

A CONCEPTUALIZATION OF THE SME DIGITALIZATION MODEL TO SUPPORT THE "SME-GO DIGITAL" PROGRAM IN INDONESIA

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Abstract: Nowadays, many business people and academic researchers are paying attention to improving digitalization in business and innovation for business models, especially in the case of SMEs. Many SMEs have not implemented digitalization then, they never think about the business model as an issue that underlies the conceptualization of the MSME digitization model in this study. This research aims to provide a conceptualization of the SME digitalization model to assist Indonesia's "SME-Go Digital" program. In this study, a qualitative approach was applied using descriptive methods. The development of a conceptual framework based on Grounded Theory and Perception Analysis from the results of the SME survey was used to conceptualize the SME digitalization model. The results of this study present a conceptualization of the SME digitization model used to support the Indonesian government's digitization program ("SMEs Go Digital"). This study concludes that the SME digitization model had developed using a conceptual framework based on the description of grounded theory. Furthermore, this study emphasizes the influence of dynamic capabilities on the digitization of SMEs, which impacts the development of Business Model Innovations. The Indonesian government's "SME-Go Digital" program will be partially supported by contributions from this research.

Keywords: conceptualization, government program, model, SMEs digitalization

Abstrak: Saat ini, banyak pelaku bisnis dan peneliti akademis yang menaruh perhatian pada peningkatan digitalisasi bisnis dan inovasi untuk model bisnis, khususnya dalam kasus UKM. Banyak UKM yang belum menerapkan digitalisasi kemudian, mereka tidak memikirkan model bisnis, sebagai isu yang mendasari konseptualisasi model digitalisasi UMKM dalam penelitian ini. Penelitian ini bertujuan untuk memberikan konseptualisasi model digitalisasi UKM untuk membantu program "SME-Go Digital" Indonesia. Dalam penelitian ini, pendekatan kualitatif diterapkan dengan menggunakan metode deskriptif. Pengembangan kerangka konseptual berdasarkan Grounded Theory dan Perception Analysis dari hasil survei UKM digunakan untuk mengkonseptualisasikan model digitalisasi UKM. Hasil penelitian ini menyajikan sebuah konseptualisasi model digitalisasi UKM yang digunakan untuk mendukung program digitalisasi pemerintah Indonesia ("SMEs Go Digital"). Penelitian ini menyimpulkan bahwa model digitalisasi UKM dikembangkan dengan menggunakan kerangka konseptual berdasarkan grounded theory, yang menekankan pada pengaruh kapabilitas dinamis terhadap digitalisasi UKM, dan pengaruh digitalisasi UKM terhadap Inovasi Model Bisnis. Program "SME-Go Digital" pemerintah Indonesia sebagian akan didukung oleh kontribusi dari penelitian ini.

Kata kunci: konseptualisasi, program pemerintah, model, digitalisasi UKM

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INTRODUCTION

One of the Indonesian government's initiatives to restore the national economy since the COVID-19 pandemic is the digitalization of SMEs (Muditomo and Wahyudi, 2021). The challenges facing organizations today are very different from those of the past. Based on these facts, business organizations such as SMEs must have dynamic resource capabilities in overcoming challenges and developing responses possible to changing situations in the business environment and market instability (Rachinger et al. 2018). Some factors indicate the existence of external business drivers that affect the development of SME digitization, including Banks as financial intermediaries (Boot et al. 2021). Furthermore, the Indonesian Financial Services Authority (OJK, abbreviated in Indonesian), is a financial regulator, and FinTech is also a business-driving organization in the financial sector (Subanidja et al. 2020). Digitalization and the factors that can drive business from outside are related and have an impact on the problem of a country's financial inclusion. OJK (2020) reports that the financial inclusion index for Indonesia grew from 67.80 percent in 2016 to 76.30 percent in 2019. And in the upcoming years, this is predicted to keep rising. Furthermore, as seen from the perspective of the resource-based view, dynamic capabilities highlight the significance of organizational resources and capabilities (Liliani & Wiliana, 2018 ; Yudistira et al. 2022). According to Rufaidah & Sutisna (2017), just 37.00 percent of business players have the dynamic capacity to improve by updating their skills to thrive in a business environment that is becoming more competitive and uncertain. For SMEs, digitalization opens up new opportunities, such as those for international trade, innovation, and growth (Bogavac et al. 2020). The SME-GO Digital Program had launched by the Republic of Indonesia's Ministry of Cooperatives and SMEs to digitalize 30 million SMEs by 2023, or around 6.1 million SMEs per year (CNN Indonesia, 2021). Business model innovation focuses on developing, modifying, and improving the principles that underpin business organizations' ability to succeed using already-available goods and technologies (Teece, 2018; Sjödin et al. 2020). There are still a lot of SMEs who have never thought about innovating their business models properly. Consequently, SMEs sometimes run into difficulties obtaining financing from banks.

For research on the digitalization of SMEs, multiple earlier studies from various researchers have been used as references. The findings of this study from Rufaidah & Sutisna (2017) mention the lack of SME players who have dynamic capabilities to succeed in a highly competitive corporate climate. Bouwman et al. (2018) uncovered the issues with how SMEs' digitalization was affecting business model innovation. Ritter & Pedersen (2019) their research stated that digitalization and capability as the basis for a company to improve its model of business. According to Bogavac et al. (2020), SMEs' digitalization had influenced by external business variables through various incentive programs. According to a study by Canhoto et al. (2021), a dynamic capability is a strategy for digitizing SMEs. Legowo et al. (2021), in their study, stated that by implementing a program for digitalization, the Indonesian government stepped up attempts to revive the country's economy through MSME innovation. Research by Faizurrohman et al. (2021) stated business digitalization strategy to carry out at various business scales, including MSMEs..

This research is considered more important than several previous studies related to the digitization of SMEs. The significance of this research is to assist the Indonesian government's "SME-Go Digital" program. This research conceptualizes the SME Digitalization model with a qualitative method approach (Creswell, 2017).

This research aims to provide a conceptualization of the SME digitalization model to assist Indonesia's "SME-Go Digital" program. Specifically, the conceptualization of this study: First, develop a conceptual framework through the Grounded Theory method in qualitative research. Second, conduct the SME perception analysis based on survey data, which aims to ensure the conceptualization of the model had been developed before. The conceptualization of the SME digitalization model is a novelty in this research. Furthermore, it can contribute to supporting the "SME-Go Digital" as an Indonesian government program.

METHODS

The conceptualization of the SME digitalization model uses a qualitative approach. The main reason for conducting this study is to encourage Indonesian SMEs to carry out a digitization program from the

Government. In this study, an online survey was limited to SMEs in the Jakarta, Bogor, Depok, Tangerang, and Bekasi (JABODETABEK) areas, carried out from January to February 2022.

Research data was acquired using literature studies, in-depth interviews, and internet surveys for a qualitative approach. Primary data sources are journal references for conceptual framework development. Grounded theory as a methods used in developing the conceptualization of the SMEs digitalization model. These results were validated by in-depth interviews with representatives from the Ministry of Cooperatives and SMEs.

Another primary data had collected through a questionnaire with a survey methodology. The first step of the sampling technique is to determine the type of sampling technique, and in this study, choose a purposive random sampling technique (Creswell, 2017). The online survey questionnaire was developed by applying the google-form to 120 MSMEs that were targeted so that only 100 MSMEs filled out correctly and validly. So, the response rate for this survey is 80%. The form of the questionnaire is open-ended questions. The results to analyze the perception of SMEs (Purvis et al. 2017).

The results data analysis for the first stage is the grounded theory development into a conceptual framework became the basis for the perception analysis of the preparation of the conceptualization of this model as a Research Model.

In the second data analysis technique, the data collected from the survey results are then conceptualized and analyzed with the phenomena of the occurring problems. In qualitative data analysis, perception analysis from SME surveys is used (Creswell, 2017). The data is processed using the perceptual analysis method. Perception is a key component of several theoretical frameworks used in this qualitative research analysis (Purvis et al. 2017). In completing this survey, respondents from SMEs provided their perceptions about the influence of dynamic capabilities on SMEs' digitalization and the influence of SMEs' digitalization on business model innovations.

The first step in this investigation is to submit the code of SME ($X_n = n^{\text{th}}$ SME), Dynamic Capability code (I=Sensing, II=Seizing, and III=Reconfiguring), code

of SMEs' Digitalization (A=Creating, B=Changing, and C=Improving), Code of Business Model Innovation (1=Value Proposition, 2=Value Creation, and 3=Value Capture).

The second stage produces a code that captures how each SME views digitalization and business model innovation development. A concluding statement is formed in the final stage by paraphrasing sentences. All data analysis results from this perception are tabulated and discussed.

The idea and concept of this research originated from the phenomenon of the acceleration of the government's SME digitalization program known as the "SME Go Digital" program. The idea and concept of this research are to be a research framework shown in Figure 1.

The hypothesis had developed to test the validity of this conceptualization model in future empirical research:

- H₁ : External business drivers influence the SMEs' Digitalization
- H₂ : Dynamic capabilities influence the SMEs' Digitalization
- H₃ : External business drivers influence the SMEs' Business Model Innovation
- H₄ : Dynamic capabilities influence the SMEs' Business Model Innovation
- H₅ : SMEs' Digitalization influences the SMEs' Business Model Innovation
- H₆ : SMEs' Digitalization can mediate the influence of external business driving factors on SME's business model innovation.
- H₇ : SMEs' Digitalization can mediate the influence of dynamic capabilities factors on the SME's business model innovations.

RESULTS

The Result of Conceptualization of the SMEs Digitalization Model

Grounded Theory is a part of the qualitative research method that employs a series of processes to systematically and inductively develop a theory based on phenomena (Creswell, 2017). Grounded Theory is a theoretical framework that is described inductively in Grand Theory, Middle Theory, and Applied Theory. Figure 2 depicts the outcomes of the conceptualization based on theory development using Grounded Theory.

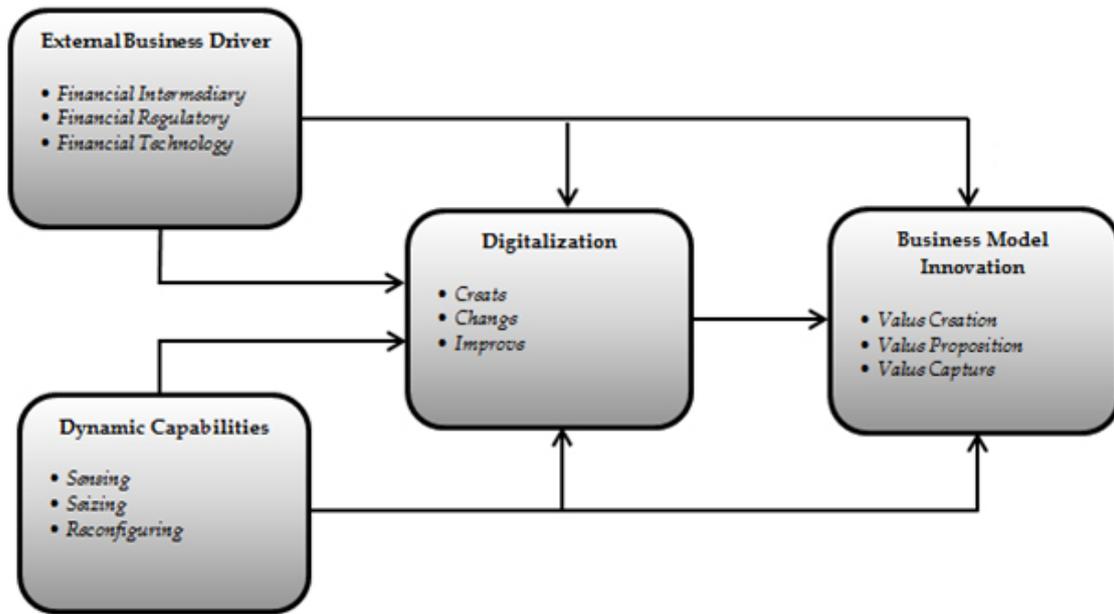


Figure 1. Research framework

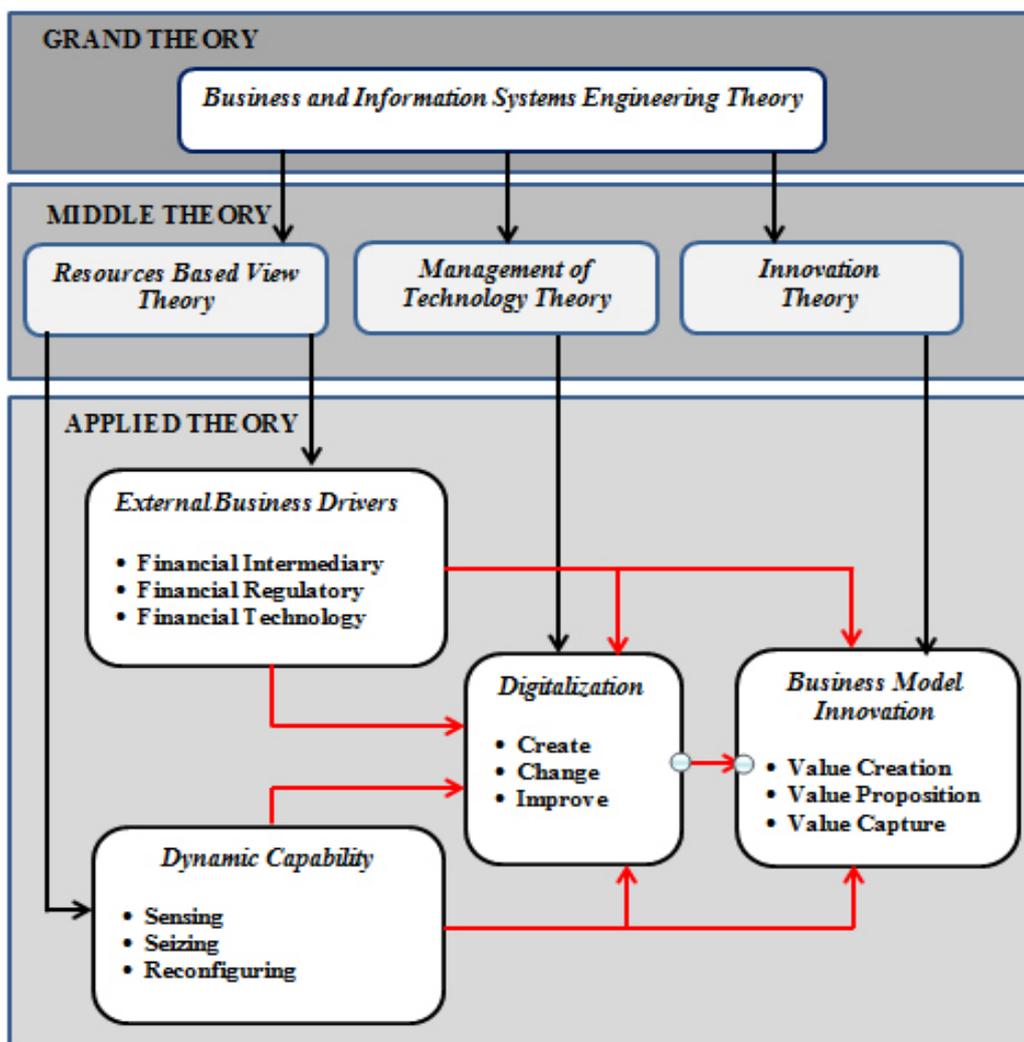


Figure 2. A conceptualization of the SMEs digitalization model

1. Grand Theory

The Grand Theory in this research is Business Information Systems and Engineering Theory which is the main theory in the digitization of SMEs. This theory outlines how information systems engineering and business have utilized informatics. It combines business informatics with information systems theory (Bichler et al. 2016).

2. Middle Theory

The Resource-Based View Theory (RBV-Theory) was the first-middle theory to be adopted. According to RBV-Theory, resources, competencies, and capacities are the main point competitive elements (Yudistira et al. 2022). The Theory on the Diffusion of Innovations developed by Roger in 1995 is part of the Theory related to Management and Technology. This theory had related to digitalization, which can boost various commercial operations, including a company's business model (Rachinger et al. 2018; Terry, 2020).

3. Applied Theory

The variables in this conceptual model are based on Applied Theory. External Business Drivers are the first variable constructs (Boot et al. 2021). "Dynamic Capability," the second variable construct, analyzes a business' ability to advance its knowledge to get a competitive edge in a turbulent market (Vu, 2020). The third construct, digitalization, is a technical innovation that generates, alters, and improves an organization's value (Ritter & Pedersen, 2019). Innovation in business models is the final construct, such as value creation, value proposal, and value capture, which is an innovation to provide something of value to a company (Sjödén et al. 2020).

The model's conceptualization had supported by the findings of in-depth interviews with Ministry of Cooperatives and SMEs representatives. The strategy to create an original SME business model and promote the accomplishment of the "SME Go Digital" program aim is through the digitalization of SMEs, which is affected by the external business driver factors and the SMEs' dynamic capabilities.

The Results of Perception Analysis

1. Perception analysis of dynamic capability on SMEs' digitalization

Following survey questions (SQ), SMEs had asked to express their perception of the dynamic capacities of SMEs and their impact on their digitalization.

"Give your perception as an SME player related to the influence of the SME resources' dynamic capabilities on the development of SME digitalization?"

Additionally, the data processing procedure in the survey of SME perception was explained by the data analyst in the research data analysis. The following are two examples of the outcomes:

X1: *"The digitization of SMEs provides a sensitive perception of market opportunities (I) to create (A) new products and services.."* (=IA)

X2: *"Adaptation(II) of digitization of SMEs aims to create(A) new business models following the potential of their human resources(IIA).*

This step continues until the survey's 100th responding SME expresses their perception. The outcome is a paraphrased conclusion sentence. Take the following results, for instance: IA: to identify the market and its opportunities to create new business models with digitalization; IIA: adaptation of digitalization to create new products, services, and resources. Tabulated, as in Table 1. The results of this analysis of the perception of SMEs confirm that SME digitalization had influenced by dynamic capabilities.

2. Perception analysis of SMEs digitalization on business model innovation

Based on online surveys, SMEs had asked to provide their perception of the digitalization of SMEs and business model innovation in business operations, with survey questions (SQ) as follows:

"Give your perception as an SME player related to the SMEs' digitalization and innovation of business model in your organization?"

Additionally, the data processing procedure in the survey of SME perception was explained by the data analyst in the research data analysis. The following are two examples of the outcomes:

Table 1. The impact of SMEs' dynamic capabilities on their digitalization

Dynamic Capability	SMEs' Digitalization
Sensing (I)	<p>Create(A) to identify the market and its opportunities to create new business models with digitalization</p> <p>Change(B) to identify sense of opportunities for changes in resources and business processes towards digitalization</p> <p>Improve(C) to identify sense of opportunities to improve business performance to obtain business value capture</p>
Seizing (II)	<p>Create(A) adaptation of digitalization to create new products, services, and resources</p> <p>Change(B) adaptation of digitalization to change processes of business and organization resources based on digitalization</p> <p>Improve(C) adaptation of digitalization in innovative business models to improve the performance of a business</p>
Reconfiguring (III)	<p>Create: reconfiguring existing resources for value creation in the process of developing new products/services</p> <p>Change(B) reconfiguring existing resources for the changing product/service innovation process based on digitalization</p> <p>Improve(C) reconfiguring existing resources to improve business performance using digitalization</p>

- X1: Digitalization is helping us greatly in enhancing the creation(A) of the value proposition value of business(1) for our SMEs. (=A1).
- X2: Our SMEs' digitalization to change (B) the technique for our products/services marketing is a value proposition offered (1) to our clients (=B1).

This step continues until the survey's 100th responding SME expresses their perception. The outcome is a paraphrased conclusion sentence. Take the following results, for instance:

As an example, consider the following outcomes:

- A1: creating a promised value proposition for products/services to customers through digitalization.
- B1: changing the way marketing and business value proposition offered through digitalization.

This analysis is tabulated, as shown in Table 2. The results of the SME Perception Analysis in this study reveal that innovation related to business models is influenced by the application of digitalization to SMEs.

This study confirms that the influence of external business driving factors and dynamic capability factors

on business model innovation in Indonesian SMEs through digitalization is quite realistic. Based on the perceptions of SME actors and public opinion through online media, the conceptualization of the SME digitization model regarding the influence of external business drivers on SME digitization is conceptualized as an Inclusive Financial Ecosystem, as shown in Figure 3.

The analysis and review related to the development of the conceptualization of this model are extremely helpful in addressing the issue of increasing financial inclusion. This statement is in line with research by Legowo et al. (2021), which states that The Indonesian government has again stepped up its efforts to improve the national economy through increasing financial inclusion by utilizing the digital economy in implementing digitalization programs. In addition, the strategy of business digitalization should indeed to carry out at various business scales, including MSMEs (Faizurrohman et al. 2021). According to OJK (2017) the Indonesian Financial Services Authority, The index measuring financial inclusion improved from 67.8 percent in 2016 to 76.3 percent in 2019. The Indonesian Financial Services Authority expects SMEs to get financing from banks if they had supported by various FinTech companies and comply with the rules and regulations of Bank Indonesia and the OJK.

Table 2. SME's digitalization impact on innovation of business model

SMEs' Digitalization	Innovation of Business Model
Creating (A)	Value Proposition(1) creating a promised value proposition for products/services to customers through digitalization Value Creation(2) creating from new products/services and added value creation through digital business innovation Value Capture (3) creating a value capture obtained from new income/benefit from business innovation
Changing (B)	Value Proposition(1) changing the way marketing and business value propositions through digitalization Value Creation(2) changing business processes and functions into value creation through digitalization Value Capture(3) changing business performance through capturing value by implementing digitization
Improving (C)	Value Proposition(1) improving value proposition from the customers' intended purchases for new business model through innovations of business Value Creation(2) improving the new value creation from new products and services in business innovation Value Capture(3) improving revenue value capture through business innovation for growth and profitability

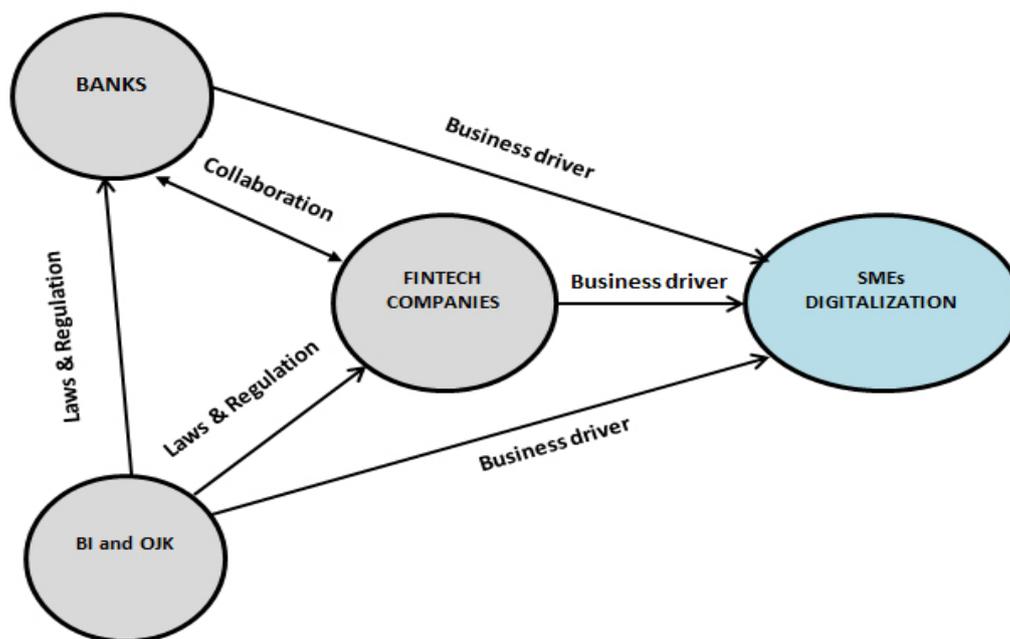


Figure 3. Financial inclusion ecosystem

The perception of how dynamic capabilities affect SMEs' digitalisation is consistent with a study by Canhoto et al. (2021), which states that dynamic capabilities are a strategy in digitalizing SMEs (Canhoto et al. 2021). This perception also backs up Rufaidah & Sutisna's (2017) research, which argues that SMEs in Indonesia need to pay attention to their dynamic capacities, especially during the COVID-19 pandemic (Rufaidah & Sutisna, 2017).

The perception of SMEs' Digitalization's influence on innovation of business model (BMI) is consistent with study from Bouwman et al. (2018), indicating SMEs' Digitalization impact on innovation of business model (Bouwman et al. 2018). The concept of this model, if applied, is expected to help in increasing the acceleration of the "SME Go Digital" digitization program in which 2.0 million SME Go-Digital participants have participated, an increase of 1.4 million in 2019 (CNN Indonesia, 2021).

Managerial Implications

This study has managerial implications for SME owners, particularly in creating innovative business models through digitization and organizational elements. This conceptualization model also has implications for SME managers to adapt to government programs and policies in national economic recovery through increasing financial inclusion (Legowo et al. 2021). This strategy of business digitalization has managerial implications for the need for adequate facilities and infrastructure for SMEs (Faizurrohman et al. 2021). The “SME Go Digital” program launched by the government systematically and accurately must use managerial tasks and organizational design to create, change, and improve innovations in business models and prepare dynamic capabilities of human resources who understand digitalization.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

In summary, this research aims to provide a conceptualization of the SME digitalization model to assist Indonesia’s “SME-Go Digital” program. The SME digitalization model developed by using a conceptual framework based on grounded theory is accurate and precise, resulting in a proposed research model for many future studies. The results of the perception analysis of SMEs show that there is a strong influence of dynamic capabilities on the digitalization of SMEs, and this SMEs’ Digitalization impact Business Model Innovation. This SME Digitalization Model is expected to contribute to the “SME Go Digital” program target in 2023.

The scope of this SME digitalization research study is limited to Indonesian SME sectors. There is a limitation in this study conducting a survey was only limited to SMEs located in the JABODETABEK areas, so they did not represent the entirety of Indonesian SMEs. The results of the SME survey also have limitations in terms of getting correct and realistic answers from respondents. Because of these, most of the respondents lack insight into digitalization and business model innovation.

Recommendations

The main recommendation given from the results of this study is for the government, through the Ministry of Cooperatives and SMEs continue to push for the achievement of the SMEs Go Digital program target. Meanwhile, the recommendation given to MSMEs is that SME actors must participate in assistance and guidance related to digitalization and increasing dynamic capabilities from the Ministry of Cooperatives for SMEs or other stakeholders improving this digital technology for SMEs in Indonesia.

For future research, the results of model conceptualization are better to test empirically using a quantitative approach. Interesting topics in the innovation of business models related to business values (proposition, creation, and capture) are essential for conducting a more thorough study to produce future innovation of business models.

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