

CSR FOR IMPROVING DIGITAL LITERACY OF SMME BUSINESSWOMEN IN INDONESIA WHEN DEALING WITH BUSINESS CHANGE DURING THE COVID-19 PANDEMIC

Enjang Pera Irawan, Universitas Padjadjaran
Suwandi Sumartias, Universitas Padjadjaran
Soeganda Priyatna, Universitas Padjadjaran
Agus Rahmat, Universitas Padjadjaran

ABSTRACT

The COVID-19 pandemic has affected the whole world, not only on the public's physical and mental health, but also on the stability of economic state in the nation. How do SMME businesswomen deal with this situation? This study aims to observe how SISPRENEUR, a CSR activity in the field of digital literacy program conducted by XL Axiata Company made an attempt to help SMME businesswomen to run their business during the COVID-19 pandemic. The study used a qualitative method with a case study approach by interviewing SMME businesswomen who had not promote their products on marketplace or social media. The respondents in this study are 20 SMME businesswomen from four provinces in Indonesia, including Bali, West Nusa Tenggara, West Kalimantan, and West Sumatra. The study result found out that before participating in SISPRENEUR program, SMME businesswomen were still opening their business offline during the COVID-19 pandemic even though they have known the health effect of virus transmission. Such situation happened because they lack in knowledge and skill to properly use digital platforms. After participating in the SISPRENEUR program, the SMME businesswomen have started selling their products on digital platforms such as social media. In conclusion, SISPRENEUR as a CSR activity conducted by XL Axiata Company have helped improving knowledge and skills of SMME businesswomen in adopting digital platforms to run their business.

Keywords: Digital Literacy, SMME Business Women, COVID-19

INTRODUCTION

Since the first discovery of COVID-19 in December 2019 in the Province of Hubei, China, the COVID-19 virus has spread rapidly, both locally and internationally (Tayo et al., 2021). In addition to the health problem, the COVID-19 pandemic has affected the global economic sector, thus, the government, companies, and each element of society takes their own role to make an adjustment (Pinner, Rogers & Samandari, 2020). Such condition has also brought an impact on the increase of unemployed and the risk of widespread famine for millions of people due to the national lockdown and restriction (Guerrieri et al., 2020; Sidiq, Sofro, Jilil & Achmad, 2021). The condition in Indonesia is not different from other countries across the globe. In the early 2021, The Indonesian Ministry of Manpower reported that the unemployed in this country has increased for more than 2.6 million of people due to the COVID-19 pandemic. Therefore, in the national range, the unemployed multiplied into 9.7 million in total (Fajri, 2021).

According to a survey conducted by UNDP Indonesia Country Economist, the SMME owners find it difficult to distribute their products because of lockdown as well as social and physical distancing. In Indonesia, it is labeled as the Large-Scale Social Restriction, referred to PSBB or Pembatasan Sosial Berskala Besar (Saturwa, Suharno & Ahmad, 2021). Of course, this

policy greatly affected a drastic income reduction for SMME, causing many owners to stop their operation due to financial constraints (Tairas, 2020). More than 30 million SMME owners close their business because they were not adaptive in implementing digital technology during the pandemic (Darmawan, 2021).

In many parts of the world, big companies made an attempt to help government deal with the COVID-19 pandemic through various Corporate Social Responsibility (CSR) program. In the US, for instance, a number of companies have conducted CSR for several sectors, including health, economy, and social necessities that are currently needed (Aguinis et al., 2020). In the UK, CSR was established through big donations to handle the pandemic (He & Harris, 2020; PrawiraW, Achmad & Maulida, 2021). Other big companies around the world also offered work dispensation for employees without sacrificing their rights, provided amenities for customers, organized virtual-based business activities, donated medical equipments, food, and goods, as well as produced their own medical equipments to make additional contribution (Marom & Lussier, 2020).

In the current situation of COVID-19 pandemic, the reinforcement of digitalization literacy for SMME owners is essential to improve their productivity (Guo et al., 2020). Given the fact that there is a change in consumer behaviors, the digitalization for SMME must be carried on even when the COVID-19 pandemic had ended (Karr, Loh & Wirjo, 2020). Therefore, companies are expected to make a contribution and help to accelerate digitalization of SMME owners, which as reported by the Ministry of Cooperatives and SME, from the current total of 64 million SMME, only 8 million or approximately 13 percent of them have connected to the digital world (Arianto, 2020). When it is efficiently managed, CSR will be able to provide competitive advantages for companies (McWilliams & Siegel, 2011).

To fill the discrepancy between those studies, this article aims to answer a research question related to how digital literacy of SMME businesswomen when dealing with the economic effects of the COVID-19 pandemic. The study focused on those receiving a digital literacy program entitled SISPRENEUR. SISPRENEUR is a CSR program conducted by XL AXIATA which focused on improving the digital literacy of SMME in Indonesia. This study is limited to the exploration of a CSR activity in the form of SISPRENEUR program as an attempt conducted by XL Axiata to improved digital literacy of SMME business women in Indonesia when dealing with the business change during the COVID-19 pandemic.

LITERATURE REVIEW

In Indonesia, there are currently more than 30 million SMME owners that have not been adaptive in using digital technology during the pandemic (Darmawan, 2021). Meanwhile, in China, e-commerce, game online, telemedicine, online education, and other IT-based services supporting a long-distance work have increased exponentially (Chow & Li, 2020). Such condition is surely an irony, because during the COVID-19 pandemic, public unconsciously use digital and online platforms in every step of the way, making them increased and turn to be a part of community lifestyle (Puriwat & Tripopsakul, 2020).

In order to stop the spreading of coronavirus during pandemic, each element of society, including industry workers, participate in their own program called Corporate Social Responsibility or CSR (Aguinis et al., 2020). CSR can also be defined as a company act to show social humanity, going further than abiding the law and rules as well as taking stakeholder pressures into account (Torea, Fernandez-Feijoo & Cuesta, 2020). During a hard time like pandemic today in particular, SMME owners are greatly in need of the companies' contribution in the CSR program implementation with the aim of supporting the digital literacy for SMME (Arianto, 2020).

The COVID-19 pandemic has the ability to foster the development of e-commerce in other parts of the world. A survey conducted in the US showed that online shopping activities have increased for 30 percent in March 2020, while other surveys indicated that 42 percent of consumers shop online more frequently than before (Sterling, 2020). The consumer behavior has

changed, so that SMME has no other choice than being adaptive in the digitalization, improving their dynamic abilities and turning their business to follow the development of digital era (Guo et al., 2020).

The digital literacy is defined as the ability to use the Information and Communication Technology (ICT) in order to find, evaluate, utilize, create, and communicate contents or information while being supported by technical and cognitive skills (Amanda, 2021). Furthermore, digital competence refers to the ability to use ICT and digital media to perform works, solve problems, express and manage information, create collaboration, make and share contents, as well as develop knowledge effectively (Klassen, 2019).

METHODS

Contexts and Samples

Various studies have shown that the COVID-19 pandemic seriously affected the stability and persistence of SMME to operate their business. Addressing that problem, this study is focused on the digital literacy of SMME businesswomen in Indonesia when dealing with the economic effect of the COVID-19 pandemic. The researchers specifically analyze the digital literacy of SMME businesswomen participating in the digital literacy program conducted by XL Axiata, namely SISPRENEUR. SISPRENEUR is a part of CSR program from XL Axiata. To reveal the reality, the researchers apply qualitative approach. The research process involves a set of important attempts to ask questions, conduct several procedures, and gather specific data from the participants, proceeded by analyzing data inductively from specific to general topic, while the researchers interpret the meaning of such data. (Creswell & Creswell, 2018).

The reason why SISPRENEUR was chosen as the object of this study is due to the fact that this program is the only company's program which aims to develop digital literacy among SMME businesswomen managed by The Ministry of Women Empowerment and Child Protection in Indonesia. During the COVID-19 pandemic, XL Axiata consistently conducts various CSR programs with the aim of increasing the competency of SMMEs, fostering them to be ready to go digital. Additionally, these respondents are SMME businesswomen who have run their business between 1 and 5 years. The researcher also limits the requirements to those who have not been using digital platforms such as marketplace and social media. There are 20 respondents in total representing their own business.

Procedure

This study was conducted in four provinces of Indonesia, including Bali, West Nusa Tenggara, West Kalimantan, and West Sumatra. Those locations are appointed as an area where SISPRENEUR program was organized. The data was obtained through interviews and online observation. The researchers tried to gather related information on what SMME businesswomen did to run their business during the COVID-19 pandemic; did they sell their products online after participating in Sisternet program, following the change of consumer behaviors in the pandemic; did they know how to open market by using social media, marketplace, and other applications; how far they understand the impact of COVID-19 pandemic on the change of consumer behavior; what kind of information they received from the government, mass media, or other institutions regarding the survival strategy in the pandemic; and how they responded or did they follow those suggestions.

Data Collection

The data was obtained by randomly appointing 5 SISPRENEUR participants from each province, so there are 20 respondents in total from 4 provinces. After gathering all of them, the researcher asked the SMME businesswomen in a virtual interview session *via* Zoom Meeting

app while observing their digital literacy skills and behaviors during their participation in SISPRENEUR program of XL Axiata. The data was collected by addressing a number of questions to SMME businesswomen through virtual interview sessions *via* Zoom meeting application while the researchers observed the behaviors and abilities of their digital literacy as they participated in the SISPRENEUR program by XL Axiata. The interview was recorded to make the researchers easier in obtaining and gathering data needed in this study.

Data Analysis Technique

The researchers analyzed the data through a qualitative research method, following several steps suggested by Miles and Huberman which include data reduction, data presentation, and drawing a conclusion or data verification (Siswati, 2019). For the first stage, the researchers reduced the data with the aim of choosing the most relevant data and separating them from the irrelevant ones. The second stage is presenting or displaying the data. It aims to ease the researchers in reading the collected data. The whole data was displayed in the forms of thorough descriptions for each studied aspect along with additional presentations, such as tables, charts, the relationships between categories and other related aspects. At the last stage, the researchers interpreted the data that has been previously verified and organized in a particular way. Based on that interpretation, the researchers were able to organize the data into a conclusion. It serves as the result of the study which answer the research problems that have been formulated at the earlier stages.

THE RESULTS

The pandemic produced more complex and crippling effects which influenced the economic state of most countries around the world. One of the most suffering sectors during this pandemic is SMME in Indonesia in which most of them must close the business because a lack of adaptation to the current situation (Darmawan, 2021). Based on the literature studies, the researchers had an understanding that digital literacy is a key aspect for SMME owners to be able to survive amid the COVID-19 pandemic. In addition, there will be an increasing number in the use of online and digital platforms even when the pandemic finally ends (Puriwat & Tripopsakul, 2020).

Before this study was conducted, the researchers proposed a research permit to XL Axiata as the company that administered a digital literacy program entitled SISPRENEUR. XL Axiata then provided the list of participants in four provinces where SISPRENEUR program was organized, including Bali, West Nusa Tenggara, West Kalimantan, and West Sumatra. Once the volunteers were gathered and they were selected to be the informants, the researchers firstly explained how the study will be conducted, including the objectives, the significances, and the process. The participants in this study is 20 women who represented their SMME; each of them had been interviewed with demographic characteristics, as displayed on Table 1 below.

Characteristics	Total	Percentage
Age		
20-25	2	10%
26-30	4	20%
31-35	6	30%
36-40	3	15%
41-45		
46-50	5	25%
Education		
Junior High School	4	20%
Senior High School	16	80%

Length of Running Business		
1-5 years	7	35%
6-10 years	13	65%
Location		
Bali	5	25%
West Nusa Tenggara	5	25%
West Kalimantan	5	25%
West Sumatra	5	25%

In this study, the researchers had interviewed 20 female owners of SMME. They were interviewed one by one; each of them stated that before participating in SISPRENEUR program, they had received information regarding the risk of COVID-19 pandemic from the government and other state-owned companies. The information was obtained intensively from the news coverage in the mass media as well as various advertisements presented by state-owned companies. It mostly revolved around the danger of coronavirus, how it can be transmitted, how to prevent it, how to deal with it when being infected, as well as the socialization related to the limitation of stores' operational hours, physical distancing policy, and some suggestions to reduce the capacity of customers in the stores. Additionally, eight participants claimed that there was some other information related to COVID-19 virus which was distributed directly by socialization programs in each region. However, information related to the importance of digital literacy when dealing with pandemic situation had not been received by the eight participants. The information about the economic impact of COVID-19 pandemic, especially in connection with the change of consumer behaviors which results in an increasing use of digital platforms for public transaction, was thoroughly received by the participants through the SISPRENEUR program, as expressed by 16 participants. Eight participants also stated that the government is more focused on giving the information about health literacy rather than digital literacy. Moreover, those participants admitted that their participation in SISPRENEUR program gave them an understanding how dangerous the COVID-19 pandemic is, so that people limit their interaction and in results, making customers change their transactional behaviors from offline to online. They also understood that one of the pandemic impacts is the increasing use of digital platform as public transaction media. Furthermore, there were 11 participants who were aware of the fact that digital business has currently become a business trend both in the present and the future. For that reason, SMME must be adaptive to that change in order to survive and grow bigger.

Although most SMME businesswomen had an understanding that COVID-19 pandemic had changed the consumer behaviors, they have not optimized the use of digital applications when running their business. As stated by 16 participants, even though they realized that it is important to use digital platforms in business, they have limited resources, knowledge, and skill, more importantly, they are still comfortable using the old pattern, which is selling their products online. Four participants even stated that money and prosperity are all in God's hand. In general, however, all 20 participants expressed that they need to transform their business into a digital platform since it is not only an option, but also a requirement to survive.

The awareness of SMME businesswomen to begin using platform is shown through the knowledge of 12 participants who are still organizing offline sale, but start researching related information about digital media that can be possibly used by beginners, finding out and participating in various digital literacy programs to improve their digital skill, learning about related aspects to prepare them starting their business online in both media social and marketplace. As a result, those 12 participants have tried to market their products in media social, even without a proper marketing concept. Meanwhile, the rest 8 participants have started to gain courage to do the same after participating in SISPRENEUR program.

SMME owners' fear and worries were clearly seen when they are running business during the COVID-19 pandemic. This was shown in the statement from 14 participants who expressed that they were afraid of being infected by the coronavirus because most of their sale activities were administered offline. Considering the fact that they have received a proper health

literacy, their activities are done by complying with the health protocols, such as wearing a mask, maintaining physical distance, and washing their hands frequently. Twelve participants expressed their worries of not being able to run their business which may result in economic problems for them. On the other hand, SMME female owners were also motivated to transform their business into an online system as shown in the understanding of 18 participants. They stated that marketing products in digital applications is not only useful during the pandemic, but also a part of business trend in the future. Moreover, 8 participants also showed an understanding and expressed their wish to be able to improve their marketing levels while developing their business. By applying online-based transaction and marketing services, they will have a great potential to expand their business in a larger and bigger market. At first, SMME female owners feel anxious and hesitated because they are not fully sure about their skill and ability to use various digital applications in running business, especially for eight participants who are over 45 years old with low educational backgrounds (junior high graduates). However, through SISPRENEUR program, they feel motivated and optimistic to be able to learn gradually, as said by 18 participants. They also stated that SISPRENEUR did not only give them knowledge about the significance of digitalization, but also taught them how to manage digital platform for the sake of their business development.

Digital literacy acquired by SMME owners from SISPRENEUR program ensured them to develop their business with the help of digital platform. This condition was indicated through 18 participants who stated that they received a great support to start utilizing digital platform in their business. They also felt that a kind of assistance given by XL Axiata is very effective in helping them overcome the obstacles while they are trying to start going digital. Sixteen participants acquired abilities to manage social media as a marketing agent, register their products to online marketplace, and perform online transactions.

Interviews and non-participant observation conducted by the researchers obtain thematic data as explained and shown on Figure 1 below:

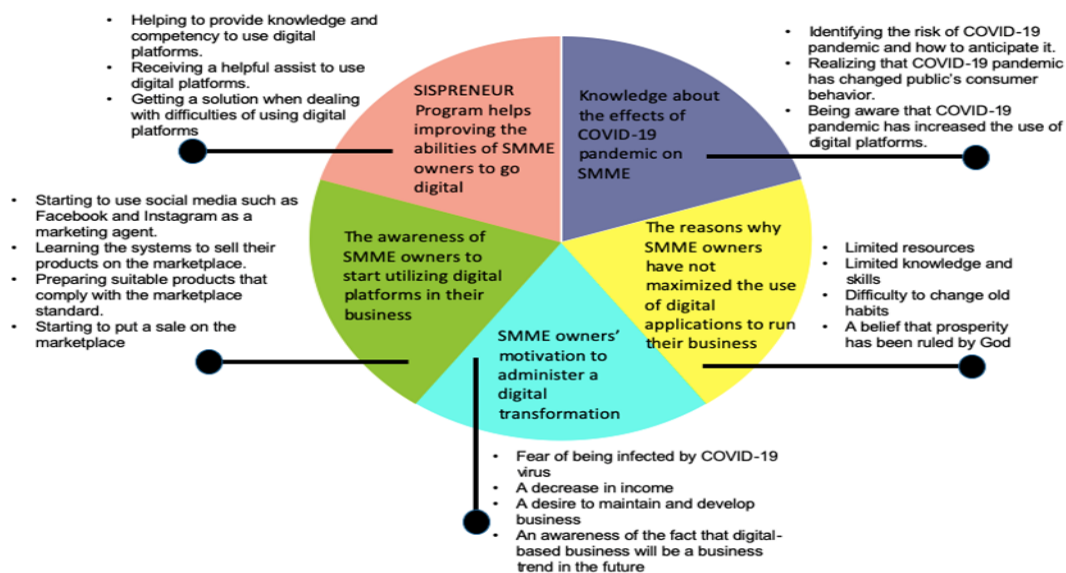


FIGURE 1
THE RESULTS OF THE STUDY ABOUT DIGITAL LITERACY OF SMME BUSINESSWOMEN DURING THE COVID-19 PANDEMIC

The medical risk of COVID-19 pandemic had been realized by the owners of SMME. They knew that COVID-19 pandemic has resulted in financial difficulties because its condition requires everyone to maintain their health and keep their distance from crowds; such situation was considered an obstacle that made it more difficult for them to run their business, especially because they had not tried to operate an online business. In fact, their income and financial state

only depend on the offline sale. Word-of-mouth marketing using WhatsApp application and phone service before directly delivering products to customers is some kind of process that they rely on to improve their income, given the fact that customers will feel more convenient because they do not have to visit the store. The old habit of offline sale was also noticed as one of the reasons why the SMME businesswomen had not utilized digital-based applications to run their business.

DISCUSSION

An observation conducted by Resmi et al., reported that in order to stop coronavirus transmission, most countries implement the policy of physical and social distancing in public places, making the customers less convenient. In addition, the limitation of stores' operational hours that are arranged in the health and safety protocol becomes one of the factors that reduce the numbers of sale (Resmi, Pahlevi & Sayekti, 2020; Sidiq & Achmad, 2020). At the worst condition, many countries adopt lockdown policy (Tayo et al., 2021). As stated by 20 participants, the impact of this situation was also experienced by SMME businesswomen after receiving health literacy from the government regarding the risk of COVID-19 virus, how it can be transmitted, how to prevent it, how to deal with it when being infected, as well as a socialization about the restriction of stores' operational hours and the obligation to maintain physical distancing and reducing the capacity of customers who visit the stores. Meanwhile, 8 participants expressed that there was also information related to COVID-19 virus which directly delivered through socialization programs in each region.

Health literacy which was rapidly spread by the government makes SMME businesswomen realize that the hazardous impact of COVID-19 influenced customers to reduce offline transaction in order to prevent the risk of dealing with crowds or being infected by the virus. Such condition caused the change in consumers' behavior when they turn offline shopping into online transaction through digital platforms, as experienced by 12 participants. Based on a survey conducted by UNDP Indonesia Country Economist, SMME owners found it difficult to distribute their products because of lockdowns as well as social and physical distancing policy labeled as the Large-scale Social Restriction in Indonesia (Saturwa et al., 2021) which came with a great number of complications for the small enterprises (Tairas, 2020).

Ten participants also witnessed that their customers now prefer to shop online using smartphones which slow but sure, resulting in a drastic decrease in their income. Puriwat and Tripopsakul's study revealed that during the COVID-19 pandemic, the use of online and digital platform gradually increased to be an important part of our lifestyle (Puriwat & Tripopsakul, 2020). A similar study found out that in China, the social restriction affected on decreasing transaction for SMME (Lu et al., 2020). Globally, a survey involving 1000 companies in eight countries and four continents indicated that 70 percent of small enterprises must close their operations because of the pandemic (MSME Day, 2020). When facing this kind of situation, a digital transformation becomes something that must be done immediately. Digital transformation is a solution for SMME to maintain their business, offer additional values, and broaden their marketing target during the COVID-19 pandemic (Wiliandri, 2020).

To cope with health and economic problems, the government provide various literacy programs for civilians, including the owners of SMME. The government rapidly delivered health literacy through mass media, straightly visited the business owners, even directly punished those who were not complying with the policy; all of them make SMME owners follow the health protocols by wearing masks and maintaining physical distancing in their stores, as claimed by 14 participants. There were also 8 participants who stated that the health literacy program presented by the government was more apparent rather than digital literacy. For 16 participants, digital literacy program was more noticeable when being delivered by state-owned companies, one of them is through SISPRENEUR program administered by XL Axiata. Those 16 participants also stated that they often heard about the importance of using digital

platforms from the government, but the ways and techniques to practice it was obviously more visible when participating in SISPRENEUR program.

There are 16 participants who expressed that the wish to adopt digital platform was already reflected in their self, but they face some limitations regarding its practice; some of them have limited resources, some others do not have adequate knowledge and skills, while the rest stuck in an old habit of offline sale. In addition, there is another factor, namely a lingering belief that money, income, and prosperity have been ruled by God, as expressed by 4 participants. This condition, as portrayed in Bogavac et al's study, indicated that SMME owners in most countries are not able to make use of digitalization due to their lack of adaptive skills in utilizing the digital technology (Bogavac, Prigoda & Cekerevac, 2020).

After participating in SISPRENEUR program, digital knowledge of SMME businesswomen developed better. They were motivated to improve their ability in managing social media as a marketing agent, as stated by 18 participants. Additionally, they are more enthusiastic to organize social media as a part of promotional strategy as well as learn how to market their products on the marketplace. Twelve participants expressed that after joining SISPRENEUR program, they gained courage to start marketing their products on the social media and marketplace. This change of behavior indicates that SMME businesswomen grow their literacies. Digital literacy is an ability to use Information and Communication Technology (ICT) to find out, utilize, create, and organize information in both cognitive and technical learning (Amanda, 2021).

Although SMME businesswomen have participated in SISPRENEUR program, they do not fully depart from offline transaction. Based on the statement of 14 participants, they have not understood well about the process of digital marketing at this time, and are still learning to acquire skills of using digital platforms professionally. Selling their products offline during a pandemic is surely not an easy thing since it results in a higher chance of virus transmission (Shafi, Liu & Ren, 2020). Those 14 participants clearly show the real fear and worries when running an offline business during the pandemic because they are afraid of getting infected by serious diseases.

The fear of coronavirus danger is actually reasonable, considering the fact that this virus can cause a number of respiratory problems, from common flu to more serious illnesses, including pneumonia (Tayo et al., 2021). However, 12 participants expressed that their financial need forced them to survive and continue to manage with that condition. Because they have received a proper health literacy, all of their sale activities were organized by complying with the health protocols. However, the awareness of wearing a mask, providing hand sanitizers for customers, maintaining physical distancing, reducing the capacity of the visitors, and following the government's regulations make their business being controlled, or even shut down.

Six participants expressed their wish to immediately perform an online sale as they realized that online business is safer as well as making them more optimized to expand their business at a larger scale. Their motivation grows stronger after participating in SISPRENEUR program which successfully educated the participants that digital platforms are not as difficult as they imagined before, as stated by 11 participants. Moreover, 18 participants showed a new understanding that digital-based business is becoming a business trend in the future, while eight of them grow a desire to level up their business. The COVID-19 pandemic serves as a door to open a way for digital economy, and in this condition, Indonesia must be at the ready. This is in line with the latest report of McKinsey which indicated that 60 percent of the world's vocations will be replaced by robotic and automatic systems. If Indonesia is not ready facing this fact, it is expected that 51.8 percent of vocational fields will be potentially overpowered (Rukti Tanaya & Ekyawan, 2020).

XL Axiata's hard works to support the government program in fostering digital literacy of SMME owners bring a significant result as indicated by the improvement of their knowledge and skills in using the digital platform. The company's initiative to make a contribution in developing digital literacy of SMME has a chance to get justifiable benefits. Google had launched CSR programs using technology and it relatively received positive appreciation from

investors, users, stakeholders, and so on (Hierro, 2017). In addition, the implementation of CSR plays an important role in the company's risk management (Eisenegger & Schranz, 2011).

The benefits of SISPRENEUR program are fully experienced by the owners of SMME, as stated by 18 participants; they were aided to gain knowledge and acquire technical skills when using digital platform, receive assistance to use the digital platforms, and get supports to deal with some problems that might come. To be able to increase their capacity, SMME need digital and professional resources as well as generous support from various organizations or institutions (Pelletier & Cloutier, 2019). XL Axiata through its CSR program which administered digital literacy movement surely serves as a helping hand to ease off government's duty while at the same time, support SMME businesswomen to make them easier and faster in going digital.

The condition of COVID-19 pandemic offers several options for the owners of SMME that are currently running their business offline. They can choose to maintain the old marketing system which may lead to difficulties and result in a bankruptcy, or decide to transform their business into an online system while providing additional supports. However, a number of limited resources, knowledge, and their old habits contribute to a lower pace of digital transformation, especially for small enterprises that are not located in the city center. There is no other option than developing more programs to foster digital literacy and competencies that are urgently needed by SMME owners.

CONCLUSION

This study describes a current phenomenon experienced by the female owners of SMME during the COVID-19 pandemic. It is found that throughout the pandemic, they are still running their business offline while complying with the health protocols, such as wearing masks, maintaining physical distance, and washing hands regularly. Meanwhile, regarding digital awareness, SMME businesswomen in Indonesia have been aware of digital technology, caused by self-understanding as well as being forced by the pandemic to transform their business. These female owners are more confident and enthusiastic to use digital platforms after participating in SISPRENEUR program. The COVID-19 pandemic makes them realize about the importance of organizing digital transformation which must be done more quickly, not only to anticipate the pandemic impacts, but also to follow the business trend in the future. Financial motives are one of the main reasons why they are still doing sale offline despite facing some potential risks. However, after participating in digital literacy program administered by XL Axiata, they are motivated to use digital platforms with the aim of improving their business performance. There are some limitations faced by this stud; one of them is related to the limited observation that cannot be done continuously because of the current pandemic. In spite of it, the lack of information is substituted by literature review consisting of other related studies, various published journals, as well as some additional documents that help this study to develop and present new findings with the aim of resolving social problems caused by the coronavirus, especially particular problems that are experienced by SMME businesswomen.

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