

Exploring the Role of Female MSME Actors in Adopting Digital Innovation

AFIANE PARLYNA¹, LASMERY RM GIRSANG²

^{1,2} *Bunda Mulia University, Jakarta, Indonesia*

Abstract- MSME entrepreneurs have an important role in efforts to improve the local economy. In particular, women often become leaders of MSMEs. Digital innovation is the key to expanding reach, increasing efficiency and creating new opportunities. The aim of this research is to analyze the identity of the role of women MSMEs in accepting digital innovation, how women adopt digital innovation and apply it in their businesses. This study uses a qualitative approach with a random sampling method on three business actors to see social phenomena that are difficult to measure. This research instrument was built using the Acceptance Model (TAM) theory and the concept of innovation communication. This research shows that the adoption of digital innovation in business has a positive impact on MSMEs led by women. Empowering women through digital innovation contributes to local economic growth and increasing the role of women in economic decision making. Women entrepreneurs have succeeded in increasing product visibility, reaching a wider market, and increasing income.

Indexed Terms- MSME, Innovation, Digital, Women, Adopt

I. INTRODUCTION

In the ever-evolving digital era, the role of women in the business world is increasingly important. In particular, Micro, Small, and Medium Enterprises (MSMEs) have great potential to contribute to the national economy. The role of women in the business world and digital innovation is increasingly getting the attention it deserves, women have great potential to contribute to the adoption of digital technology. In communication science, the role of female MSMEs in adopting digital innovation is an interesting topic

that needs to be explored further. In recent years, digital technology has changed the business landscape dramatically. Technological developments affect all aspects of people's lives, including the activities of business actors. How is the role of women in adopting digital innovation in the context of MSMEs, how the use of digital communication affects their productivity, gender equality and women's empowerment are the focus in facing the era of digital innovation. To better understand the meaning and definition of MSMEs themselves, we can refer to Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) which states that the definition of MSMEs is Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as regulated in this Law (Maharani et al., 2021).

Women have great capacity and potential to play a role in the economy and development, but have not been utilized optimally. The development of digital technology has affected various aspects of life, including the world of Micro, Small, and Medium Enterprises (MSMEs). Inviting MSMEs to the digital realm cannot be asked for just like that, it requires the provision of materials and ongoing assistance. The approach used in this study must be carried out gradually by considering their lack of understanding of digital technology (Arsyad & Tamrin, 2023). The development of MSMEs is shifting from offline marketing to the digital world, not all MSMEs are ready with these new competencies. Optimizing the use of social media to increase marketing is not easy. After going through a series of training programs, it turned out that the changes felt by entrepreneurs at the MSME level were not significant. Similar training only provides tentative classes without planned and scheduled intensive guidance (Misnan & Barizki, 2021).

In the midst of digital transformation, the role of female MSME actors is becoming increasingly important. The dominance of Information and Communication Technology has opened a new chapter where people can obtain information independently. Information barriers automatically disappear by the strong initiative of individuals who want to know more about what is happening around them. This era, which is full of values of ideas, concepts, creativity, and innovation, requires unique, specific, and interesting competencies that communication science graduates must have in order to compete. The existence of social media further strengthens the role of creativity for companies to be able to reach millennial audiences in an integrated and interactive manner through marketing communication strategies (Satriya, 2019).

In carrying out their business activities, women also utilize communication technology which currently offers many opportunities to offer their products and services. For example, the use of social media which provides various ways to interact with communities and many people. The use of digital communication plays an important role in increasing the productivity of women entrepreneurs (Susanti et al., 2020). Digital platforms such as social media, e-commerce platforms, and customer data analysis technology can be optimized to increase competitiveness in the commercial activities of women MSME actors. Adopting digital innovation is key to expanding sales reach, increasing income, and creating new opportunities for MSMEs run by women because women have an important role in the MSME ecosystem.

The challenges of technological literacy knowledge, access to technology and the position of women MSME actors as breadwinners in families who run businesses while also playing the role of mothers so that there are limitations in time and energy are issues that need to be addressed. The adoption of digital innovation has had a positive impact on MSMEs led by women. Thanks to digitalization, women entrepreneurs can increase the visibility of their products, reach a wider market, and increase income. By utilizing digital platforms, they can compete more effectively and optimize business potential. Factors that influence the adoption of digital innovation by

women MSMEs include the availability and accessibility of digital technology, support from the surrounding environment and community, the ability to manage and implement technology, organizational readiness and adaptation to digital innovation, understanding of digital technology, digital skills and literacy, and availability of funds (Almira, 2023).

However, there are challenges faced by female MSMEs in adopting digital technology. Limited access and understanding of technology are obstacles that need to be overcome. Some of the obstacles faced by female Micro, Small, and Medium Enterprises (MSMEs) in adopting digital technology include limited financial literacy, limited access to digital devices, lack of understanding of digital technology, lack of entrepreneurship training, and limited capital (Anjani, 2021).

Exploring the role of female MSMEs in adopting digital innovation is not only about gender equality, but also about economic growth and the welfare of society as a whole. This innovation aims to create more efficient, practical, and economical solutions through the use of technology. Some examples of digital technology innovations include startups, applications for daily activities, application subscription services, and digital banks. Startup companies often present unique and interesting digital technology innovations. For example, applications that make it easier for users in various aspects of daily life. Applications that help users in carrying out daily activities, such as online transportation applications, shopping applications, and so on. This subscription business model is increasingly popular, especially in the form of applications supported by innovations in the banking sector that utilize digital technology, such as online banking services, digital payments, and financial applications.

Social media is a social interaction between individuals to communicate, participate, seek information, share information and form relationships or networks online (Saffitri & Widati, 2022). With good implementation, digital innovation can have a positive impact, such as increasing people's technological literacy and encouraging individual creativity. With the right communication channels

and a good understanding of digital literacy, we can strengthen the MSME ecosystem, increase the economic role of women, and support development. This study will explore the adoption of digital innovation by female MSME actors, and provide recommendations to increase their participation in the digital ecosystem.

This study uses the Theory Technology Acceptance Model (TAM) introduced by Venkatesh and Davis in 2000, which is used to explain the determinants of acceptance of information-based technology in general and to explain the behavior of end-users of information technology with quite wide variations and user populations. The research instrument consists of several questions that adopt elements of digital technology, communication channels, time (time span of adoption of digital innovation), and social systems (business actors). The communication channel that is an indicator for interpersonal communication is the understanding of digital applications. The conceptual framework of the role of female MSME actors in adopting digital innovation can be explained as follows. The role of female MSME actors consists of three aspects, namely personal identity, social identity, and business identity. Personal identity includes personal characteristics such as age, education, experience, and motivation. Social identity includes factors such as family, friends, and social environment. Business identity includes factors such as type of business, business size, and business experience (Elmira, 2023).

In Indonesia, several socio-cultural factors influence the acceptance of technology such as Social Values and Family Norms. In many communities in Indonesia, the decision to adopt technology is often influenced by social values and family norms. For example, technology is considered easier to adopt and understand by men because men are considered more open and quick in understanding technology. The socio-cultural communication tradition sees that individual perceptions of technology are often formed through social interactions and communication with others in their community, in this case in the Women's MSME group. Perceived usefulness and perceived ease of use are two relevant

concepts in user acceptance of information technology.

Perceived Usefulness is defined by Fred Davis as "the degree to which a person believes that using a particular system will improve their job performance". In the context of technology, perceived usefulness refers to the extent to which users believe that using a system or application will benefit them. Users who feel that technology will help them achieve their goals or improve their work efficiency are more likely to accept and use the technology. Perceived Ease of Use (Perceived Ease of Use) describes the extent to which users believe that operating a system or application will be easy and will not require excessive effort. Perceived ease of use can influence user acceptance of technology. If users find a technology difficult to use, they may be reluctant to adopt it. These two concepts play an important role in understanding how users interact with technology and whether or not they will accept it (Davis, 2024).

Effectiveness of Marketing Communication Through Social Media "INSTAGRAM" Carried Out by UMKM REFIZA. This study is a qualitative study using an evaluation method that aims to determine the effectiveness of marketing communication through Instagram social media carried out by UMKM Women's Clothing products "Toko Refiza". The data collection techniques used were interviews, observations and document studies. The data analysis technique used was triangulation analysis to test the validity of the data obtained and the marketing activity matrix, namely the marketing mix through social media. The resource person for this study was the owner of the Toko Refiza business. The results obtained from this study are that the Instagram social media of Toko Refiza is not yet effective because the results show that the sales contribution obtained from the use of Instagram as a marketing communication media (promotion) is only 17.1% of total sales (Saffitri & Widati, 2022).

The Role of Digital Communication for Women Entrepreneurs (MSMEs) in Padang City. This study aims to determine the role and how the use of digital communication influences the productivity of women entrepreneurs (MSMEs). The research methodology

is qualitative research with descriptive qualitative analysis. The results of the study show that digital communication has a very important role for women entrepreneurs in Padang City, digital communication provides an expansion of market reach and provides convenience in promotional activities and increases the productivity of women entrepreneurs (Susanti, et.al, 2020).

The purpose of this study is to analyze the identity of the role of women's MSMEs in accepting digital innovation. Digging deeper into how women MSME actors contribute to adopting digital innovation. How women adopt digital innovation and apply it in their businesses, and its impact on the growth and sustainability of their businesses. The digitalization of women's MSMEs can drive economic recovery and increase productivity. The Indonesian government has emphasized its commitment to prioritizing the financial inclusion agenda in utilizing digitalization with the aim of increasing productivity and encouraging economic sustainability and inclusivity for women and MSMEs.

II. IDENTIFY, RESEARCH AND COLLECT IDEA

The research was conducted through a qualitative approach using a random sampling method with a sampling technique from female MSME actors in the DKI Jakarta area. The meaning of simple random sampling is as a technique for obtaining samples that are directly carried out on the sampling unit (Margono, 2014). Qualitative research is usually used to understand complex social phenomena that are difficult to measure with numbers. Qualitative research can be conducted using various methods such as observation, interviews, case studies, and others.

This study took a sample of female MSME actors with an age range of 30-50 years who were domiciled in the DKI Jakarta and Bekasi areas. The types of businesses used as samples also focused on food and beverage businesses. For educational background, it was determined from High School to Bachelor's degree with business experience in the range of 1-10 years. The level of access and understanding of female MSME actors towards digital technology,

including the use of the internet and digital devices, varied. Some were completely unfamiliar with digital innovation and some were already accustomed to using digital applications. This data needs to be validated from each individual who is sampled. The background of the individuals who are sampled must also be in accordance with the relevance of the survey so that the person concerned can be called valid or not in representing a particular sampling group (Moedasir, 2022).

The subject in this title is "Female MSME Actors." This refers to women involved in Micro, Small, and Medium Enterprises (MSMEs). The object in this title is "Adoption of Digital Innovation." This object refers to the process by which female MSME actors adopt digital technology to improve their business. Thus, this title highlights the role of women in adopting digital innovation in the context of MSMEs. Further research on this topic can provide valuable insights into how women contribute to the development of technology and business in the digital era. This study collected data from three informants, namely female MSME actors domiciled in the DKI Jakarta area aged 30 to 50 years, with different backgrounds. First, Mrs. Hikmah Basalamah, a Middle Eastern food entrepreneur in the Cempaka Putih area, Central Jakarta, a single parent. Second, Mrs. Zella, who is single, is a dawet drink entrepreneur in the Pulomas area, East Jakarta. And the third is Mrs. Imah, a housewife with 2 children and a husband who works in a factory, a Betawi gado-gado kencur food entrepreneur in the Setu Babakan area, South Jakarta.

Mrs. Hikmah Basalamah, 36 years old, shared her experience of starting a Middle Eastern culinary business with her family's heirloom recipe about 4 years ago after getting divorced and becoming a single parent. Starting from receiving offline orders at home from neighbors and relatives who knew her ability to cook delicious Middle Eastern cuisine, after 4 years Mrs. Hikmah was finally able to open her first outlet in the Cempaka Putih area, Central Jakarta in October 2023, which was named GuzeITaste.

The main menu at GuzeITaste is goat kebuli rice and various other types of Arabic rice. The recipe used is an authentic recipe inherited from her grandmother

who is of Arab descent from Surabaya, modified to suit the tastes of the Jakarta population. With an attractive logo and clean packaging, combined with a selection of light food menus such as sambosa and roti maryam, as well as drinks such as Turkish coffee and spiced tea packaged like contemporary coffee typical of young people, Middle Eastern food which is identical to heavy food and the Arab descent community segment turns out to be in demand not only by Arab descendant customers but also all segments of society and even to the point of becoming a gathering place for young people. Another characteristic of the Middle Eastern cuisine produced apart from the taste of the spices is the large portion exceeding the average portion of similar food at a price that is not too expensive. This advantage is one of the characteristics that distinguishes Mrs. Hikmah's business compared to other similar businesses.

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In one day, Mrs. Hikmah can get an average turnover of around Rp. 500,000 to Rp. 1,000,000, not including orders for events at home and the office. In terms of her young age, Mrs. Hikmah is a female entrepreneur who is easy to adapt to digital innovation. Starting from using professional catalog

photos for the menus sold, of course the appearance of the promoted menu becomes attractive. Every day, attractive promos are also given on the GoFood and Grab Food applications. Also assisted by promos via WhatsApp, Instagram and TikTok as well as video and chat testimonials from customers help increase the promotion rating through social media. Based on her statement, for future plans, Mrs. Hikmah also wants to introduce Middle Eastern food more and expand her sales reach by establishing a franchise system partnership. In this case, Mrs. Hikmah is a female MSME actor who is easy to adapt and has adopted digital innovation in her business which has been proven to help increase income and still wants to continue to develop digital innovation in her business.

Mrs. Zella, 32 years old as the owner of several dawet drink outlets named Dawet Kemayu, tells of her struggles before starting a dawet drink outlet business. As a young generation who wants to try a business, a franchise is one of the popular choices. Initially in 2018, Mrs. Zella tried a warteg franchise business. However, due to the price of main raw materials such as chilies, onions and rice which often increase, the business did not last long. The warteg business has also not adopted digital innovation, where the sales, ordering and payment systems still use conventional methods. Therefore, sales only rely on strategic and easily accessible locations. After 2 years of running a warteg business and not developing and then being hit by the COVID pandemic, Mrs. Zella decided to close her warteg business. Then in 2022, assisted by one of her staff, Mrs. Zella tried another franchise that was more specialized in traditional drinks packaged in a modern way, namely Dawet Kemayu.

The types of drinks sold are around dawet ice with various flavors such as original brown sugar dawet ice, durian dawet ice, jackfruit dawet ice and others. The raw materials are obtained from the franchise owner. Every day the raw materials are sent to two of his businesses to maintain the quality of his dawet so that it is always fresh. This dawet franchise is sold with a promotional package by adopting digital technology such as online sales through the GoFood, Grab Food and Shopee Food applications and the QRIS digital payment system. For on-site orders, the

application is not yet used, it is still a direct sales method. For promotional and advertising materials, they are obtained from the franchise owner. Mrs. Zella only needs to post promotional materials on social media.

In addition to opening a stall, Mrs. Zella also often participates in bazaars in offices around Jakarta. From this sales method, every day this business can pocket a turnover of around Rp. 300,000 to Rp. 500,000. However, because the products sold are not staple foods, it is not uncommon for there to be few buyers, even there are times when there are no buyers at all in a day. This is where Mrs. Zella's communication skills are needed. Various methods are used to attract buyers. Either by posting prepared promotional media, or by uploading videos to attract customers. As a female MSME actor, Mrs. Zella is quite easy to adapt to digital innovation because she has chosen a business that is accompanied by a digital marketing program. Starting from choosing a business through a franchise concept which of course already has a standard sales system, both conventional and digital. Plus interesting promo information on the GoFood and Grab Food applications. Also assisted by bazaar participation so that it helps increase income.

Ibu Imah, who is familiarly called Mpok Imah, is a 49-year-old Betawi-born UMKM entrepreneur who owns a Betawi gado-gado kencur business that has been selling in Setu Babakan since 2010, continuing her parents' business. Initially, her stall was called Gado-Gado Warpik, which Warpik is an abbreviation of Warung Pok Imah Kuy, a contemporary term at that time. When we first met her at her sales location, Ibu Imah was still using the direct sales concept without any technological assistance. Payments could only be made in cash.

Mrs. Imah said that her business has been passed down from her mother since the early 2000s with a recipe that has been modified by Mrs. Imah to create a different taste from gado-gado in general. The characteristic of her gado-gado is the addition of kencur which gives it a different taste. In addition to gado-gado kencur, Mrs. Imah also sells karedok kencur, fried noodles, boiled noodles and other side dishes. The reason at that time was not using digital

technology because Mrs. Imah did not have a personal cellphone. The cellphone was used by her child who was in school to study online during the COVID pandemic. In addition, Mrs. Imah also did not understand how to register for a digital application.

Assisted by one of the customers who saw the potential for increased turnover if using a digital application, the customer created a gado-gado kencur sales account on the GoFood application and taught Mrs. Imah how to use the application to receive orders and payments. After studying and knowing the convenience that would be obtained if using the application, Mrs. Imah intended to immediately buy a cellphone when she received the arisan money. A few weeks after registering the GoFood application account, Mrs. Imah received money from the arisan program she participated in, then she immediately bought a cellphone to start selling using the GoFood account that had been created. Since then, Mrs. Imah has started adopting her first digital innovation.

In her first month of using the application in January 2024, sales through the application reached a value of around IDR 600,000, - not including income from direct sales. Until now, it is known that Mrs. Imah has only used GoFood as a digital application to help her business. This is due to limited time and Mrs. Imah's ability to manage accounts in the application. Mrs. Imah sells herself in her stall from cooking, preparing to serving food is also done by herself. Limited knowledge to optimally utilize digital applications is also an obstacle for Mrs. Imah. For payment methods, in addition to cash payments, Mrs. Imah also provides QRIS. After opening a bank account and registering a merchant, Mrs. Imah can provide the QRIS payment method for her customers. By only adopting 2 types of digital technology, it has made it easier for Mrs. Imah to promote her sales and increase the sales turnover of gado-gado kencur. The reach of her customers has also increased. Previously only from residents around Setu Babakan, now it has spread to the Jagakarsa, Lenteng Agung and surrounding areas. From Mrs. Imah's experience, we know that there are still many female MSME actors who lack technological literacy so that in today's digital era, their businesses have not been touched by digital innovation.

Various factors influence the number of female MSMEs who do not understand and adopt digital technology. The main obstacles are usually age, education, knowledge and mobile phone ownership. In general, female entrepreneurs who have mobile phones and internet access will find it easier to learn and use digital applications. The productive age range between 20 and 45 years can on average adopt digital innovation in their businesses and are ready to accept changes and updates in digital technology. This is different from female MSMEs aged 45 years and over. In addition to not all female entrepreneurs over 45 years old having a mobile phone with internet, they also do not know how to register their business on a digital application. In general, they have to wait for help from their husbands or children to learn digital applications. Training and education on digital technology can help female MSMEs to understand and utilize digital technology better. In addition, support from family and society is also very important in helping female MSMEs accept digital content innovations.

III. WRITE DOWN YOUR STUDIES AND FINDINGS

The results of the study show that the level of technology adoption among female MSME actors is quite high. Most respondents have used social media such as Instagram to market their products. In addition, several respondents have also utilized e-commerce platforms such as GoFood and GrabFood to reach a wider market. They are able to utilize digital technology to improve operational efficiency, expand market reach, and increase the visibility of their products. The digital innovations adopted include the use of social media for marketing, e-commerce platforms for sales, and business management applications to manage daily operations.

The study also identified several challenges faced by female MSMEs in adopting digital innovations. These challenges include limited access to technology, lack of understanding of how to use technology, and limited resources to invest in new technologies. Despite this, female MSMEs demonstrate high adaptability and strive to continue learning and developing their digital skills. Training and mentoring play an important role in helping

female MSMEs adopt digital innovations. Training provides basic knowledge and practical skills on the use of digital technologies, such as how to use social media for marketing, manage an online store, or use a business management application. With training, female MSMEs can feel more confident in using new technologies. This is important to reduce any fear or uncertainty they may have about technology. Training often provides access to additional resources, such as online tutorials, learning materials, and professional networks that can help them on their digitalization journey.

Training can help women MSMEs understand the latest market trends and how digital technologies can be used to capitalize on these opportunities. For example, training on data analytics can help them understand consumer behavior and adjust their marketing strategies. Many training programs also offer ongoing support, such as mentoring or consulting, which can help women MSMEs overcome the challenges they face when adopting digital technologies. With training, women MSMEs can learn how to use digital tools to improve operational efficiency, such as inventory management, order processing, and customer service. Thus, training not only provides technical knowledge but also builds the confidence and networks needed to succeed in the digital world.

Overall, this study concludes that the role of female MSMEs in adopting digital innovation is very important to improve the competitiveness and sustainability of their businesses. Support from the government and various related parties is needed to overcome existing challenges and encourage more female MSMEs to adopt digital innovation. The following are the results of the study related to the theoretical assumptions and concepts used.

IV. GET PEER REVIEWED

Viewing a single phenomenon from different perspectives will allow for a reliable level of truth. Therefore, the validity test using the triangulation method attempts to check the truth of data or information obtained by researchers from various different perspectives by reducing as much as possible the bias that occurs during data collection

and analysis. In this case, the author confirmed with an MSME expert from one of the MSME associations in Jakarta called the Nawacita Study Institute. Represented by the Head of Partnership, Mrs. Ratna Djuwita, the author was able to confirm the research results whether they were in accordance with the conditions of female MSME actors in Jakarta in general.

The data analyzed using this method is in the form of text or narratives from interviews with informants. The informants were given around 20 questions about MSMEs, the role of women, and the adoption of digital innovation. From the answers of the three informants, the author classified the answers according to the specified variables. Furthermore, from the results of the analysis, the author confirmed with MSME experts.

V. IMPROVEMENT AS PER REVIEWER COMMENTS

This study confirms the importance of perceived usefulness and perceived ease of use in encouraging the adoption of digital innovation by female MSMEs. By understanding and addressing these factors, empowerment and training programs can be designed to more effectively support female MSMEs in utilizing digital technology, so that they can contribute more to the growth of the digital economy in Indonesia. Of the five respondents in this study, it was proven that three respondents felt the benefits and ease of adopting digital innovation and used it sustainably. The other two respondents, with all their limitations, have not yet maximally adopted digital innovation so that they have not felt the benefits and ease of technology.

In this study, perceived usefulness has a significant influence on the intention of female MSMEs to adopt digital innovation. Female MSMEs who feel the real benefits of using digital technology, such as increased operational efficiency, wider market access, and increased income, tend to be more motivated to integrate the technology into their business. These perceived benefits are the main drivers in the technology adoption process, because female MSMEs see technology as a tool that can help them achieve their business goals more effectively.

In addition to perceived benefits, ease of use of technology also plays an important role in the adoption of digital innovation by female MSMEs. This study found that easy-to-use technology, with an intuitive interface and adequate technical support, increases the confidence of female MSMEs in using the technology. This ease reduces the psychological and technical barriers that may be faced, thus encouraging them to be more active in using technology in their daily operations.

The combination of perceived usefulness and perceived ease of use contributes significantly to actual system use. Female MSMEs who experience the benefits and ease of digital technology are more likely to adopt and use the technology consistently in their businesses. This actual use of the system not only increases efficiency and productivity, but also opens up new opportunities for innovation and business expansion.

CONCLUSION

The conclusion that can be drawn from this study, especially in exploring the role of women in MSMEs, in addition to the dominance of women in MSMEs, digitalization of sales and transaction instruments can be a tool to expand sales reach, increase income, and create new opportunities. The adoption of digital innovation by female MSME actors has a positive impact on MSME businesses, especially those run by women to successfully increase product visibility, expand markets, and increase income. Empowering women in MSMEs through digital marketing also makes a positive contribution to local economic growth and community welfare. In research on the role of women in Micro, Small, and Medium Enterprises (MSMEs) from a communication science perspective, there are several results that can be drawn, namely communication as the key to the success of female MSMEs, the use of social and digital media, the importance of narratives and branding, and empowerment through communication training.

With the challenges faced by female MSMEs in adopting digital technology, such as limited resources, access and lack of technological literacy, this study can provide understanding and

opportunities for the government or entrepreneurial organizations to create digitalization programs that support the empowerment of female MSMEs through digital innovation. Female MSMEs need to be empowered through training and education on digital technology. This includes the use of e-commerce platforms, social media, and data analysis tools. This training can help them understand the potential of technology and optimize its use to increase competitiveness. In the future, it is hoped that there will also be a socialization program that can increase technological literacy in MSMEs, as well as increase the role of women in the economy. The government needs to create regulations that support female MSMEs in doing business digitally as protection of intellectual property rights and consumer protection. The government and related institutions must also ensure equal access to technology and digital infrastructure. This includes affordable internet access and supporting devices at affordable prices. So that in the end female MSMEs can take advantage of networks and collaboration with fellow entrepreneurs. This allows good communication to exchange information, experiences, and business opportunities using digital platforms.

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