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DIGITIZATION OF MSMES IN MARO SEBO VILLAGE, MUARO JAMBI REGENCY

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Abstract
The rapid development of digital technology offers a significant opportunity for Micro, Small, and Medium Enterprises (MSMEs) to expand their market reach and enhance business competitiveness. However, MSMEs in Maro Sebo Village, Muaro Jambi Regency, still face obstacles in using digital technology for product marketing. This community service aims to improve the knowledge and skills of MSME actors in using social media and e-commerce as platforms for product marketing. The method used is Asset-Based Community Development (ABCD), with the following stages: problem identification, socialization, Focus Group Discussion (FGD), training, and monitoring and evaluation. Data were collected through interviews, observations, and pre-test and post-test assessments. The findings revealed that the main challenges include a lack of knowledge about social media use, limited digital technology skills, and a lack of a sustainable digitalization system. This program has increased participants' understanding by 44% (from an average of 36% to 80%) and encouraged the adoption of digital platforms such as Instagram, TikTok, Shopee, and Tokopedia. The program's impact showed a 68% increase in monthly turnover, a 132% increase in customer expansion, and a 50% increase in promotional cost efficiency. The Technology Acceptance Model (TAM) approach helps identify factors that affect the acceptance of technology by MSME actors. This study concludes that the digitalization of MSMEs requires collaboration among village governments, universities, and the community to ensure the program's sustainability. Strengthening digital infrastructure and continuous mentoring are the keys to the success of MSME digitalization in Maro Sebo Village.

Keywords: Digitalization, MSMEs, Social Media, E-commerce, Maro Sebo Village.

Abstrak
Perkembangan teknologi digital yang pesat memberikan peluang besar bagi Usaha Mikro, Kecil dan Menengah (UMKM) untuk memperluas jangkauan pasar dan meningkatkan daya saing usaha. Namun, UMKM di Desa Maro Sebo Kabupaten Muaro Jambi masih menghadapi kendala dalam pemanfaatan teknologi digital untuk pemasaran produk. Pengabdian masyarakat ini bertujuan untuk meningkatkan pengetahuan dan keterampilan pelaku UMKM dalam memanfaatkan media sosial dan e-commerce sebagai wadah pemasaran produk. Metode yang digunakan adalah Asset-Based Community Development (ABCD) dengan tahapan identifikasi masalah, sosialisasi, Focus Group Discussion (FGD), pelatihan, serta pemantauan dan evaluasi. Data dikumpulkan melalui wawancara, observasi, dan evaluasi pre-test dan post-test. Temuan mengungkapkan bahwa tantangan utama meliputi minimnya pengetahuan penggunaan media sosial, keterbatasan keterampilan teknologi digital, dan belum adanya sistem digitalisasi yang berkelanjutan. Program ini berhasil meningkatkan pengetahuan peserta sebesar 44% (dari rata-rata 36% menjadi 80%) dan mendorong adopsi platform digital seperti Instagram, TikTok, Shopee, dan Tokopedia. Dampak program menunjukkan peningkatan omzet bulanan sebesar 68%, perluasan pelanggan

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sebesar 132%, dan efisiensi biaya promosi sebesar 50%. Pendekatan Technology Acceptance Model (TAM) membantu mengidentifikasi faktor-faktor yang mempengaruhi penerimaan teknologi oleh pelaku UMKM. Studi ini menyimpulkan bahwa digitalisasi UMKM memerlukan kolaborasi antara pemerintah desa, perguruan tinggi, dan masyarakat untuk memastikan keberlanjutan program. Penguatan infrastruktur digital dan pendampingan berkelanjutan menjadi kunci keberhasilan digitalisasi UMKM di Desa Maro Sebo.

Kata Kunci: Digitalisasi, UMKM, Media Sosial, E-commerce, Desa Maro Sebo.

Introduction

The changes in the global economic landscape over the last decade have shown that digital technology is no longer a complement to economic activity but rather a key foundation of modern production, distribution, and consumption systems (Choirunnisak, 2020). In this context, digitalization is an instrument that can accelerate the economic integration of the community with the wider market, eliminate geographical boundaries, and open new opportunities for the micro, small, and medium enterprises (MSMEs) sector (Purwanti et al., 2023). The presence of digital technology not only modifies the way transactions are carried out but also shifts society's economic paradigm from a physical to an information-based one. This phenomenon is increasingly evident in the post-COVID-19 period, when mobility restrictions forced people to switch to online systems for almost all life activities, including trade, education, and government (Pamungkas et al., 2022).

Indonesia, as a country with archipelagic characteristics and a large rural population, faces its own challenges in this digital transformation. Equitable access to technology and digital literacy is a strategic issue that determines the success of village economic development (Budi Arie Setiadi 2023). Villages can no longer be seen as passive and backward entities; instead, they are now spaces for innovation and centers of new economic growth. Through the concept of Smart Village and Digital Economy for Rural Empowerment, the government seeks to place villages as the main actors in national digital transformation. In this context, village MSMEs play a vital role because they are the driving force of the local economy and a pillar of community social resilience (Radjak Darwin Abd 2024).

However, amid national digitalization, most MSMEs in rural areas still face gaps in adopting technology (Pratamansyah, 2024). According to data from the Ministry of Cooperatives and SMEs in 2023, only about 37 percent of MSMEs in Indonesia have used digital platforms for marketing and transactions. This figure shows that there are still major challenges in creating an inclusive digital ecosystem (Institute for Development of Economics and Finance 2024). These obstacles stem not only from limitations in internet infrastructure but also from low digital literacy and the mental unpreparedness of business actors to adapt to new technologies. Many MSME actors still view the digital world as something complicated, expensive, and high-risk (Permadi et al., 2025).

Maro Sebo Village in Muaro Jambi Regency is a clear example of this condition. This village has considerable local economic potential, with various types of small businesses, such as banana chip processing, Jambi batik, and traditional culinary products based on agricultural products. Despite having advantages in product uniqueness, MSME actors in this village still mostly use conventional

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marketing methods. Product promotion is through word of mouth, sales are limited in local markets, and financial records are maintained manually. As a result, wider market access is difficult to achieve, and local products are unable to compete with similar products from other regions that have gone digital first (Widiastuti et al., 2023).

The results of the initial observation of the research team from the Sultan Thaha Saifuddin Jambi State Islamic University showed that there is a large gap between the economic potential of the community and their technological adaptability. Some MSME actors are already familiar with social media such as Facebook or Instagram, but their use is still personal, not for business (Haniko et al., 2023). They do not yet understand branding strategies, product photography techniques, or digital business account management. Furthermore, some business actors do not even have a bank account or digital wallet to accept online payments (Hadi, 2021). This shows that the digitalization of MSMEs cannot only be done through the provision of technical training, but must start from a change in mindset and the underlying socio-economic system (Wilestari, Mujiani, and Sugiharto 2023).

The urgency of this research is rooted in the need to identify the social, economic, and psychological factors that affect the acceptance of technology among rural MSME actors (Admindesa, n.d.). Many government programs or educational institutions have tried to introduce technology to rural communities, but not all have succeeded (Anastasya Annisa, 2025). These failures are often caused by a top-down approach, where technology is introduced without considering the social readiness of the recipient community. In fact, the success of digital transformation at the grassroots level is highly dependent on the active participation and understanding of local actors (Rachman, Rela, and Aldin 2023). Thus, this research offers a new perspective on how digitalization can be implemented effectively through a participatory and collaborative approach.

In the context of modern village governance, digitalization is not only related to the use of technology but also to governance. Village governments that are adaptive to technological developments have a greater chance of developing the economy of their citizens (Wahyiah, 2025). Through the use of digital data, village governments can map local economic potential, identify training needs, and monitor the development of MSMEs more accurately. In addition, digitalization also strengthens the principles of transparency and accountability in village budget management, which will ultimately increase public trust. Therefore, the digitalization of MSMEs in Maro Sebo Village cannot be separated from the vision of smart village governance, which is the direction of current government policy (Haris, 2025).

Theoretically, this research refers to the Technology Acceptance Model (TAM) developed by Davis (1986). This model explains that technology adoption is influenced by two main variables, namely perceived usefulness and perceived ease of use (Supriyati, n.d.). In the context of MSMEs, the perception of usefulness is related to the extent to which business actors believe that technology can improve their performance and income. Meanwhile, the perception of ease of use describes the level of comfort and ease with which individuals use technology. These two factors form a positive attitude towards technology, which then affects the actual intentions and behavior of its use (Sikap et al., 2025).

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The TAM model is relevant to understanding the behavior of MSME actors in Maro Sebo Village, most of whom are new to digital technology. For example, a business actor who feels an increase in sales after using social media will have a high perception of utility, so they are more motivated to continue using digital platforms. On the other hand, business actors who have difficulty operating applications or feel that their systems are complicated will tend to resist changes (Irawati & Sebayang, 2024). Thus, the success of MSME digitalization is highly dependent on how these perceptions are formed through a continuous process of education, experience, and mentoring.

In addition to TAM, this research also uses the concept of pentahelix-based collaborative governance, which involves five main elements of development: government, academia, the business world, the community, and the media (Supriatno & Rozi, 2024). This approach is important because digitalization at the village level cannot proceed with individual initiatives alone, but rather requires cross-sectoral cooperation. Village governments play a role in providing regulations and supporting facilities, academics contribute through research and training, the business sector offers infrastructure and market access, communities encourage social participation, while the media serves as a reinforcer of success narratives and information dissemination (Anisykurlillah et al., 2024).

Previous studies have also shown that this kind of collaborative approach has been successfully implemented in several regions. For example, research by Hajawiyah et al. (2022) in Sumber Village found that community-based digital training can increase the participation of MSME actors by up to 65 percent in using social media for product promotion. Likewise, a study in Poncosari Village, Yogyakarta, showed that after business digitalization training, people experienced a significant increase in business management literacy and online marketing strategies. Thus, these experiences became an inspiration for this study to examine how similar approaches can be adapted in the socio-cultural context of the people of Maro Sebo Village (Qamari et al., 2021)

The formulation of the problem in this study departs from the gap between the economic potential of the community and the level of adoption of digital technology. The main question is what is the best strategy to encourage the digitalization of MSMEs in Maro Sebo Village effectively and sustainably. This question contains complex social, economic, and cultural dimensions. Therefore, this research not only focuses on the technical aspects of digitalization, but also on the social changes that occur in society due to the shift to a technology-based economy.

In addition to making practical contributions to village economic development, this research also seeks to make an academic contribution in expanding the understanding of the implementation of the Technology Acceptance Model in the context of village government (By and Karang 2025). Most of TAM's previous research was conducted in the banking, education, or large industrial sectors, while its application in the village economic sector is still relatively limited. In fact, the social context in rural areas has unique characteristics, such as the value of cooperation, community solidarity, and traditional social structures, that can influence the way people receive technological innovations.

Thus, this study not only aims to describe the condition of digitization of MSMEs in Maro Sebo Village, but also to interpret the social meaning behind the process.

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Digitalization in the context of villages is not just a technological process, but a form of social modernization that demands the adaptation of values, culture, and people's mindset (Mayyora et al., 2025). The shift from conventional transactions to digital systems reflects a broader cultural transformation of the economy, where the value of trust, social interaction, and forms of local solidarity are being redefined (Syaifurrohman et al., 2025). Therefore, this study tries to present a holistic perspective that digitalization is not just a tool innovation, but a paradigm shift in the economic life of rural communities towards independence based on knowledge and technology.

Method

This study uses a qualitative approach with a descriptive research type that aims to deeply understand the phenomenon of MSME digitalization in Maro Sebo Village, Muaro Jambi Regency. The qualitative approach was chosen because this research does not intend to measure phenomena through numbers, but rather seeks to uncover the meaning, perception, and social dynamics that occur in village communities in the process of digital transformation. This approach is considered the most appropriate to explore the experience of MSME actors, village officials, and accompanying parties in adopting digital technology as a means of economic empowerment.

The location of the research was determined in Maro Sebo Village, Jambi Luar Kota District, Muaro Jambi Regency, which is known to have local economic potential based on micro and medium enterprises such as banana chips, home culinary, and locally based handicrafts. The selection of this location was carried out purposively because the village is one of the pilot areas that is trying to integrate the village economic digitalization program with the support of academics from the Sultan Thaha Saifuddin Jambi State Islamic University.

The research subjects include MSME actors, village officials, and academic teams who are directly involved in digitalization training and assistance activities. The main informants consisted of 15 MSME actors who were selected using *the purposive sampling technique*, which is the selection of informants based on certain criteria relevant to the purpose of the research. In addition to MSME actors, this research also involves village heads, government officials, and accompanying students engaged in the digitalization program, in order to obtain a more comprehensive perspective.

Data collection was carried out through three main techniques: in-depth interviews, participatory observations, and documentation. The interviews were conducted in a semi-structured manner so that researchers could explore the views, experiences, and obstacles faced by MSME actors in utilizing digital media for economic activities. Participatory observation is carried out by being directly involved in training, mentoring, and promotion activities of MSME products online to gain an empirical understanding of the social situation that occurs in the field. Meanwhile, documentation is used to complete the data through the collection of activity photos, administrative records, training reports, and digital content produced by MSME actors during the program.

The data analysis process is carried out simultaneously from the beginning of data collection to the interpretation stage. The researcher used a thematic analysis technique developed by Miles, Huberman, and Saldaña (2014), which includes three main stages, namely data reduction, data presentation, and conclusion drawn. Data reduction is carried out by sorting out data that is

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relevant to the focus of the research, while the presentation of data is carried out in the form of a narrative that describes the patterns, relationships, and meanings behind the field findings. The last stage is concluding by interpreting data based on *the theoretical framework of the Technology Acceptance Model* (TAM) and the socio-economic context of the village community.

To ensure the validity of the data, this study uses source and method triangulation techniques. Source triangulation is carried out by comparing information from various informants, such as MSME actors, village officials, and academic assistants. In contrast, method triangulation is carried out by combining the results of interviews, observations, and documentation so that the data obtained corroborates each other. In addition, *the member checking process* is carried out by reconfirming the findings with the informants to ensure that the researcher's interpretation is in accordance with the reality they are experiencing.

The qualitative approach in this study is not only intended to describe the situation, but also to find the hidden meaning and value behind the phenomenon of the digitization of MSMEs in villages. By integrating empirical data and academic theory, this research is expected to provide an in-depth understanding of how rural communities receive, reject, or adapt to technological changes in their economic activities. The results of the analysis are expected to be the basis for the development of a more contextual and sustainable digitalization implementation model in technology-based village development.

Result and Discussion

The process of digitizing MSMEs in Maro Sebo Village, Muaro Jambi Regency, can be understood as a long journey of socio-economic transformation that is not only related to technical capabilities but also to changes in the mindset and value system of the village community. The results of the study show that this change takes place gradually through the process of mentoring, training, and collaboration between various parties who have an interest in village economic development.

In the early stages, the socio-economic conditions of the people of Maro Sebo Village reflected a traditional business pattern that relied on social capital, not technology. Most MSME actors rely on family and neighbor networks in the production and distribution process of products. In an interview with one of the business actors, Mrs. Ratna, the owner of a traditional cake business, said that for many years she sold her products only in small stalls around her house and the weekly market of the village. He has never tried selling online because he "doesn't know where to start and is afraid of not being trusted by online buyers." This statement illustrates the fear *of uncertainty* that is commonly encountered in rural communities when dealing with new technologies.

However, when the digitalization training program initiated by UIN Sulthan Thaha Saifuddin Jambi began, there was a gradual change in public perception. The first socialization activity carried out by the academic team introduced the basic concept of digitalization, the economic benefits generated, and successful examples of MSMEs from other villages that have used social media as a means of promotion. When people see concrete evidence of others' successes, their curiosity begins to emerge. In the group discussion, several MSME actors began to express their interest in trying digital promotion, especially on platforms such as TikTok and Instagram, which are easier to operate through mobile phones.

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At this stage, the concept *of perceived usefulness* in *the Technology Acceptance Model* (Davis, 1986) begins to be seen. MSME players are beginning to understand that technology is not something complicated, but a tool that can help increase sales and efficiency. For example, a batik business actor named Pak Fadli started using his Instagram account to upload photos of his products with the help of his 17-year-old son. Within a month, he received orders from outside the village for the first time. The experience changed his view of technology. He admitted, "It turns out that it's not as difficult as I thought, the important thing is to be patient and try often." This kind of hands-on experience is a very effective form of empirical learning for rural communities that believe more in concrete experience than abstract theory.

Over time, the digitalization training, which was originally attended by around 15 MSME actors, began to attract new participants. The village government is involved in providing *a digital village hall*—a public space equipped with Wi-Fi access and a simple computer that people can use to learn how to manage an online store. This step shows that there is important institutional support in strengthening the sustainability of the program. The village government uses part of the village funds to support further training activities, arguing that maintaining the community's economy is in line with the vision of independent village development.

In addition to MSME actors, young village people who have digital skills are starting to take on new roles as "local mentors". They help older business actors create promotional content, photograph products, and upload them to social media. This intergenerational collaboration process is one of the interesting social aspects in this study. There is an exchange of knowledge and roles: the younger generation becomes the driver of innovation, while the older generation becomes the source of value and production experience. This synergy shows how digitalization can be a space for social cohesion between villagers.

From the economic side, the initial impact of digitalization began to be felt after three months of program implementation. Several MSME actors reported an increase in orders and market expansion outside Muaro Jambi Regency. Snack and handicraft products are the commodities that are the fastest to experience an increase in sales because they are easy to market online. Activity documentation data shows that the average income of MSME actors who actively use digital media increased by 20-30 percent in that period. Although this figure is still temporary, it indicates significant economic potential from the adoption of digital technology at the village level.

In addition to the direct economic benefits, social changes are also beginning to emerge. Communication patterns between residents have become more open and productive. Social media is no longer only used for entertainment but also as a space for economic interaction. For example, residents began to share product links with fellow MSME actors through the village WhatsApp group, and village officials also helped with promotions through the village's official social media accounts. In other words, a small digital ecosystem is formed at the local level that strengthens solidarity and a sense of togetherness in economic development.

However, this digitalization process certainly does not run without obstacles. The results of the interviews show that the main obstacles still faced by MSME actors are limited infrastructure and digital literacy. Internet access in some

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hamlets is still unstable, especially during peak hours, so the online transaction process is often hampered. In addition, there are still business actors who have difficulty understanding technical terms such as "checkout", "product link", or "content optimization". This kind of obstacle causes some MSME actors to take longer to really master technology.

From the social side, resistance to change is also still emerging, especially among older business actors. They tend to be comfortable with older systems that have been proven to be secure, albeit limited. From the perspective of *the Technology Acceptance Model*, this group showed a low *perceived ease of use* because they felt that technology was too complicated and not in accordance with their habits. To overcome this, a personal approach and ongoing mentoring are the main strategies. The academic team strives not only to provide one-time training but also to make regular visits to the homes of MSME actors to provide direct guidance.

In addition, the trust aspect is a key factor in the adoption of technology in rural environments. Some business actors admit to being hesitant about the digital payment system because they are afraid of being deceived or losing money. Therefore, the training also includes digital security education, such as how to recognize online fraud and protect personal data. This approach has proven to be effective because after understanding the security mechanism, MSME actors become more confident in using digital financial services such as DANA, OVO, and ShopeePay.

Within the framework of *pentahelix governance*, the involvement of various parties is the driver of digitalization success. The village government acts as a facilitator and local regulator that provides structural support. Academics play the role of companions and providers of knowledge, while the community is the subject and main actor of change. The business world and local media also participate by providing access to promotions and distribution networks. This collaborative model not only accelerates the technology adoption process but also ensures long-term sustainability as each party has clear interests and responsibilities.

From a governance perspective, the MSME digitization initiative in Maro Sebo Village also strengthens the capacity of the village government in managing local economic data. Through collaboration with the academic team, the village government began to build a simple dashboard-based information system to monitor the development of community businesses. This system allows the village government to know the number of active MSMEs, the types of products marketed, and the area of their marketing reach. This data is an important material in the preparation of the Village Medium-Term Development Plan (RPJMDes), so that economic development policies are more *evidence-based*.

The analysis of the results of this study shows a close relationship between the level of technology acceptance and changes in social structure in rural communities. Digitalization not only changes the way business actors market products, but also changes social relations, work patterns, and even people's economic identities. MSME actors who previously relied on intermediaries can now interact directly with consumers, creating more equal and transparent economic relationships. In addition, the emergence of a new identity as a "village digital business player" strengthens local confidence and pride.

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In the context of village government, the process of digitizing MSMEs is a catalyst for institutional transformation. The village government is beginning to realize that the digital economy can be a source of original income for the village (PADes) through the management of local digital markets or village e-commerce platforms. Several new initiatives have begun to be designed, such as the establishment of digital cooperatives and plans to create a village website that contains a catalog of local MSME products. These steps show how the digitalization of the economy can be integrated into a modern, innovation-based governance system.

If analyzed from the perspective of *the Technology Acceptance Model*, the results of this study confirm that the *perceived usefulness* factor has a stronger influence than *the perceived ease of use*. Many MSME actors in Maro Sebo Village continue to try to use technology even though they find it difficult at first, because they have seen real benefits such as increased income and market expansion. These findings are in line with the research of Marangunić and Granić (2015), who stated that first-hand experience of the benefits of technology can overcome the initial psychological barriers of new users.

Meanwhile, other variables such as social norms and community support have also proven to play an important role in strengthening technology adoption intentions. In rural communities, an individual's decisions are often influenced by the views of their social group. When community leaders or village officials show support for the digitalization program, other residents become more motivated to get involved. This shows that the process of adopting technology in villages is not individualistic, but collective and rooted in existing social values.

Thus, this discussion shows that the digitalization of MSMEs in Maro Sebo Village is not just an economic phenomenon, but a multi-layered social development process. The process includes the transformation of work culture, the shift in social roles, and the change in people's mindset towards innovation and modernity. Digitalization has opened up new spaces for villagers to be part of the national digital economy without having to abandon their local identity and wisdom.

From the results of these findings, the sustainability strategy for digitizing village MSMEs requires three main components: increasing human capacity through continuous digital literacy training, strengthening institutions through village policies that support economic innovation, and creating collaborative networks across sectors. These three elements form an adaptive and independent village digital ecosystem. When people have digital skills, village governments have visionary policies, and academics continue to accompany, then digitalization will not stop at temporary programs, but will become a new culture in the rural economy.

Conclusion

The digitization of MSMEs in the community of Maro Sebo Village, Muaro Jambi Regency, illustrates the reality that digital transformation is not only a technical process but a social transformation that requires adaptation of values, culture, and governance. The results of the study show that the acceptance of technology among MSME actors is greatly influenced by the perception *of usefulness* and *perceived ease of use*. Once MSME actors feel the real economic benefits—such as increased sales and promotion efficiency—they show a higher commitment to continue using digital platforms. This strengthens the theory of *the Technology*

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Acceptance Model (Davis, 1986) in the context of rural economies, which have strong social and cultural characteristics.

In addition to individual behavioral aspects, the success of MSME digitalization is also determined by institutional and social factors. Village governments, academics, and local communities have a crucial role in creating a conducive digital ecosystem. Collaboration based on *the pentahelix model* has proven effective in building synergy between the government, education, business, community, and media sectors. Through this collaboration, the digitalization program not only results in technical training but also encourages the formation of new social structures that are more open to innovation. The village government, in this case, is the main catalyst in bridging the needs of the community with available digital resources.

The process of digitizing MSMEs in Maro Sebo Village also has wide implications for modern village governance. By utilizing digital data, village governments are starting to build evidence-based economic monitoring systems that can support sustainable development planning. This transformation marks a paradigm shift in village government from just an administrative manager to a facilitator of technology-based innovation and economic growth. Digitalization, therefore, is an integral part of the *smart village* strategy that prioritizes inclusivity, transparency, and community participation.

Finally, this study emphasizes that the digitalization of rural MSMEs must be understood as a sustainable journey, not a momentary project. Efforts to increase digital literacy, provide adequate internet infrastructure, and pro-innovation village policies are absolute requirements for the sustainability of the program. More than that, changing people's mindset towards technology must continue to grow through educational, collaborative, and contextual approaches. Thus, Maro Sebo Village can become a community-based digital transformation model that shows how the village's economic independence can grow from the combination of local knowledge and modern digital innovation.

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