
**COMMUNITY BUSINESS EXPANSION TO IMPROVE THE ECONOMY
THROUGH E-COMMERCE IN THE PANDEMIC ERA
(CASE STUDY: PEOPLE OF GUNUNGKIDUL REGENCY)**

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ABSTRACT

In the era of the COVID-19 pandemic, economies around the world are facing tremendous challenges. Economy is one of the aspects that is swayed at this time, because it has become a pillar of many people's lives, including in Indonesia, especially in Gunungkidul Regency. The survival of MSMEs is one of the pillars of the economy so that it always stays alive. However, it is not necessarily that MSMEs try themselves in this phase. MSMEs are also assisted by technological developments. Researchers in this study used a descriptive qualitative method using the case study method. Using a case study approach, the study allows the reader to see the case of a specific context being investigated through the analysis of data from various sources. The data used is primary data with data collection techniques carried out, namely interviews and discussions with several informants. MSME actors in Gunungkidul Regency became the population in this study. The sample from this study was using purposive sampling techniques. The development of technology is one of the spearheads for MSMEs to survive and experience glory. This research seeks to provide a fundamental picture of how the development of MSMEs through the use of e-commerce during the Covid-19 pandemic. This research is a qualitative research with a survey approach method. Surveys are conducted on informants who are already qualified in this field.

Keywords: E-Commerce; Economic Improvement; Covid-19; MSME Development

INTRODUCTION

The biggest problem facing the world for the past two years is the COVID-19 pandemic. SARS-CoV-2 virus was first discovered in Wuhan, China in December 2019 and spread around the world in 2020. More than 178 million people have been exposed to the virus with 3.9 million deaths. This virus spreads as a result of "zoonotic spillover" or it can be called a virus that jumps from animals and then infects humans, before there is transmission between humans. On the other hand, there is a theory that the virus is a virus that escaped the main biological research facility at the Wuhan Institute of Virology. In another opinion this virus could have been man-made used for biological weapons. The initial spread of this virus occurred in 13 countries including the United States, France, Japan, South Korea, Singapore, Australia, Vietnam, Nepal, Hong Kong, Taiwan, Malaysia, Macau and Canada before spreading in Indonesia. (www.cnbc.indonesia)

In Indonesia, covid-19 began with two cases of covid-19 in Depok, West Java. It started with two citizens who had been in contact with a Japanese national who turned out to be positive for covid-19 while conducting an examination in Malaysia. Finally, the two people tested positive on March 1, 2020, which was announced the next day by President Joko Widodo. The spread of this virus is so fast that people exposed per day can reach thousands or even tens of thousands. With this pandemic, the government must issue new policies to reduce its spread in Indonesia.

The policies made include social distancing or maintaining a minimum distance of one meter, PSBB (Large-Scale Social Restrictions) and in the world of offices and education implemented WFH or Work From Home as well as distance learning. Among the above policies, it has been shown to reduce the spread of covid-19. However, on the other

hand, these policies also cause negative effects in various areas of life, including in the socio-economy. The economy has a very big impact, namely the decline in all sectors of the economy, causing layoffs and unemployment to emerge.

According to the OECD (Organization for Economic Co-operation and Development) (2020) states that the existence of this pandemic poses a threat of an economic crisis that is matched by the cessation of production activities in various countries, the collapse of public consumption levels and the loss of consumer confidence. When compared to the 1998 monetary crisis, this pandemic has far greater effect. During the 1998 monetary crisis, only a few sectors declined, including the decline in the rupiah exchange rate and the low selling price of goods. Meanwhile, in the Covid-19 pandemic, the impact is much greater both on a micro and macro scale, such as instability in terms of production, distribution and consumption of the community.

The capitalist economic system plays more of a role in various corners during the COVID-19 pandemic. One of them has a dominant impact, namely on people's consumption patterns, because people are limited in their consumption patterns with the implementation of PSBB (Large-Scale Social Restrictions). This PSBB has been carried out approximately almost 10 times over the past two years with an increasing name and level. Previously, the name PSBB became PPKM, namely the Implementation of Restrictions on Community Activities ranging from level 1 to 4 throughout Indonesia. The enactment of this policy caused a lot of losses in its main economic sectors nationally.

Finance Minister Sri Mulyani stated that the MSME sector was the hardest hit sector during this pandemic. Usually, MSMEs become a safety net now it is a huge blow because of the restrictions on socio-economic activities that affect the ability of MSMEs. In 1988 MSMEs were still able to withstand it now MSMEs collapsed due to the implementation of restrictions on activities outside the home for the entire community. Micro, Small and Medium Enterprises or commonly referred to as MSMEs are the main sector in the microeconomics and are in direct contact with the economic practices of the community, especially the lower middle class. The existence of this pandemic has made people aware that MSMEs are one of the solutions to meet the needs of life. It is like saying that MSMEs are the backbone in supporting the economic system of the people in Indonesia. In order for MSMEs to stay alive, business actors must think of a way out so that their business continues to run amid the onslaught of the Covid-19 pandemic. Saving MSMEs can be done with the support of digital transformation in Indonesia. This strategy can be used for the long term because every year digitalization will continue to run and develop. Indirectly, the role of digital technology in the business world is needed during this pandemic and the next period.

According to the results of research by Astuti et al (2020) stated that digitalization in MSMEs is a great opportunity in marketing MSME products. Later product marketing will be more effective and efficient through the use of current technology. It is appropriate for MSME products to go hand in hand with technological developments. In accordance with the results of research on the impact of the Covid-19 pandemic on MSMEs in Pakista, it is stated that MSMEs must always innovate with all conditions and situations both during the pandemic and during the development of technology in the future. This requires a special strategy to maximize technology in its application to MSMEs.

According to Ayu and Lahmi (2020) E-commerce is also beneficial for consumers, including providing security and comfort in transactions because they still comply with health protocols. Consumers are also more effective and efficient in terms of time, energy, and price selection compared to conventional transactions. With the development of e-commerce, it also has an impact on the development of technology to meet consumer needs.

Arianto (2020) in his research entitled "Development of Digital MSMEs during the Covid-19 Pandemic" said that social media platforms are one of the main focuses of MSME players during the Covid-19 pandemic. Digital transformation during this pandemic is an alternative savior for MSME actors to survive and exist. Meanwhile, according to (Waliyati

et al, 2019) in his research entitled "The Importance of E-Commerce for MSMEs During the Pandemic In Rt. 03 Surodadi Village, Siswodipuran, Boyolali" stated that the existence of this e-commerce provides benefits for MSME actors to be able to market their goods or services physically and digitally (online). The results of direct observations show that people are very enthusiastic about this digital transformation, so they are trying to be able to use it so that the business they have income increases.

Another research entitled "Adoption of E-Commerce in Supporting the Development of Micro, Small and Medium Enterprises (MSMEs) During the Covid-19 Pandemic" by (Kala'lembang, 2020) states that MSMEs have the opportunity to boost their sales through e-commerce because they are required to change the way they transact from offline to online during this pandemic.

According to (Lubis, 2021) in his research "Application of Mastery of E-Commerce-Based Technology in MSMEs in the Pandemic Era" concluded that MSME players during this pandemic are required to be able to respond and take advantage of existing opportunities by applying mastery of technology, especially e-commerce. MSME actors are required to always accept and also seek information to obtain solutions to the problems faced by their businesses at this time. This encourages the stagnation of MSMEs in entrepreneurship so that they do not depend on the government.

According to the Islamic view, the development of technology that has an impact on the trading system is a necessity, because it is an option in the use of the trading system to be left to its people on the condition that all must remain in the sharia way. It should be noted that the principle of business in Islam is to take halal and good, halal in terms of how to obtain it and halal in its use.

Therefore, the use of e-commerce can be seen from two aspects, namely in terms of benefits and human needs for technological developments that are rapidly changing according to the times. Based on this principle, Islam provides a wide opportunity to develop it. In its development, the transaction system is usually the goods directly brought by the buyer. In Islam, this is also the system of payment in cash, but in the delivery of goods is suspended or called a greeting contract. There are also *istisna'* transactions, namely transactions whose payments are suspended according to the agreement at the time of the *kabul ijab* contract. (Hidayah, 2019)

Referring to the transaction system in Islam, of course, the principle of e-commerce transactions is not disputed because this is in order to make it easier for His people to make peace. Islam itself does not prohibit that the delivery of goods is carried out after the completion of payment, since the main point is that the nature of the object must be clearly and appropriately stated.

This research is expected to provide answers to prospective entrepreneurs or business actors about the ways to keep their businesses standing amid the onslaught of covid-19 which is increasingly surging. This research aims to describe and explain how the use of e-commerce in business development to improve the economy in order to survive in this era of the Covid-19 pandemic.

LITERATURE REVIEW

Covid-19 pandemic

A pandemic is an epidemic that has spread to several countries or continents, and generally infected many people. The term pandemic is not used to indicate the severity of a disease, but only the degree of its spread. The Covid-19 pandemic is an event of the spread of coronavirus disease 2019 (corona virus disease 2019, short for Covid-19) around the world. The disease is caused by a new type of coronavirus named SARS-CoV-2. The Covid-19 outbreak was first detected in Wuhan City, Hubei Province, China on December 1, 2019, and was designated as a pandemic by the World Health Organization (WHO) on March 11, 2020 (id.wikipedia.org, February 2022).

This pandemic developed very quickly until a new variant appeared in May 2021, namely the delta variant. Currently, a new variant has emerged, namely omicron, which is increasingly taking the world by storm because of its invisible and so fast transmission. This pandemic has not only caused problems in terms of health but also in various areas of life as well as economic problems. It is proven that this pandemic has various effects, including reduced demand value, decreased sales, reduction of all kinds of activities, difficulty in closing businesses, poor distribution activities, scarcity of raw materials and difficulty obtaining commercial funds from third parties. (Mansir & Purnomo, 2021)

MSMEs

The definition of Micro, Small and Medium Enterprises in the latest law issued by the government on micro, small and medium enterprises is Law No.20 of 2008 Article 1 it is stated that: Micro-enterprises are productive enterprises owned by individuals who meet the criteria for micro-enterprises as stipulated in this law. Small business is a productive economic business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or not a subsidiary of a company that is owned, controlled or part of either directly or indirectly a small business as the law states. Medium enterprises are productive economic enterprises that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled or part either directly or indirectly with Small Businesses or Large Enterprises with the amount of net worth or annual sales proceeds as stipulated in this law. The roles of MSMEs are Sector of the largest provider of employment; Its position is at the heart of economic activity in various sectors; The main role in the development of local economic activities and community empowerment; Become a source of innovation and creator of new markets In Indonesia.

MSMEs have a very important role, because with the large number of MSMEs, there will also be more job opportunities for the unemployed. It is evident from the results of research from various regions in Indonesia that MSMEs are very influential on reducing the unemployment rate.

E-commerce

E-commerce (electronic commerce) is part of e-business (electronic business) related to the activities of buying and selling goods/services through the Internet. E-commerce also includes activities that support such transactions, such as advertising, marketing, consumer support, security, shipping, and payments (Laudon & Laudon, 2014). E-commerce will change all marketing activities and also at the same time cut operational costs for trading activities. E-commerce started in 1995 where one of the first internet portals named Netscape.com received the first advertisement from the main company and popularized that the web could be used as a new medium for advertising and sales. Unexpectedly, it was this that made his sales increase by two to three times from before. E-commerce continued to grow until the recession of 2008-2009 where economic growth was very slow. In fact, e-commerce is the only relatively stable retail business. In 2012, e-commerce continued to climb, as evidenced by the number of online shoppers increasing by 5% and the number of online transactions increased by 7% (Laudon & Laudon, 2014).

According to Kalakota and Whinston (1997) in M.Suyanto's book (2003) E-commerce is an online shopping activity through the use of the internet network by means of transactions through digital money transfers. The definition of e-commerce can be viewed from four perspectives, namely:

1. Communication Perspectives. E-commerce is a process of sending goods, information services or payments through a computer network or other electronic equipment.
2. Business Process Perspective. E-commerce is the application of a technology towards automation of business transactions and work flows.

3. Service Perspectives. E-commerce is a tool that can meet the desires of companies, management and consumers to reduce service costs (service costs) when improving the quality of goods and increasing the speed of delivery services.
 4. Online Perspectives. E-commerce makes it easy to sell and purchase products accompanied by information through internet services and other online networks.
- According to Kotler and Armstrong (2012) e-commerce is divided into several types:
1. Business to Business (B2B)
 - a) Business people who have been in contact with each other and have been in business relationships for a long time.
 - b) Data exchange between business people that has been going on repeatedly and there has been mutual agreement.
 - c) Generally use a peer to peer model, where processing intelligence can be distributed by both business people
 2. Business to Consumer (B2C)
 - a) Open to anyone and the information owned can be shared to anyone too.
 - b) Services or services used for anyone so that they can be used by the crowd.
 - c) Services or services are used on demand, so producers must respond well to consumers' requests.
 - d) Using a client-server approach system
 3. Consumer to Consumer (C2C), A business model where the website is used not only as a means of promoting merchandise, but also provides benefits between each other.

METHODS

Researchers in this study used a descriptive qualitative method with a case study method. By using a case study approach, this study can explore specific and contextually studied cases through data analysis obtained from several sources (Mahameruaji et al., 2018). Researchers used primary data with data collection techniques carried out, namely interviews and discussions with several speakers. The data collection through interviews and discussions is considered by the author to be able to cover a wider range of information. This research was conducted in Gunungkidul Regency with the object of research, namely Community Business Expansion to Improve the Economy through E-Commerce in the Pandemic Era.

The population in this study is MSME players who use e-commerce and those who have not used it. The sample in this study was three MSME owners in Gunungkidul Regency. The sample selection technique in this study used purposive sampling technique, a sample selection technique with certain criteria (Maulana & Asra, 2019). The criteria for informants selected by the researcher are: 1. MSME players who have used e-commerce platforms in their business; 2. MSME players who have not used e-commerce platforms in their business; 3. MSME actors who run their businesses in Gunungkidul Regency. The data obtained from the results of interviews and discussions, then processed with a theoretical approach and given conclusions from the research results. So that researchers can explain the ability of e-commerce to improve the economy and the ability of e-commerce in the development of MSMEs in the pandemic era.

RESULTS

Currently, social media is a place to facilitate everyone's activities, whether to communicate, exchange information and form online social networks with friends or

relatives. E-commerce is a form of implementation of business that is carried out online, whether from sales, purchases, orders or payments made through digital electronics. (Ernawati & Murayanto, 2021). One aspect of the economy that uses e-commerce services is MSMEs. The growth of MSMEs in this era certainly does not escape the influence of technological development. (Ramadan et al, 2020). Usually, consumers if they want to buy goods or just look at them, they have to go directly to the store they want to go to, but now the behavior has changed to consumers who only need to visit the platform they want to go to to just see or will buy the desired product.

It is known that MSMEs are the only part of the economy that is resilient during the Covid-19 pandemic. Since the 1998 monetary crisis, MSMEs have become the sector with the strongest defense. (Sulhan, 2021). Including MSMEs located in Gunungkidul Regency, in 2022 it will experience glory and increase. This is evidenced by several MSMEs participating in the national-scale exhibition the 22nd Jakarta International Handicraft Trade Fair (Inacraft) 2022 at the Jakarta Convention Center (JCC). The rise of MSMEs in Gunungkidul Regency is also supported by the role of the government, the Gunungkidul Regency Trade Office always provides support to MSME actors through regular mentoring and training. Not only that, they also help introduce MSME products through collaboration with one of the supermarkets, namely Indomaret, Indomaret will provide outlets that will display MSME products.

Based on the results obtained through the results of interviews and observations of informants who are MSME business actors in Gunungkidul Regency. The development of technology and the demand for understanding technology make MSME business actors have to make adjustments, especially in sales and the marketing process. Marketing through digital media can be through e-commerce consisting of market places, social media or other platforms. The existence of this technology really helps make it easier for MSME business actors to trade, especially to attract consumers. However, not all MSME players or consumers can access technology easily, especially the internet. (Tahalele et.al, 2021). In rural areas, for example, there are many obstacles, namely signals and transportation access that are difficult to reach. However, this does not make it difficult for other MSMEs whose development has come a long way.

From some of the informants we interviewed, on average, they previously had offline outlets in the form of stores, then since the existence of this pandemic they have improved their business through online marketing through e-commerce. There is one informant who was indeed from the beginning of the establishment of a direct business of marketing and sales through online media, so they did not have an outlet or offline store. This innovation provides many benefits for these MSME players, because until now sales in the store have reached tens of thousands per month. This indicates that e-commerce plays an important role in the community's economy, especially MSME players, especially in Gunungkidul Regency. The following is the sales turnover of one of the MSMEs (AD) from 2020 until now.

It can be concluded from the calculation of the data above that MSMEs (AD) have the highest total sales turnover in the lazada market place, followed by Shopee and Tokopedia. Meanwhile, in other market places, the value is at 0 which means that the market place is empty of buyers or even not visited by consumers. However, from the above figures, it can be seen that these MSMEs are very rapidly growing through e-commerce –even in the midst of the ongoing Covid-19 pandemic. Facts have proven that e-commerce has played an important role in economic development in Indonesia over the past few years, this is evidenced by the increasing number of MSME players who use e-commerce in selling and marketing their products.

Overall, MSME business actors use social media as a means to provide information or interact with their consumers. One of them also only serves sales in market places or social media without being able to meet consumers in person. In running their business, some of them prefer to use market places such as shopee, tokopedia, lazada, blibli and others, the rest of them use social media platforms such as Facebook and Instagram.

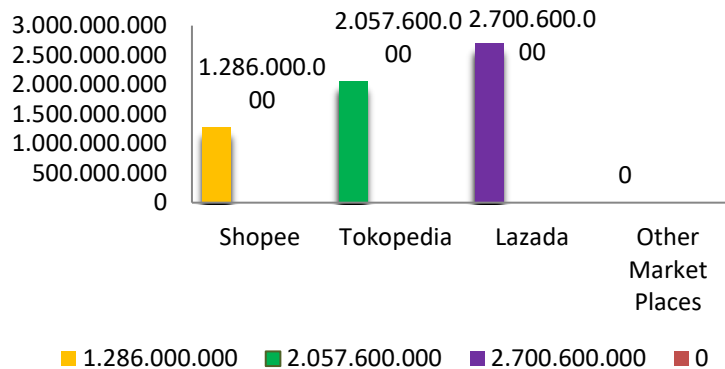


Figure 1.1 MSME (AD) Sales Results from several e-commerce sites.
Data Processed by Researchers (2022)

DISCUSSION

The ability of e-commerce to improve the economy in the pandemic era

In December 2019, the whole world was shocked by the emergence of the coronavirus which spread very quickly. WHO finally announced the coronavirus to be a pandemic from March 11, 2020. This pandemic has caused a downward effect in all aspects of life, especially in the economy. Especially in Indonesia, they also feel these effects. Especially in Gunungkidul Regency, which has a low economy in the Special Region of Yogyakarta Province. This makes local residents worried because their work and business have experienced a very drastic decline, especially in terms of sales and marketing.

The implementation of new government policies such as PSBB and WFO resulted in several things, namely mass layoffs and a decrease in people's business income. However, since the last two years Yogyakarta, especially Gunungkidul Regency, has experienced a revival and glory in the economic sector. Accumulated in Quarter 1-2021 to Quarter IV-2021 always experienced growth, in the fourth quarter of 2021 it grew by 3.68 percent. The structure that dominates this growth, namely the processing industry business, means that the MSME sector is the one that experienced growth in that year (yogyakarta.bps.go.id, June 2022).

The ability of e-commerce in community business development in the pandemic era

This economic growth is assisted by the existence of digital technology that helps the sales and marketing of MSME players. One form of digital technology is social media which has a lot of influence on various sectors, in the MSME sector which is the main actor, namely e-commerce. E-commerce is a form of technology in the form of an application that connects companies with their consumers. In this pandemic era, e-commerce has shown its ability to help improve the economy. This increase is felt by all circles, both government and society. Especially for MSME actors, this is very much felt and helps them.

One of the effective solutions to overcome the impact of the Covid-19 pandemic. E-commerce is a solution for MSME players, especially offline business people in order to increase their sales and business income without violating government regulations. Because with the existence of an online application, business people do not have to meet face to face with their consumers, so they do not violate existing health protocols. Among the informants we interviewed, all of them already had online selling accounts such as

shopee, lazada, tokopedia, blibli and others. The use of e-commerce is very effective in order to increase sales and revenue.

People become digitally literate. In this case, the use of e-commerce is certainly not only intended for business actors, but also consumers. In various e-commerce, of course, there are various menu options to be able to make transactions. This makes people gain an understanding of digital technology, both how to access it and how to use it. The features used are also easy to understand.

Word-of-mouth marketing. The large number of e-commerce users from both producers and consumers makes marketing run smoothly. Usually consumers who buy a product will later promote or just talk about it to family, relatives or friends. That way, the marketing of a product or store is easier for everyone to spread and reach. Now there are also many celebrities or artists who become promoters of a product through social media or e-commerce.

The easier it is for MSME players to measure sales effectiveness, increase transactions and evaluate sales which are used as references in making several strategic decisions for the continuity of their business. Understanding market trends and behaviors for MSME players or prospective entrepreneurs.

CONCLUSION

The spread of covid-19 cases in the world and in Indonesia has made many parties experience difficulties, various sectors have also had an impact. One of the sectors that is particularly affected is the economic sector. This is because the policy implemented by the government in the form of WFH, makes many people unable to leave the house and some companies experience a decrease in income so that they have to lay off some of their employees.

However, not all sectors of the economy are paralyzed, there are several sectors that can still survive in the midst of this pandemic, namely the MSME sector. MSMEs in various regions of Indonesia have proven to be able to survive and continue to develop in the midst of the ongoing pandemic. However, these MSMEs do not run on their own, they are assisted by the existence of digital technology. It is known that digital technology in Indonesia has developed very rapidly, so many people already know and use it. Collaboration between MSME players and digital technology is through the use of e-commerce.

E-commerce has proven its ability to help improve its economy, especially during this pandemic. Not only that, e-commerce also helps marketing several MSMEs in Indonesia, so that MSMEs are able to develop rapidly and are known to many people. On the other hand, the existence of e-commerce also makes people aware of the importance of digital literacy because by understanding digitalization in this era, they gain new knowledge and are not outdated. In addition, they are also not easy to be lied to or deceived in the sales or purchase transactions they make.

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Digital
Economy