level education SENIOR HIGH SCHOOL And university, however, range in a manner significant. Matter This implicated that the possibility of business actors using digital economic applications increases along with increasing level education.

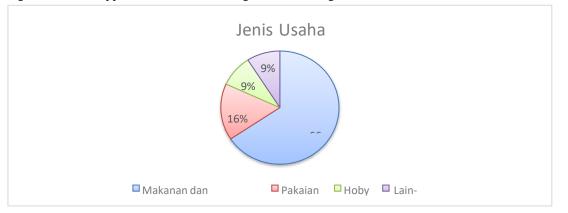


Figure 6. Types of businesses owned by SMEs Source: Data Service Javanese Corps East

With the rapid development of the digital world, the MSME sector is also experiencing growth significant. It can be seen that more and more businesses are popping up in various cities, be it businesses in the fields of food & beverages, clothing, hobbies, and so on. Digital marketing not only relevant For One type business just, but can used For various type business. Data shows that 64.81% of MSMEs are engaged in the food & beverage sector, 16.67% in the food & beverage sector clothing, and 9.26% respectively in hobbies and others. This at least shows that most MSME companies are food and beverage companies. This pattern occurs considering that Surabaya is one of the most advanced cities in our region. Therefore, along with the hustle and bustle of a big city that is starting to influence the people of Surabaya City, characteristics society too start changed.

According to the data collected, 35% of respondents use Instagram, 33% use Whatsapp, 22% use Facebook, and 6% and 4% respectively use Go Food and Grab Food. Media socially based on media social, Which Also utilized by public general public or customers at large. When using social media in this way, the perpetrators MSMEs must promote the product with method Which interesting for consumer And Also interactive.

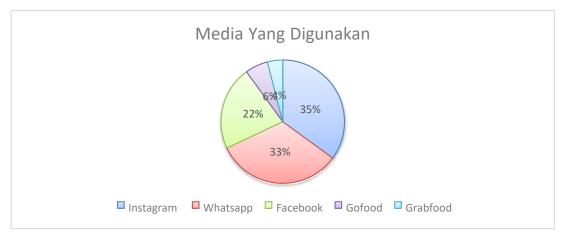


Figure 7. Social Media used by MSMEs Source : Data Service Cooperative East Java

With thereby, matter Which most important to understand by public general is the advantages of using and utilizing digital marketing media in trading operations they. Public will Study about marketing digital And How take advantage of it use strategy persuasive, Which will increase desire And will they For engage in it and incorporate it into their economic activities (Marpaung & Dari, 2021). According to study (Astriyani, 2021) they able to receive And start understand digital existing marketing through persuasive efforts. So that the community, especially MSME entrepreneurs, can understand use of digital marketing in their activity, that action necessary is to hold interactive discussions. This discussion involved MSME business actors and the community general in a manner whole. Webinar is Wrong One form discussion interactive Which often used. Utilization webinars in activity socialization digital marketing give positive understanding of economic progress (Mora et al., 2022). To give opportunity for the larger community to understand And learn about marketing digital, the study is also focused on a special webinar on the subject. MSME activities can give impact significant and Extraordinary to economy in a manner wide.

Submission of information to the general public and MSME stakeholders can Participation in webinars can affect perception individual And increase understanding them about the content delivered in the session. Webinars are an important component of activity learning, especially in matter obtain literacy digital, according to (Prehanto et al., 2021). by person Which different (Astriyani, 2021). Matter This in accordance with study Morals Which stated that the use of webinars in community skills development is certainly appropriate. It turns out action increase understanding, Which on turn prepare We For future action. Through these activities, individuals can achieve career advancement significantly and develop their abilities as a whole. This will get them more prepared and confident that they can act on what they've heard with as good Possible.

Because That, student get Lots knowledge about landing site, law company, and how to use it in social media advertising, all of which should be they achieved For increase ability business they in period front. Because Lots the advantage, using webinars in learning exercises to increase understanding And competence generally is a great idea.

Course material is presented in much greater depth to encourage learning as well development Skills public in a manner whole (Pradiani, 2017). Activity This developed in order to boost the income of every MSME actor in Surabaya through utilization digital marketing. In yesterday's webinar session, participants managed to understand and were able to apply the knowledge they acquire to increase their income, which is the goal main from activity the.

Utilise marketing digital circumstances economy MSMEs will get benefit from improvements in management operations for SMEs. One of the benefits derived from this is by using digital marketing in your MSME activities you can improve income You. According to information other, Also own excess that is can expand existing market reach, so easily Through digital marketing, products or services can reach a wider target market geographically. thus earning more sale And increase income. With give more Lots service marketing, the number of consumers interested in their product will increase, leading to segmentation bigger, higher sales, and the right destination without the problem of distance and time, as well to serve customers in the best way. Faster capital liquidity also improves capital turnover, allowing production to run smoothly, reducing the level of commodity bottlenecks that are not absorbed by the market, allowing for more creative and income-generating activities Which higher. Kurniawati et al., 2022).

Because the benefits are greater than the risks, SMEs, in particular Which is at in Surabaya, must utilise chance This as good Possible so that income they stabilized again and business went on as usual. Research from various sources namely utilization digital marketing by perpetrator MSMEs Which capable increase volume sale so that income grow And welfare also increased (Rani et al., 2021) support matter the. Digital marketing has been proven to make it easier for MSME players to manage their business and their products (DE Sari, 2020). In addition, the use of digital marketing can also make it easier administrative tasks and increase sales in a more efficient way (Saputra et al., 2020). Therefore, the implementation of digital marketing in MSME activities in the future will be better choice, because it is very useful and beneficial to increase success MSMEs as well as increase income they Good in time Now nor in period future.

V. Conclusion

Based on the results and explanations given, it can be concluded that marketing activities Digital among MSME players is very important because it allows them to improve income and develop their entrepreneurial skills, which enable them to overcome all the challenges they faced before. The best advice for SMEs is to continue to make the most of one's potential and always innovate. Important for they For Keep going Study about application new And do research through various source information. which helps digital marketing so that we can use existing knowledge and use it For reach objective We. objective main. especially capacity For reach success financial at a time increase income para perpetrator MSME

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