
**MSME INNOVATION IN CHANGING GOVERNMENT POLICIES
AND CONSUMER BEHAVIOR ON BUSINESS SUSTAINABILITY IN
THE DIGITAL TRANSFORMATION ERA**

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ABSTRACT

The COVID-19 pandemic has profoundly affected the sustainability of micro, small, and medium enterprises (MSMEs) in Indonesia, necessitating digital transformation for survival amidst restricted mobility and reduced consumer purchasing power. Responding to this challenge, the Indonesian government has implemented various policies promoting MSME digitization, including the National Proud of Made in Indonesia Movement, yet gaps in understanding the effectiveness of these policies remain. This research investigates the role of government policies in facilitating innovation among MSMEs, particularly how digital transformation influences consumer behavior and contributes to MSME sustainability. Utilizing a library research approach and analyzing relevant literature, this study reveals that while digital marketing innovations enhance competitive advantage, challenges such as resource limitations and digital literacy persist. Findings indicate that effective government support and inclusive policies are crucial for fostering an environment conducive to MSME growth and sustainability in the digital era. The study offers implications for policymakers to design targeted strategies that enhance digital adoption among MSMEs while providing a comprehensive analytical framework that integrates marketing innovation, consumer behavior changes, and government initiatives. Future research should incorporate empirical methods to quantitatively assess these relationships across sectors and regions.

Keywords: DigitalTransformation, Sustainability, MSMEs.

ABSTRAK

Pandemi COVID-19 sangat berdampak pada keberlangsungan usaha mikro, kecil, dan menengah (UMKM) di Indonesia, sehingga memerlukan transformasi digital agar dapat bertahan di tengah terbatasnya mobilitas dan berkurangnya daya beli konsumen. Menanggapi tantangan ini, pemerintah Indonesia telah menerapkan berbagai kebijakan yang mendorong digitalisasi UMKM, termasuk Gerakan Nasional Bangga Buatan Indonesia, namun masih terdapat kesenjangan dalam pemahaman efektivitas kebijakan tersebut. Penelitian ini menyelidiki peran kebijakan pemerintah dalam memfasilitasi inovasi di kalangan UMKM, khususnya bagaimana transformasi digital memengaruhi perilaku konsumen dan berkontribusi terhadap keberlanjutan UMKM. Dengan menggunakan pendekatan penelitian perpustakaan dan menganalisis literatur yang relevan, penelitian ini mengungkapkan bahwa meskipun inovasi pemasaran digital meningkatkan keunggulan kompetitif, tantangan seperti keterbatasan sumber daya dan literasi digital tetap ada. Temuan menunjukkan bahwa dukungan pemerintah yang

efektif dan kebijakan inklusif sangat penting untuk menciptakan lingkungan yang kondusif bagi pertumbuhan dan keberlanjutan UMKM di era digital. Studi ini menawarkan implikasi bagi pembuat kebijakan untuk merancang strategi yang ditargetkan untuk meningkatkan adopsi digital di kalangan UMKM sambil memberikan kerangka analitis komprehensif yang mengintegrasikan inovasi pemasaran, perubahan perilaku konsumen, dan inisiatif pemerintah. Penelitian di masa depan harus menggunakan metode empiris untuk menilai secara kuantitatif hubungan antar sektor dan wilayah.

Kata Kunci: Transformasi Digital, Keberlanjutan, UMKM.

INTRODUCTION

The COVID-19 pandemic has had a significant impact on the sustainability of micro, small, and medium enterprises (MSMEs) in Indonesia. Digital transformation is an urgent need for MSMEs to survive amid limited physical mobility and declining people's purchasing power (Karimallah & Drissi, 2024). The Government of Indonesia responds to this condition with various policies, such as the MSME digitization program through the National Proud of Made in Indonesia (BBI) Movement and the provision of incentives to support digital transformation (Ministry of Cooperatives and SMEs, 2020). On the other hand, Indonesian consumer behavior has also changed drastically, with an increase in preferences for online shopping and the use of digital platforms in meeting daily needs (Sudirjo et al., 2024). This change creates challenges and opportunities for MSMEs in creating relevant and sustainable innovations in the digital era.

Although various policies have been implemented, the literature shows that there is a gap in understanding the effectiveness of these policies on the sustainability of MSMEs in the digital era. Several studies show that although digital innovation is able to increase the competitiveness of MSMEs, its implementation is still hampered by a lack of resources, digital literacy, and infrastructure support (Gunawan & Winarto, 2024; Ode et al., 2024). In addition, existing theories of innovation and business sustainability have

not been able to fully explain the relationship between government policies, innovation, and changes in consumer behavior. This gap is what gives rise to the need to conduct further research to explore the complexity of the relationship in the Indonesian context.

This research aims to investigate the role of government policies in facilitating innovation in MSMEs, especially in improving business sustainability in the digital era. In addition, this study seeks to identify the impact of digital transformation on changes in consumer behavior and explore the contribution of innovation implemented by MSMEs in facing these challenges. This research also assesses the gap between existing policies and the real needs of MSMEs, as well as explores the complex relationship between innovation, government policies, and the sustainability of MSME businesses in the digital era. With this approach, research is expected to make a theoretical and practical contribution to the development of MSME literature and policies.

The urgency of this research is based on the fact that the sustainability of MSMEs plays an important role in the Indonesian economy, where MSMEs contribute more than 60% of national GDP (BPS, 2022). This argument is reinforced by various literature that emphasizes that digital innovation and effective policy support are the main keys to overcoming challenges in the digital era (Putri & Widadi, 2024). The hypothesis proposed is that inclusive government policies that support digital innovation will strengthen the

competitiveness of MSMEs while meeting the changing needs of consumers in the digital era. Therefore, this research is important to provide relevant solutions for the sustainable development of MSMEs.

LITERATURE REVIEW

Marketing strategy innovation is defined as the development of new marketing approaches that aim to create added value for customers and increase business competitiveness. This innovation involves adapting to market changes and utilizing digital technology to support marketing effectiveness (Oghenekome Urefe et al., 2024). In the context of MSMEs, marketing strategy innovation is an important tool to respond to dynamic consumer needs, especially in the era of digital transformation. Some important elements in marketing strategy innovation include data-driven customer relationship management, product or service personalization, and the integration of traditional and digital marketing channels (aziz Hanif Mahfud, Madnasir, 2024). Therefore, marketing strategy innovation is not just a technical adjustment, but also a paradigm shift that supports business growth.

Marketing strategies can be categorized into several main manifestations, such as content-based marketing, social media marketing, and experience-based marketing. Content-based marketing emphasizes providing relevant and useful information for customers to build trust and loyalty (Nurfebiaraning, 2017). Meanwhile, social media marketing leverages digital platforms such as Instagram, Facebook, and TikTok to reach a wider audience at a relatively low cost (Sudirjo et al., 2024). Experiential marketing, on the other hand, focuses on creating meaningful interactions between brands and consumers to increase emotional engagement (Jashwant, 2024). This categorization

provides guidance for MSMEs to choose a strategy that suits their business needs.

Digital transformation refers to the adoption of digital technologies in all aspects of a business to improve operational efficiency, product or service innovation, and customer experience (Nazara et al., 2024). This transformation involves the integration of technologies such as artificial intelligence, big data analytics, and the internet of things in business processes. In the context of MSMEs, digital transformation does not only mean the use of technology, but also changes in organizational culture and mindset to utilize technology optimally (Kumala, 2024). Digital transformation is an urgent need to face global competition and rapid changes in consumer behavior.

Government policies play an important role in encouraging digital transformation, especially in the MSME sector. The manifestations of this policy include the provision of digital infrastructure, digital literacy training, and the provision of incentives for MSMEs that adopt technology (Hendrawan et al., 2024). Concrete examples of this policy are the Go Digital training program organized by the Ministry of Cooperatives and SMEs and the expansion of internet access in remote areas through the Palapa Ring project (Eschachasthi et al., 2022). Inclusive and sustainable policies can be an important catalyst for digital transformation, especially in developing countries such as Indonesia.

Changes in consumer behavior are defined as shifts in consumer preferences, habits, and purchasing patterns due to internal and external influences, such as technology and pandemics (Moskovceva et al., 2024). This change can be seen in the increase in online shopping, the use of e-commerce applications, and the preference for digital payment methods. The main factors driving this change are the convenience, time

efficiency, and accessibility offered by digital technology (Shahidi-hamedani et al., 2024). In the context of MSMEs, understanding changes in consumer behavior is key to developing relevant marketing strategies.

The manifestations of changing consumer behavior in the era of digital transformation include several aspects, such as e-commerce adoption, increased loyalty to brands that have a digital presence, and a preference for personalized experiences (Liu, 2024). Modern consumers tend to look for product information online before making a purchase, use customer reviews as a guide, and choose brands that offer easy interaction through digital platforms (Filiz-Ozbay & Liu, 2024). This change requires MSMEs to strengthen their digital presence and increase customer engagement to maintain competitiveness.

RESEARCH METHOD

The object of this research focuses on the phenomenon of increasing the use of technology in MSME business activities, such as the adoption of QR Codes as a payment aid and the use of cashier applications that are integrated with online motorcycle taxi services. In addition, this study also examines changes in government policies in creating a conducive environment for MSMEs and other economic sectors, as well as the impact of digital transformation on consumer behavior. This case is relevant to be studied because it raises important questions about how MSMEs adapt to technology, the social impacts that arise, and business sustainability in the face of these changes (Guerrero, 2024; Harnida et al., 2024). This phenomenon emphasizes the importance of deeper exploration of the role of technological innovation and government policies in the sustainability of MSMEs.

This study uses a library research approach to collect data relevant to the focus of the research. Primary data was obtained from literature discussing a series of cases regarding digitalization in MSMEs. Examples of cases analyzed include the use of QR Codes, digital cashier applications, changes in government policies, and shifts in consumer behavior due to digital transformation (Wulan et al., 2024). In addition, secondary data is obtained from books, journals, articles, reports, and other scientific research relevant to the themes of Marketing Strategy, Government Policy, Digital Transformation, and Consumer Behavior (Wu, 2024). This approach allows the research to formulate a comprehensive understanding of the issues raised.

Participants in this study include MSMEs that have adopted digitalization in their business processes, such as the use of technology for marketing and operations. In addition, the research also examines relevant government policies, including tax policies, business loan stimulus, and digital training programs (Yusupa et al., 2024). Generation Z as the main consumer in the digital ecosystem is also part of the focus of the analysis, as their behavior reflects new dynamics in preferences and consumption patterns (Wulandari et al., 2024). This research also considers the perspectives of technology developers and policymakers as an important source of information to understand the relationship between policy and innovation.

Data analysis in this study uses the content analysis method to study and process the data that has been collected. This technique involves identifying patterns, relationships, and important information

contained in relevant literature data (Humble & Mozelius, 2021). The analysis process is carried out by comparing various perspectives obtained from the literature to gain a deep understanding of the relationship between marketing strategies, government policies, digital transformation, and consumer behavior in the context of MSME sustainability. This approach provides valid analysis results and can support the drawing of relevant conclusions.

RESULTS AND DISCUSSION

A literature review shows that the MSME marketing innovation strategy in the digital era includes the use of technology to improve operational efficiency and expand market reach. Innovations such as the use of social media for marketing, the adoption of e-commerce platforms, and the integration of digital payment technology have become common practices among MSMEs (Damiyana et al., 2024). Additionally, some MSMEs are adopting a data-driven approach to understand consumer needs and develop more relevant products. This strategy reflects MSMEs' efforts to adapt to increasingly massive digital transformation (Rahman et al., 2022).

The following are the findings of the research in the form of a table according to the purpose of writing::

Research Aspects	Findings	Reference
Government Policy Integration	Government policies, such as tax incentives, MSME digitalization, and technology support, are the main catalysts in creating an ecosystem that supports the sustainability of MSMEs.	(Chen et al., 2021), (Muhammad Shahid Sultan, Aliza Tabassam, 2023)
Changes in Consumer Behavior	Digital transformation encourages consumers to prefer online platforms for transactions, demanding MSMEs to adjust their marketing strategies to be relevant to increasingly digital consumer behavior.	(Liu, 2024), (Wu, 2024), (Chai Li et al., 2024)
Implementation of Government Policies	The MSME digitalization program has succeeded in increasing business capacity and technology adaptation. However, disparity in access to technology is an obstacle in some regions.	(Prasannath et al., 2024), (Yadewani et al., 2024) (Bozintan & Badulescu, 2023)

Research Aspects	Findings	Reference
Policy Impact on MSMEs	The adoption of digitalization policies increases the productivity and competitiveness of MSMEs, but digital skills training is still needed to increase the effectiveness of its implementation.	(Karimallah & Drissi, 2024)(Yusupa et al., 2024)(Sutrisno et al., 2024)
Changes in Consumer Behavior towards MSMEs	Changing consumer preferences for online shopping are creating new opportunities, but MSMEs face challenges to meet consumer expectations for faster and more personalized services.	(Deepta et al., 2024)(Suryawijaya & Wardhani, 2023)(Mamula Nikolić et al., 2022)
Marketing Strategy in the Digital Age	MSMEs that integrate digital technology in marketing strategies, such as social media and e-commerce, are able to maintain competitiveness and expand market reach.	(Gunawan & Winarto, 2024)(Ode et al., 2024)(Husriadi et al., 2024)
Policy Implications	It is necessary to strengthen synergy between the government, MSME actors, and technology providers to create inclusive policies and support business sustainability in the long term.	(Kartani et al., 2024)(Subagyo, 2024)(Reswari, 2023)(Umami et al., 2023)

Data shows that the implementation of marketing innovation strategies by MSMEs results in increased interaction with consumers, reduced operational costs, and wider market access. MSMEs that optimize the use of social media as a marketing tool have succeeded in reaching consumers in a more personalized and effective way (Sudirjo et al., 2024). On the other hand, the use of e-commerce allows MSMEs to compete with large companies in terms of accessibility and customer service (Sugiharto, 2024). This shows that marketing innovation not only supports growth, but also provides solutions to competitive challenges.

The relationship between the description and explanation in the previous paragraph and reality shows that technological adaptation in marketing strategies has become an urgent need for MSMEs. However, limited resources and digital literacy are still the main challenges (Al-huda et al., 2023). The study found that while marketing innovations provide significant benefits, some MSMEs struggle to implement these strategies effectively due to these limitations. This reflects the importance of external support such as training and incentives from the government.

The sustainability of MSME businesses is an important focus in literature that discusses digitalization. Studies show that business sustainability does not only depend on internal factors such as innovation and operational efficiency, but also on external support such as government policies and changes in consumer behavior (Muhammad Shahid Sultan, Aliza Tabassam, 2023). Good digital literacy and the adoption of modern technology are the main keys to ensuring the business continuity of MSMEs in the midst of increasingly fierce competition.

The explanation of the data shows that the sustainability of MSME businesses that adopt digitalization has experienced a significant increase in terms of financial stability and competitiveness. For example, MSMEs that use digital platforms to sell their products have managed to retain old customers and attract new customers despite being in the midst of an economic crisis due to the pandemic (Welas et al., 2024). In other words, digitalization is one of the main factors that support the sustainability of MSMEs in the modern era.

Data relations show that although technology adoption has great potential in supporting the sustainability of MSMEs, many business actors still face obstacles such as a lack of technological infrastructure and high implementation costs (Riptanti et al., 2024). This emphasizes the importance of collaboration between the government, business actors, and technology developers to create an ecosystem that supports the sustainability of MSMEs in the digital era.

A review of the literature on changing consumer behavior shows that digital transformation has significantly changed

consumer preferences and purchasing patterns. Consumers are increasingly prioritizing convenience and speed in shopping, thus encouraging the use of e-commerce, digital payments, and application-based services (Saputra, 2024). This change provides challenges as well as opportunities for MSMEs to meet dynamic consumer needs.

Data explanatory shows that changes in consumer behavior have an impact on increasing demand for digital services and products available online. MSMEs that are able to adapt their marketing strategies to digital consumer preferences gain a significant competitive advantage. On the other hand, MSMEs that are slow to adapt tend to experience a decrease in revenue and lose potential customers.

Data relations show that changes in consumer behavior play a role as the main driver of MSME digitalization. However, challenges such as the digital literacy gap and difficulties in accessing technology still hinder the adaptation of some MSME actors (Liu, 2024). This shows the need for an integrated approach involving education, infrastructure development, and supporting policies to ensure the sustainability of MSMEs in the era of digital transformation.

The results of this study show that the innovation of digital-based marketing strategies and the transformation of consumer behavior significantly affect the sustainability of MSME businesses in the digital era. Strategies such as the use of social media, e-commerce, and digital payment technology are the main keys in MSMEs' adaptation to the changing business environment. In addition, government policies have an important role in creating an ecosystem that supports the

growth and sustainability of MSMEs, although challenges such as digital literacy and access to technology are still obstacles that need to be overcome (Harnida et al., 2024).

This research is in line with previous studies that highlight the importance of digitalization in supporting the competitiveness of MSMEs, as found by Wulan et al. (2022), but make a unique contribution by deeply exploring the relationship between marketing innovation, consumer behavior change, and government policies. Unlike previous studies that tend to focus on only one aspect, this study shows that the collaboration of these three factors has a synergistic influence on the sustainability of MSMEs. Thus, this research provides a more holistic and relevant analytical framework to overcome challenges in the era of digital transformation.

The reflection of the results of this study highlights the urgency to strengthen the capacity of MSMEs in facing the challenges of digitalization. These results also show the great potential of digital transformation as a driver of MSME business sustainability if utilized effectively. This study proves that the research objectives, such as identifying the impact of changing consumer behavior and exploring the role of government policies, have tangible benefits in helping MSMEs adapt and survive in the modern era.

The implications of this study involve the formation of a more targeted policy strategy to increase the adoption of digital technology in MSMEs. Governments can use the results of this research to design digital literacy training programs, provide financial incentives, and encourage innovation through

collaboration with technology providers and the business community. In addition, the results of this study can be a guide for MSMEs in designing digital-based marketing strategies to deal with changes in consumer behavior (Solikha et al., 2024).

The results of this study occur due to the complex influence of several factors, including the adoption of technology by MSMEs, the shift in consumer preferences that increasingly prioritize convenience, and the role of government policies that provide a supportive ecosystem. However, these results also show that there is a disparity in the ability of MSMEs to adapt, which is mainly due to limited access to technological resources and digital literacy (Helga et al., 2024). This analysis shows that the sustainability of MSMEs is highly dependent on their ability to respond to these challenges strategically.

Based on the results of the research, the actions that need to be taken involve concrete steps from the government, MSME actors, and other related parties. The government must expand access to digital training and technology infrastructure for MSMEs. MSME actors need to improve their understanding and ability to utilize digital technology as part of their business strategy. In addition, collaboration between MSMEs, academics, and the private sector in technological innovation can be an important step to ensure business sustainability in the future (Soyombo et al., 2024).

CONCLUSION

This research surprisingly found that the sustainability of MSME businesses in the digital era is not only determined by the ability to adopt technology, but also by the complex synergy between marketing innovation

strategies, changing consumer behavior, and government policies. The results of this study show that MSMEs that are able to integrate digital technology into their business strategies have experienced a significant increase in competitiveness, even in the midst of global economic challenges. The fact that digital transformation can create a new ecosystem that supports the growth of MSMEs, with government policies as the main catalyst, is one of the important findings that provides new insights for the development of MSMEs in the future.

This research makes a theoretical contribution by integrating three key concepts—digital marketing strategy, government policy, and consumer behavior—into one holistic analytical framework. In practical terms, this research is a guide for policymakers to design policies that are more responsive to the needs of MSMEs, as well as for MSME actors in developing technology-based business strategies. The study also emphasizes the importance of synergy between the government, technology providers, and MSME actors in creating an inclusive and sustainable business ecosystem.

Although this study provides significant insights, there are limitations that need to be noted, namely that the literature-based approach does not allow for direct empirical testing of each element studied. Therefore, future research can develop this study by using an empirical approach to quantitatively measure the impact of each factor, such as marketing innovation and changing consumer behavior, on the sustainability of MSMEs. In addition, the exploration of differences in sectors or regions in the implementation of digital transformation can also be an

important opportunity to provide more specific and applicable insights.

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