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## **Does Impact of Entrepreneurial Literacy and Digital Literacy on a Businessmen Who Influences the Strategy to Maintain SME in The Pandemic Era?**

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**Abstract.** The current pandemic condition, SME players must be to adapt and expand their business strategy from conventional ones to digital ones, such as Facebookads, InstagramBusiness, Shopee, Lazada, OLX, Bukalapak, etc. The purpose of this research is to conduct a comprehensive study of the impact of entrepreneurial literacy and digital literacy on business actors who influence strategies to maintain SMEs in the Pandemic Era. This research was conducted us descriptive qualitative methods by means of observation, documentation and interviews. Viewed from the point of view of the place of research, this research is included in the type of field research field research. Entrepreneurial literacy and digital literacy can generate entrepreneurial, independent and creative spirit. Impact entrepreneurial literacy has been considered as an important factor for growing and developing entrepreneurial passion, spirit and behavior among SMEs. Entrepreneurial literacy can shape mindset, attitude, and behavior of being a true entrepreneur, thus leading them to choose entrepreneurship as a career choice. Digital literacy is very effective in being used as a survival strategy in the era of the Covid pandemic. The sophistication of digitalization functions as a means of carrying out promotional activities, making it easy to exchange information with anyone through existing facilities.

**Keywords.** Entrepreneurship Literacy, Digital Literacy, Business Strategy.

### **Introduction**

Problems that are so complex in all aspects of life, from local to national can be felt by various circles due to the current condition of the Covid Pandemic. (Hanoatubun, 2020). “The country's economy, which has not improved for a long time, is an example of the states's problems (Hidayat & Pemasyarakatan, 2020). This is in accordance with the research Pakpahan, (2020) which states that the increase in unemployment caused by layoffs in employees. The benchmark of a country's success is the economy, there are three problems that can be said that a country's economy can succeed, namely, the poverty rate increases, the condition of the income distribution is decreasing, the lack of equal distribution of employment, the statement is found in research (Kurniawan et al., 2020). “Entrepreneurship is a hot topic that is widely discussed in practical and academic” (Potishuk & Kratzer, 2017). “The discussion about entrepreneurship is often discussed by many circles. One of the factors driving the progress of a country is Entrepreneurship. Because the appearance of a businessmen can create jobs that will reduce the unemployment rate, which will provide positive solutions for the economy (Schwarz et al., 2009). The first step that must be taken for people who are going to start a business is to increase entrepreneurial understanding of what business to start, how to manage it, in supporting a successful strategy what is needed when appearing various problematics, how

to anticipate and resolve that. So this is where the importance of an “entrepreneurial literacy that can be a provision before open a business. Entrepreneurship literacy can be in the form of attitudes, mindsets, entrepreneurial concepts, and behavior of a person in entrepreneurship.

Kuder & C, (2002) describe literacy as the process of reading, writing, speaking, listening, seeing, and having opinions. Literacy is generally defined as experience, knowing because of being told by others (Prasetyo, 2007). At this time, literacy no longer only means a person's ability to read and write. Literacy has found a new, more complex meaning, where now literacy means a person's ability to understand information wherever it is presented (Richard Lanham, 1995 in Lankshear & Knobel, 2008). Wibowo (2011) Knowledge is important to prepare candidate entrepreneurs. Literacy can be interpreted as Knowledge by using the five senses that a person does with certain objects can produce knowledge and skills (Hidayat, 2007)., but knowledge will not automatically create an entrepreneur, we can see that there are still many educated unemployed. This shows there are other factors that can support the effectiveness of entrepreneurship management, namely the use of digital infrastructure in entrepreneurship. That infrastructure is a telecommunications infrastructure. According to Zimmerer et al. (2008), There are 8 factors driving entrepreneurial growth, one of which is technological advancement. Ease of accessing information, network expansion, and also communicating are positive things that can be utilized. The use of technology in entrepreneurship can give many conveniences for conducting entrepreneurial activities, to increase business success.

Digital Literacy not only about the ability to use new technology, learn to use new devices, or even apply these devices and technologies to the learning process. On the contrary, digital literacy is a highly adaptable ability that allows people to take advantage of technical skills and navigate various information on the internet network. Entrepreneurial literacy and digital literacy can generate entrepreneurial, independent, and creative spirit. (Kourilsky dan Walstad, 1998). The impact of entrepreneurial literacy has been considered an important factor for growing and developing entrepreneurial passion, spirit, and behavior in SMEs. Entrepreneurial literacy can shape the mindset, attitudes, and behavior of students to become true entrepreneurs, thus directing them to choose entrepreneurship as a career choice.

Various questions about the reasons for the procurement of literacy and how to teach it to the wide community often become a particular debate (Hobbs dalam Kellner & Share, 2007). With the current pandemic conditions, SMEs must be to adapt and expand their business strategies from conventional ones to digital ones, such as Facebook ads, InstagramBusiness, Shopee, Lazada, OLX, Bukalapak, etc. the appearance of many SMEs using digital can be an effective business strategy in running a digital-based business. The strategy will affect the life of the organization in the long term, for at least five years. The next is the result of Manu, F. A., & Sriram, V. (1996) the stated strategy is the will of action that guides top management decisions and many of the company resources that make them happen. Different opinion from Noy, E. (1998) stated that the strategy has multifunctional or multidivisional consequences and in its formulation, it is necessary to consider internal and external factors facing the company. Business strategies based on innovation have been developed and analyzed focusing on one dimension of innovation. Research results from Prajogo, D. I. (2016) strategy will affect the life of the organization in the long term, for at least five years. So the business environment in terms of dynamics and competitiveness as a contingency factor that affects the effectiveness of various types of innovation strategies in terms of products and processes in providing business performance.

The problem statements in this research are the importance of entrepreneurial literacy knowledge and digital literacy in businessmen that affect SME business strategies. Based on

the background that has been stated above, the purpose of this study is to try to conduct a comprehensive study of the impact of entrepreneurial literacy and digital literacy on business actors that affect SME strategies in the Pandemic Era.

### Research Methods

This research was conducted with the use of descriptive qualitative methods by means of observation and interviews. In terms of the place of research, this research is included in the type of field research that effort to research or conduct observational studies. Observations and interviews were carried out to know the impact of entrepreneurial literacy and digital literacy on a businessmen that affects the strategy of MSE East Java. In this study, the researcher acts as an instrument as well as a data collector, the researcher acts as a planner, the analyzer data collection implementation, data interpreter, and at the end of the qualitative research, the researcher will be the reporter of the research results.

This research data is collected through primary data sources, data obtained directly through observations in the work environment of Sandangan Farms in Pasuruan, Hamur Salad Mojokerto, Swipe UP Malang, Backstage Surabaya, Jumpakopi Malang, Coolclean Blitar, and interviews with informants or respondents. Secondary data is in the form of information that will complement the primary data, including documents or archives obtained from various sources, company profiles, existing supporting photos, self-generated photos, and related data in this study.

Table 1. Source of informant data

no	Code	Informant	Name
1	IK. 1	Key informant 1	Owner of <i>Peternakan Sandangan</i> Pasuruan City : Mr Zidan
2	IK 2	Key informant 2	Owner of <i>Hamur Salad</i> Mojokerto City: Mrs Silvi
3	IK 3	Key informant 3	Owner of <i>Swipe Up</i> Malang City : Mr Hengki
4	IK4	Key informant 4	Owner of <i>Backstage</i> Surabaya City : Mr Bagus
5	IK5	Key informant 5	Owner of <i>Jumpakopi</i> Malang City : Mr Adi
6	IK6	Key informant 6	Owner of <i>Cool Clean</i> Blitar City : Mas Nanda
7	IT	Additional informants	Employees

There are several things that researchers need to do in analyzing this data, is data reduction, display data, and conclusion data. For the correctness of the data, using several ways, including checking the correctness of information to informants, discussing with colleagues. negative case analysis, namely cases that are not in accordance with the results of the study, extend the research time. In finding the validity of the findings data, researchers used techniques, method triangulation. triangulation of researchers, triangulation of sources, triangulation of situations, triangulation of theories.

### **Results And Discussion**

Based on the results of the research, businessmen get an entrepreneurial literacy from several factors including environmental factors, family, community, and friendship. There are also get from experience, other than to environmental factors and experience factors of entrepreneurship education. The educational background of each business owner varies from Mr. Zidan still wants to continue his education at university with the hope that he can increase his knowledge of business and business relations. Mrs. Silvi owner Hamur Salad Mojokerto, who is still studying S1 majoring in Accounting in semester 8, has opened a food dessert business "hamur salad since 2018. Mr. Hengki is 29 years old, owner of the food business "Swipe up Malang" which was founded in 2019, with his last Bachelor's education. Mr. Bagus is a 28-year-old graduate from S1 Art, Dance and Music Education, State University of Malang, the owner of the Surabaya Backstage business, which was founded in 2015 and is engaged in the rental services of lighting, sound system, HT, and other event equipment. Owner of Jumpakopi Malang. An alumnus of a Master's Degree in Law from Brawijaya University, Mr. Adi was born on February 17, 1993, Jumpakopi was founded in 2017 and has 2 branches in Pasuruan and Malang. The young man who likes to collect local original shoes named Mr. Nanda opened a business called "CoolClean Blitar". This business, which is engaged in shoe washing and buying and selling services, has been around since 2018.

Although all the informants have different educational backgrounds, all is can use digital technology, it's not often for present young who are still clueless about technology. Various factors of businessmen get a digital literacy, like from the factor of following a friend's application upgrade, attending digital marketing seminars/webinars, digital material from their college, deliberately learning from e-books, there is also learning from influencers on YouTube, taught by their relatives, following digital marketing class for one year, etc. This means that businessmen are automatically aware of advances in digital technology and can adapt. But some things are unfortunate that businessmen cannot maximize the progress of digital technology to marketing, most of the business people have applications only as a condition to have, to maximize and concession in marketing their business on digital is not optimal. Different with Jumpakopi which only relies on Instagram Business and

Mr. Zidan's Sandangan Farm Business Strategy in digital use was enough to complete, starting from the website with a link [www.peternakansandangan.com](http://www.peternakansandangan.com), Social Media WAbusiness, LineAds, Facebook ads, InstagramBusiness already with a name address @peternakansandangan, at the E-commerce is also available on Bukalapak under the name PSstore. But Mr. Zidan is still unable to consistent in implementing a digital promotion strategy, while Mr. Zidan is still focusing on conventional promotion by distributing brochures to schools. Almost the same with Sandangan Farm, a businessmen named Mr. Nanda, who has a business called "coolclean Blitar" has a complete digital account, except the website does not have one, but the shopee account. Buka Lapak has 3 stores in 1 account with different addresses and names, 1 account is named CCstore with a location in Ngadirejo Blitar, the second account is named CleanCool S which is located in the Klampok area, the 3rd account is named CoolClean S which is located in Sukorejo. While Jumpakopi only focuses on the InstagramBusiness account named @Jumpakopi and a tiktok account with the account name mariberjumpa. The Jumpakopi strategy in carrying out its business digital marketing strategy is with endorsement influencer food bloggers with a minimum of 10 thousand active followers and above, and TikTok accounts are already FYP. The same thing was done by Swipe-Up and Hamur Salad which were owned by Mrs. Silvi and Mr. Hengki Focus digitally on Instagram, indifferent with Jumpakopi, Swipe Up and Hamur Salad carried out a Digital Marketing strategy by structuring feeds and stories that were similar, interesting, organizing content, education.



content, content give away, some competitions that are held on his Instagram account with the reward of getting a discounted voucher. Different from Backstage Surabaya which has very minimal use of digital marketing technology, only utilizing WaBusiness as communication with clients, the strategy used is still conventional, Mr. Bagus Owner Backstage Surabaya do a business strategy using conceptual entrepreneurial literacy using Business Model Canvas, using big data client, bottom-up, procurement of cooperation with CV, partnerships with agencies, hotels, EO service companies, WO, and related events.

### Discussion

This discussion resulted from the results of observations, interviews and documentations that were correlated with the previous literature review of “*the state of the art*” as the basis for the statement of scientific novelty from the article and the validity of the data was obtained from data triangulation. The following is the discussion:

#### A. Entrepreneurship literacy in businessman that influences business defense strategies in the Pandemic era

Wibowo (2011) states that literacy can be defined as knowledge using the senses that a person does with certain objects which can produce knowledge and skills. Knowledge is indeed important to prepare aspiring entrepreneurs. The relevant previous research results support the statement of research results from key interviewer, on average businessman have different abilities and skills in business-sustaining strategies during this pandemic, one of the strategy to maintain business with knowledge skills that are widely drawn from education. namely the Owner Jumpakopi Mr. Adi who stated that:

“I just finished my master graduation on the covid route mas, I have learned a lot of business from campus, from discussions / sharing to friends / communities, from understanding my business to explore and I tried to create a system, design a business management Planning Organizing Actuating, Controlling POAC, I hold a coffee shop in each city and each has a captain” (IK5)



Rwigema and Venter (2004) view entrepreneurship education as a process of conceptualizing, organizing, and launching business opportunities into businesses that have the potential to experience high growth in a complex environment, either stable or unstable. From the above definition four key components can be concluded, they are: management, organization, integration of resources and opportunity outcomes. (Luthje and Frank., 2002), agree that there is a positive relationship between education and business creation. Entrepreneurship education can shape the mindset, attitude, and behavior of being a true entrepreneurial entrepreneur so that it leads to choosing entrepreneurship as a career choice.

Mr. Bagus, the owner of Backstage Surabaya told about his latest educational background, namely a Bachelor in Dance and Music Education and has a desire to continue his Masters in Arts. This is stated in the transcript of the interview results as follows:

"Pray for me to immediately continue my study to take my master's degree in art, so that I can develop and deepen this business too, so far I only attend workshops or trainings". (IK4)



Figure 2: Surabaya Backstage Entertainment Equipment Rental Service Business

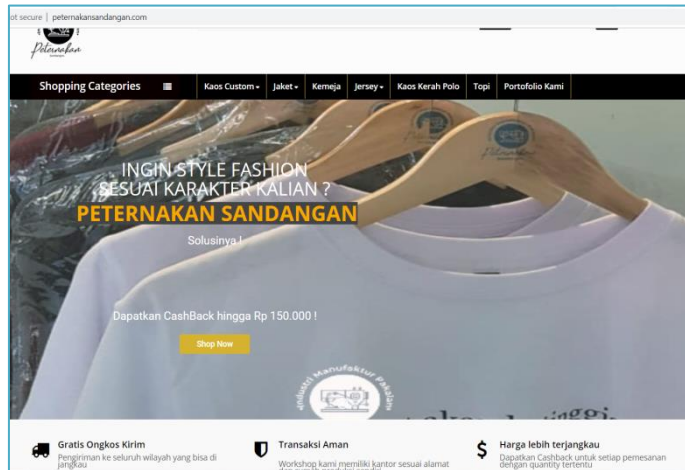
Research (David Rae & Naomi Woodier-Harris, 2019) Research results confirm that career development is a major motivator for international studies in the UK. Entrepreneurship can help overcome the cultural tension between expectations of postgraduate students and their experience with business education in the UK. Relevant to the statement (Loedoff, Mda and Nel., 2006) entrepreneurial literacy is the structured formal delivery of entrepreneurial competencies, which in turn refers to the concepts, skills and mental awareness used by individuals during the process of starting and developing their growth-oriented business ventures.

From the results of observations and in-depth interviews with interviewer sources and their relationship to the theory of research results from experts, it can be concluded that entrepreneurial literacy is very important to be used as a basis for a strategy to maintain a business, especially literacy through education needs to be improved. Although the educational backgrounds of the owners are different, businessman still wish to receive higher education in order to deepen and develop the businesses they run. Through education, many things are gained besides entrepreneurial literacy including a growing mindset, increasing relationships, being able to analyze opportunities, being able to solve existing problems wisely and making the right decisions by analyzing risk management.

## **B. Digital literacy in businessman that influences business defense strategies in the Pandemic era**

Digital literacy according to UNESCO is the ability to use information and communication technology to find (ICT), evaluate, utilize, create and communicate content or information with cognitive, ethical, social, emotional skills and technical or technological aspects. Many businessman, on average already have advanced technology ranging from up-to-date smartphones and laptops, even though they are still young, Mas Zidan, the owner of Sandangan Ranch, is complete in utilizing digital marketing technology as with the following statement:

"I just learned to carry out digitalization, in the new world of digital art, there are websites, e-commerce, and social media businesses, I have created everything since Covid came before, playing on social media accounts, I still haven't consistently managed it" (IK1)



Source: <http://peternakansandangan.com/>

One form of digital strategy that is precisely "designed world" is information and communication technology created by humans to collect, manipulate, classify, store, and distribute information (Gamire & Pearson, 2006). Initially, this information could be in the form of writing on paper, voice conveyed via landline telephone, or voice and images conveyed via video or film. Various types of information can be conveyed through internet technology which creates a new world for humans, namely the online world that produces new patterns of social interaction without recognizing geographical, administrative, and other barriers. In line with the researcher's statement, it is true that the digital strategy in the form of visualization is currently very appropriate to attract customers, with visualization in the form of images and videos, such as the strategy of maintaining the business carried out by Hamur Salad Mojokerto and Swipe Up Malang:

"The business that I run is still - + 2 years ago, I had rented a place for offline, but with the current pandemic, I don't continue to rent it and focus on Instagram content by arranging feeds, stories, educational content and *Alhamdulillah* joined the Malang online merchant food community there was a little helped by the event. which is held in the form of an online food festival in collaboration with online applications "(gojek, grab etc.) (IK3)





Figure 4: Swipe UP Malang's Instagram Business Portal

"Alkhamdulillah, the current digital strategy can survive the pandemic condition, even though there is a decline in sales, slowly but surely, I only use social media, whatsapp business, lineads, and focus strategies on the Instagram business. I learned the algorithm of selling on Instagram, starting from the hours of posting that were responded to a lot, how many stories should be uploaded each day, what content should be uploaded not only selling content but friendly and educational content, making giveaway, the right target foodblogger influencer endorsement, the segment “ (IK2)

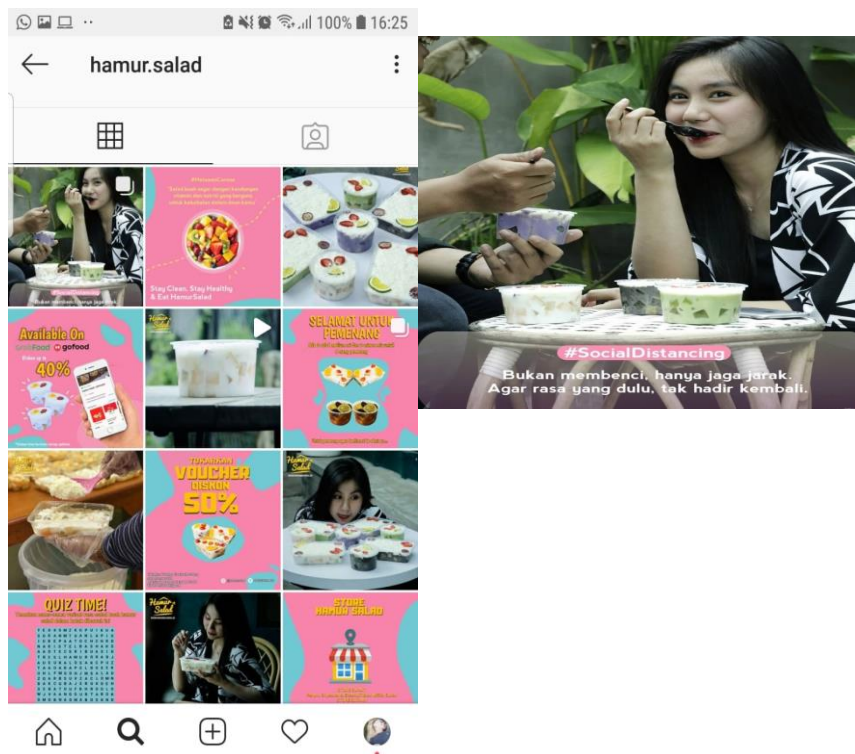


Figure 5: Hamur Salad's Instagram Portal.

Digital Literacy can be an effective solution in running technology-based businesses, such as Facebook, Instagram, Shopee, Lazada, OLX, Bukalapak, etc. *Euromonitor* estimates that the average annual compound growth rate or commonly known as the *Compound Annual Growth Rate* (CAGR) of Indonesian online sales during 2014-2017 is 38 percent. The high online sales in the two islands cannot be separated from the even internet coverage in the region. According to a survey by the *Asosiasi Penyelenggaraan Jasa Internet* (APJII) (2016), out of 132.7 million internet users, 86.3 million or 65 percent are in Java. With the low budget that must be spent to promote the products being sold, of course this is an added value as a means of promoting products that are efficient and low in cost. The conditions that occur in modern times technology are developing very rapidly. The interviewer, Mas Nanda is the owner of a shoe washing and buying and selling service called "coolclean" in line with the existing theory that it is very effective in running a technology-based business.

"I do not have an offline store, but there are 3 online shops running at shopee, and Bukalapak, for my portfolio I put it on Instagram business" (IK6)



Figure 6: Coolclean shoe washing service

From several interviewer statements and the relationship with the theory and research results of experts, it can be stated that digital marketing is very effective in being used as a survival strategy in the era of the Covid pandemic. New discoveries and innovations in the field of technology are always carried out every day in order to obtain sophisticated technology and benefit for human life. The sophistication of digitalization serves as a means of conducting promotional activities, so that it is easy to exchange information with anyone through existing facilities.

### Conclusion

Entrepreneurial literacy and digital literacy can generate entrepreneurial, independent and creative spirit. The impact of entrepreneurial literacy has been considered as an important factor for growing and developing entrepreneurial passion, spirit and behavior in SMEs. Entrepreneurial literacy can shape the mindset, attitudes and behavior of students to become true entrepreneurs, thus directing them to choose entrepreneurship as a career choice.

Digital literacy is very effectively used as a survival strategy in the era of the Covid pandemic. New discoveries and innovations in the field of technology are always carried out every day in order to obtain sophisticated technology and benefit for human life. The sophistication of digitalization serves as a means of conducting promotional activities, so that it is easy to exchange information with anyone through existing facilities.

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