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Age Gap In Digital Economy Adoption And Marketing Digitalization: The Impact On Msme Income In Mojokerto Post Pandemic

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ABSTRACT

The Covid-19 pandemic has significantly accelerated the shift towards digital economy and digitization across various sectors, including Micro, Small, and Medium Enterprises (MSMEs). This article investigates the impact of digital technology integration on MSMEs' income post-pandemic. Through a study conducted in Mojokerto City, the findings indicate that the implementation of digital technology significantly contributes to the increase in MSMEs' income. Additionally, digital marketing strategies also have a significant impact on restoring MSMEs' income after the pandemic. These results provide a strong foundation for policymakers and business actors to enhance investments in digital technology and digital marketing strategies to improve the competitiveness and productivity of MSMEs in the future. Furthermore, age gap factors also play a crucial role in determining MSMEs' income levels post-pandemic. This article offers valuable insights for policymakers and MSMEs in planning more adaptive and effective strategies in the post-Covid-19 era. Thus, this research is not only relevant to MSMEs in Mojokerto City but also serves as an important reference for understanding the dynamics of the local economy post-pandemic in various regions.

INTRODUCTION

In the Industry 4.0 era, technology has the potential to transform the entire management process in various industrial sectors. The development of the global economy driven by increasingly sophisticated technological advancements has led to rapid progress in the digital economy domain globally (Alayida et al., 2023; Malyzhenkov, 2023). The advancement of digitalization has become a key driver of innovation in various sectors of the economy, bringing a

significant impact in the way businesses interact both among each other and with customers. With the advent of digital technologies such as the internet, social media, and e-commerce platforms, relationships between businesses have become more efficient and globally connected (Andriany, 2022; Hitpass & Astudillo, 2019).

In addition, advances in digital marketing also affect the branding process. Branding, as an integral part of marketing strategy, has evolved over time. Branding is an important aspect considered in business development and as a tool to instill a positive image in the minds of consumers (Aisyah Mutia Dawis & Cahyani, 2022; Rohmawati et al., 2021). Not infrequently, Micro, Small and Medium Enterprises (MSMEs) try to change the image of their products by changing the name or logo, realizing the importance of strong representation. However, in Kedundung Subdistrict, there is the fact that several Micro, Small and Medium Enterprises (MSMEs) still use the same logo from year to year without involving any necessary redesign or updates (Diana Novita et al., 2022; Nisrina et al. , 2023).

Apart from that, the digitalization process has made it easier for business people to introduce their brands and market their products (Iqbal Hasyim et al., 2023). In the past, finding suppliers could be a challenge, but today almost all types of goods can be easily found on various e-commerce platforms. Digitalization has driven competition in a way that allows for innovative business models and provides opportunities for companies to grow rapidly (F. Dalimunthe et al., 2022; Susetyo, 2022). The role of Micro, Small and Medium Enterprises (MSMEs) has a very important impact on the process of development and economic growth, not only in developing countries like Indonesia, but also in developed countries. Apart from that, in the midst of globalization and intense competition, MSMEs must have the ability to overcome global challenges. (Abdulla Prebreza, 2023; Riyadi et al., 2023; Wiwisata et al., 2023). Apart from that, data shows that the contribution of Indonesian MSMEs to GDP can compete with large companies. In terms of job creation, MSMEs are able to provide employment for 119.56 million people or 96.92% of the total workforce in Indonesia. This data does not experience significant fluctuations from year to year. MSMEs are able to continue to grow amidst the ups and downs of the Indonesian economy (Maulida, 2020; Pujianto et al., 2022).

However, the Covid-19 pandemic has dealt a severe blow to micro, small and medium enterprises (MSMEs). Restrictions on human mobility in an effort to prevent Covid-19 transmission have forced many MSMEs to close their businesses during the pandemic. This is reflected in the production performance of micro and small industries (IMK) which grew negatively throughout 2020 (Sharma, 2022; Wulandari & Koe, 2021). In that year, IMK production decreased by 17.63% (year on year). This negative growth was unprecedented in previous years. Along with poorer performance, some IMK companies were unable to survive the pandemic (Baporikar, 2022; Sahoo & Ashwani, 2020). The implementation of PPKM policies since the beginning of the pandemic, then worsened when the next Covid wave dealt a heavier blow to MSMEs. A survey of 2,944 MSMEs revealed that 19.3% of MSMEs were forced to close due to Covid-19 prevention policies, while 47% of MSMEs limited their operations during PPKM (Baporikar, 2022; Rizqia, 2023).

1. Post Covid-19 Pandemic, competition in the business world is now a necessity, given the increasing number of business actors. In fact, the competition is getting tougher from time to time. It can be said that no product or service can be marketed without facing competition in the digital economy era (Ameliany et al., 2022; Nazaki et al., 2021). In addition, the development of the digital economy in Indonesia has experienced rapid growth in recent years. The support of better information technology infrastructure, increased internet penetration, and technology adoption by the community have become the main drivers for this development (Chess Rahayu Martiningtiyas et al., 2022; Prasidya & Dewi, 2023).
2. As MSMEs advance in the current digitalization era, the age gap also needs to be considered. The era of marketing digitalization creates a significant age gap in marketing approaches. The generation that grew up with digital technology has a deep understanding of social media,

online platforms, and the latest technology trends (Masril & Lubis, 2023). They are naturally involved in the generation and consumption of digital content. On the other hand, some older individuals may face difficulties in adjusting to these changes. This age gap is reflected in marketing strategies, where digital marketers tend to be more successful in reaching younger generations who are familiar with the digital world (Pereira, 2019; Slijepčev, 2020).

LITERATURE REVIEW

TAm Theory

TAM (Technology Acceptance Model) theory is a conceptual framework that describes the factors that influence the adoption and use of technology. Regarding the impact of the digital economy, digital marketing, and the age gap on post-pandemic MSME income research, TAM theory is important because it helps understand how certain factors influence the adoption and use of digital technology in MSMEs.

These factors include perceived usefulness and perceived ease of use. The adoption of the digital economy and digital marketing strategies can increase the revenue of post-pandemic MSMEs by expanding markets and improving operational efficiency. In addition, the age gap may also affect the adoption of digital technology by MSMEs, with younger generations tending to be more accustomed to and more capable of using digital technology effectively compared to older generations. Therefore, this study can use TAM theory as a foundation to identify factors that influence the acceptance of digital technology by MSMEs. Therefore, this study can use TAM theory as a foundation to identify factors that influence the acceptance of digital technology by post-pandemic MSMEs, which in turn can help strengthen the income and competitiveness of MSMEs in the digital economy era. In addition, the Technology of Acceptance Model (TAM) has relevance to the study because it discusses technology acceptance or adoption, which can be a factor influencing the influence of the digital economy and digitalization of marketing on the income of MSME businesses after the pandemic. In this context, the Technology of Acceptance Model (TAM) can help in understanding how MSME businesses accept and use digital technology, and the extent to which it affects their income, especially in dealing with post-pandemic situations.

Milton Friedman's Theory

Milton Friedman's (1959) income theory explains the relationship between consumption and disposable income, assuming that income is the main factor affecting consumption levels. Permanent income, as proposed by Friedman, is the average income expected in the long run.

In the context of MSMEs, an increase in permanent income indicates an increase in the quality of individuals, which has the potential to increase the income of MSMEs. When the permanent income of MSMEs rises, the consumption level of business actors also tends to increase, in accordance with the theory of permanent income which emphasizes the importance of consumption.

METHODS

A quantitative approach was used in this study. This research is devoted to a more specific population. Data collection using research instruments and statistical data analysis to confirm the hypotheses that have been formulated, namely the digital economy (X1), digitalization of marketing (X2), and the Age Gap (X3) on the income of Mojokerto City MSME business actors Post Covid-19 (Y) using data in the form of numbers. In this study, the Likert Scale scale was used as a variable measurement scale. The Likert scale is used to measure attitudes, opinions, and views of a person regarding social phenomena that occur. In this study, researchers specifically

determined social phenomena referred to as research variables. The Likert scale used has five dimensions as shown in Table 1.

Table 1 Likert Scale

Skor	Description
1	Strongly Disagree (STS)
2	Disagree (TS)
3	Disagree (KS)
4	Agree (S)
5	Strongly Agree (SS)

Of the total number of MSMEs in Mojokerto City of ± 29,993 MSMEs, the author took 200 MSMEs taken from Kranggan Subdistrict, Magersari Subdistrict and Prajuitkulon Subdistrict, each of which was represented by Kelurahan Wates, Kelurahan Surodinawan, Kelurahan Magersari, Kelurahan Prajutikulon, and Kelurahan Miji with each represented by 40 MSMEs.The determination of the number of samples was carried out using a purposive sampling method, in which the sample was selected based on special considerations that were in accordance with the desired characteristics to be sampled. The sample criteria that researchers consider suitable in this study are:

1) Domiciled in Mojokerto City in Wates Village, Surodinawan, Magersari, Prajutikulon, and Miji Village.
2) Featured MSMEs affected by the Covid-19 pandemic
3) MSMEs engaged in culinary, fashion and trade.
4) Have participated or are currently participating in programs organized by the Government or Non-Government to boost the number of product sales and the quality of MSME products.

RESULTS

Convergent Validity Test (Convergent Validity)

Covergent Validity is the validity of measurement indicators, the value of which can be seen through the loading factor value of endogenous and exogenous variables. The recommended value for the convergent validity test is> 0.7 in research models that have been widely studied (Jansson et al., 2020). If the research model is still little researched or the first research, the loading factor value can be tolerated at 0.5. The Convergent Validity Test can be seen in the following table:

Table 2 Convergent Validity Test

	Marketing Digitalization (X2)	*Digital Economy (X1)*	*Age Gap (X3)*	*Umkm Income (Y)*
DM 1	*0,820*			
DM 2	*0,846*			
DM 3	*0,849*			
DM 4	*0,863*			
DM 5	*0,868*			
ED 1		*0,848*		
ED 2		*0,829*		
ED 3		*0,858*		
ED 4		*0,845*		
ED 5		*0,871*		
KU 1			*0,820*	
KU 2			*0,844*	

KU 3	*0,865*		
KU 4	*0,843*		
KU 5	*0,801*		
PD 1			*0,846*
PD 2			*0,849*
PD 3			*0,848*
PD 4			*0,872*
PD 5			*0,805*

Source: SmartPLS Output - Outer Loading

Based on the SmartPLS output, the convergent validity test results greater than 0.70 indicate that the measuring instrument or instrument used in the study has a high level of convergent validity. In addition, with convergent validity test results greater than 0.70, this indicates that the indicators or variables in the instrument used have a strong relationship with each other, in accordance with what is expected in the underlying theory (Raykov, 2019). Therefore, these results indicate that the instrument is reliable in measuring the intended construct and provide additional evidence of the validity of the instrument. The higher the convergent validity value, the stronger the relationship between indicators or variables in the instrument, and the more confident the researcher is in using the instrument to measure the construct under study.

Discriminant Validity Test (Discriminant Validity)

Discriminant Validity is the crossloading factor value with the aim of knowing about discriminant in a research construct. How to find out the adequacy of a discriminant in a construct by comparing the loading value of the intended construct with the loading value of other constructs and looking for the largest result between the two (Johnston et al., 2014). The Discriminant Validity Test can be seen in Table 3.

Table 3 Discriminant Validity Test

	Marketing Digitization (X2)	*Digital Economy (X1)*	*Age Gap (X3)*	*Umkm Revenue (Y)*
DM 1	*0,820*	*0,678*	*0,736*	*0,739*
DM 2	*0,846*	*0,783*	*0,766*	*0,787*
DM 3	*0,849*	*0,699*	*0,741*	*0,748*
DM 4	*0,863*	*0,809*	*0,785*	*0,809*
DM 5	*0,868*	*0,776*	*0,818*	*0,794*
ED 1	*0,726*	*0,848*	*0,700*	*0,745*
ED 2	*0,732*	*0,829*	*0,705*	*0,742*
ED 3	*0,782*	*0,858*	*0,760*	*0,784*
ED 4	*0,763*	*0,845*	*0,759*	*0,769*
ED 5	*0,751*	*0,871*	*0,735*	*0,770*
KU 1	*0,688*	*0,655*	*0,820*	*0,689*
KU 2	*0,758*	*0,679*	*0,844*	*0,755*
KU 3	*0,746*	*0,724*	*0,865*	*0,740*
KU 4	*0,798*	*0,778*	*0,843*	*0,795*
KU 5	*0,783*	*0,751*	*0,801*	*0,735*
PD 1	*0,792*	*0,776*	*0,744*	*0,846*
PD 2	*0,771*	*0,725*	*0,766*	*0,849*
PD 3	*0,785*	*0,806*	*0,783*	*0,848*
PD 4	*0,769*	*0,807*	*0,767*	*0,872*
PD 5	*0,737*	*0,661*	*0,699*	*0,805*

Source: SmartPLS Output - Cross Loadings

From the smartpls output results, it can be seen that:

a. The correlation value between the loading value of the Marketing Digitalization discriminant and the loading value of other discriminants is 0.868. This value of 0.868 is the largest value among 3 other discriminants that are still in the same construct.
b. The correlation value between the loading value of the Digital Economy discriminant and the loading value of other discriminants is 0.871. This value of 0.871 is the largest value among the other 3 discriminants that are still in the same construct.
c. The correlation value between the loading value of the Age Gap discriminant and the loading value of other discriminants is 0.865. This value of 0.865 is the largest value among the other 3 discriminants that are still in the same construct.
d. The correlation value between the loading value of the MSME Income discriminant and the loading value of other discriminants is 0.872. This value of 0.872 is the largest value among the other 3 discriminants that are still in the same construct.
e. Composite Validity Test (Composite Reliability)
f. The Composite Reliability value is used to measure the reliability of an indicator. With this value, the true reliability value of a construct that is built can be measured. The minimum value of composite reliability is 0.7. If this value is above 0.8, it can be said that the existing data has a high level of reliability. The Composite Validity Test can be seen in Table 3.

Table 3 Composite Validity Test

	Cronbach's alpha	*Composite reliability (rho_a)*	*Composite reliability (rho_c)*	*Average variance extracted (AVE)*
Marketing Digitalization (X2)	*0,903*	*0,904*	*0,928*	*0,721*
Digital Economy (X1)	*0,904*	*0,904*	*0,929*	*0,723*
Age Gap (X3)	*0,891*	*0,892*	*0,920*	*0,697*
Umkm Income (Y)	*0,899*	*0,900*	*0,925*	*0,713*

Source: SmartPLS output - Construct reliability and validity

Table 3 shows that the Cronbach's alpha value of marketing digitalization is 0.903, the digital economy variable is 0.904, the age gap variable is 0.891, and the MSME income variable is 0.899. All variables meet the reliability test because they have a value> 0.70. The composite reliability value shows that the marketing digitalization variable is 0.928, the digital economy variable is 0.929, the age gap variable is 0.920, and the MSME income variable is 0.925. All variables are declared reliable because they have a value> 0.70.

Coefficient of Determination (R-Square or R^2)

The R^2 square value is the coefficient of determination on an endogenous construct. The R-square value also explains the variation of exogenous variables on endogenous variables. The strength of the explanation of variation is divided into three classifications, namely R-square of 0.67 means substantial (strong), 0.33 means moderate, and 0.19 means weak. The Coefficient of Determination test can be seen in the following table:

Table 4 Coefficient Of Determination

	R - Square	R – Square adjusted
MSME Income (Y)	0,881	0,878

Source: SmartPLS Output

The R^2 square value or coefficient of determination is one of the important metrics in statistical analysis, especially in the context of endogenous construction. This concept provides

an overview of how much variability of the endogenous variables can be explained by the exogenous variables included in the analysis model. In this context, the R-square value indicates how much variation of the exogenous variables affects the endogenous variables.

When the R-square value gets closer to 1, it indicates that the exogenous variables have a very large influence on the endogenous variables, or in other words, the exogenous variables in the model effectively explain the variation of the endogenous variables. On the other hand, an R-square value close to 0 indicates that the exogenous variables in the model have little or no influence on the endogenous variables.

In certain cases, R-square has a classification to assess the explanatory power of variations. For example, an R-square of 0.67 is considered a substantial or strong explanation of variation. This means that around 67% of the variation in the endogenous variables can be explained by the exogenous variables in the model. Meanwhile, an R-square value of 0.33 is considered a moderate explanation of variation, indicating that around 33% of the variation in endogenous variables can be explained by exogenous variables in the model. Furthermore, an R-square value of 0.19 is considered a weak explanation of variation, indicating that only around 19% of the variation in endogenous variables can be explained by exogenous variables in the model.

In the context of the coefficient of determination test mentioned, the R-square value of 0.881 indicates that the model has a very high ability to explain variations in endogenous variables. With an R-square value close to 1, it can be concluded that most of the variation in endogenous variables can be explained by the exogenous variables in the model, so that the model has very strong explanatory power. The results of the coefficient of determination test which shows an R^2 value of 0.881 indicates that the model used is able to explain data variations very well. The R^2 square value is a coefficient of determination that measures how well the independent variable is able to explain the variations that occur in the dependent variable in a statistical model.

In this case, a high R^2 square value indicates that the percentage of variation in the dependent variable can be explained by the independent variables used in the model. Classification of the explanatory power of variation based on the R-square value shows that the higher the R-square value, the stronger the explanation of variation provided by the model. In this context, the R^2 value of 0.881 is far above the value usually considered a strong explanation, namely 0.67. This indicates that the model used has a very good ability to explain the variations that occur in the dependent variable. Thus, these results provide an indication that the model used in the analysis is very relevant and reliable in explaining the relationship between the observed independent and dependent variables.

Prediction Relevance (Q-Square or Q^2)

The Q^2 test is carried out only on endogenous constructs that have reflective indicators. Prediction relevance is carried out to determine the predictive capability of how good the resulting value is, through a blindfolding procedure. Q^2 Prediction Relevance has the following criteria:If the Q^2 value > 0, it means that the independent (exogenous) variable latent construct is able to predict the existing construct. If the Q^2 value <0, it means that the independent (exogenous) variable latent construct is less able to predict the existing construct. Prediction Relevance Test (Q-Square or Q^2) can be seen in Table 5.

Table 5 Prediction Relevance

	Q^2predict	*RMSE*	*MAE*
MSME Income (Y)	*0,875*	*0,362*	*0,292*

Source: SmartPLS Output - PLSpredict

The Q^2 value is 0.875> 0 and is in the strong category, so the model has predictive relevance or the exogenous latent variables, namely the Digital Economy (ED), Digitalization Marketing (DM) and the Age Gap are good (appropriate) as explanatory variables that are able to predict the endogenous variable, namely MSME Revenue (PU).

Hypothesis Test

Hypothesis testing is done by looking at the probability value (p-value) and t-statistic (T-statistic). Decision-making criteria, among others:
a. If P-values <0.05, the hypothesis is accepted.
b. If P-values > 0.05, the hypothesis is rejected.
Hypothesis Test can be seen in Table 6.

Table 6 Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard deviation (STDEV)	T Statistics	P Values
Digitalization Marketing (X2) -> MSME Revenue (Y)	0,395	0,395	0,079	4,978	0,00000066521
Digital Economy (X1) -> MSME Revenue (Y)	0,341	0,336	0,067	5,085	0,00000038174
Age Gap (X3) -> MSME Revenue (Y)	0,240	0,245	0,072	3,348	0,00082097636

Source: SmartPLS Output – Bootstrapping

From the hypothesis test results above, researchers used a significance level of 5% with a value of 1.96. The results of the explanation will be described as follows:

1. The Digital Economy (ED) variable obtained a statistical t value of 5.085> 1.96 or p values of 0.00000038 <0.05, then H1 is accepted, namely the Digital Economy has an effect on the income of MSME business actors in Mojokerto City after Covid-19.
2. The Marketing Digitalization variable (DM) obtained a statistical t value of 4.978> 1.96 or p values 0.00000066 < 0.05, then H2 is accepted, namely Marketing Digitalization affects the income of MSME business actors in Mojokerto City after Covid-19.

The age gap variable (KU) obtained a statistical t value of 3.348> 1.96 or p values 0.000820 <0.05, then H3 is accepted, namely the age gap affects the income of MSME business actors in Mojokerto city after Covid-19.

DISCUSSION

1. The Effect of Digital Economy on the Income of MSME Business Actors in Mojokerto City

   From the results of hypothesis testing using a significance level of 5% with a value of 1.96, the results show that the Digital Economy (ED) variable obtained a statistical t value of 5.085> 1.96 or p values of 0.00000038 < 0.05. This data states that in a study or analysis conducted on the effect of the Digital Economy (ED) on the income of MSME business actors in Mojokerto City after Covid-19, statistically significant results were found. The Digital Economy variable obtained a statistical t-value of 5.085, which exceeds the standard critical value of 1.96. In addition, the resulting p-values are 0.00000038, which is much smaller than the commonly set significance level of 0.05.

These two results indicate that there is a significant effect of the Digital Economy on the Income of MSME Business Actors in Mojokerto City Post Covid-19. The large t-values indicate that the difference between the groups that are affected by the Digital Economy variable and those that are not is statistically significant. Likewise, the very small p-values confirm that these findings are unlikely to occur by chance.

Thus, in this context, the alternative hypothesis (H1) is accepted. That is, there is strong enough evidence that the Digital Economy has a significant influence on the income of MSMEs in Mojokerto city, especially in the case of those that are not.

2. The Effect of Digitalization Marketing on the Income of MSME Business Actors in Mojokerto City

From the results of hypothesis testing using a significance level of 5% with a value of 1.96, the results show that the Digitalization Marketing (DM) variable obtained a statistical t value of 4.978> 1.96 or p values of 0.00000066 <0.05, then H2 is accepted, namely Digitalization Marketing has an effect on the income of MSME business actors in Mojokerto City after Covid-19. The data illustrates the results of statistical analysis that examines the relationship between digital marketing (DM) and the income of MSME business actors in Mojokerto City after the Covid-19 pandemic. In the analysis, the digital marketing (DM) variable was found to have a statistical t-value of 4.978, which exceeds the standard critical threshold value (1.96). In addition, the p value of the statistical test is also very small, at 0.00000066, which is much smaller than the commonly used significance level (0.05). Thus, these results indicate that there is strong evidence to reject the null hypothesis (H0) stating that there is no relationship between marketing digitization and the income of MSME businesses.

3. The Effect of Age Gap on the Income of MSME Business Actors in Mojokerto City

From the results of hypothesis testing using a significance level of 5% with a value of 1.96, the results show that the Age Gap variable (KU) obtained a statistical t value of 3.348> 1.96 or p values of 0.000820 <0.05, then H3 is accepted, namely the Age Gap has an effect on the Income of MSME Business Actors in Mojokerto City Post Covid-19.

The data states that the results of statistical analysis show that there is a significant influence of the Age Gap variable on the income of Micro, Small and Medium Enterprises (MSMEs) in Mojokerto City after the Covid-19 pandemic. First, the t-statistic value obtained for the Age Gap variable is 3.348, which exceeds the standard critical threshold value, which is 1.96. This indicates that there is a significant difference between groups that have different age gaps related to their income as MSME business owners in Mojokerto city.

In addition, the p-value obtained for the Age Gap variable is 0.000820. This p-value is much smaller than the commonly used significance level of 0.05. This means that there is strong evidence to reject the null hypothesis, which states that there is no effect of the age gap on the income of MSME businesses in Mojokerto City after the Covid-19 pandemic.

Thus, based on these two results, H3 (research hypothesis) can be accepted. H3 states that the age gap affects the income of MSME business actors in Mojokerto city after Covid-19. This suggests that the age gap factor plays an important role in determining the income level of MSME business actors in the city after the impact of the Covid-19 pandemic. As such, these results have important implications for MSME development policies and strategies in Mojokerto city, as well as strengthening our understanding of post-pandemic local economic dynamics.

CONCLUSION

In the context of the digital economy, the implementation or integration of digital technology has a meaningful impact on MSME income, especially in the post-Covid-19 pandemic situation. These results provide a foundation for policymakers and businesses to strengthen strategies and investments in the utilization of digital technology to improve the competitiveness and productivity of MSMEs in the future. The findings also emphasize the importance of

continuing to encourage the adoption of digital technology in small and medium enterprises to support economic recovery amid the challenges faced, such as the pandemic that has not subsided completely.

Furthermore, the use of digital marketing strategies has a significant influence on increasing the income of MSME businesses in the city after going through the Covid-19 pandemic. The implication is that the adoption of digital technology in marketing strategies can be an important factor in reviving or restoring MSME businesses amid economic conditions hit by the pandemic. As such, these findings provide valuable insights for MSME businesses and other stakeholders in planning and implementing more effective and adaptive marketing strategies in the future. Lastly, the age gap factor plays an important role in determining the income levels of MSME businesses in the city following the impact of the Covid-19 pandemic. The implications of these results are highly relevant for policy and strategy.

SUGGESTION

1. Deepen the Factor Analysis of the Age Gap:
   This article has mentioned that the age gap affects MSME revenues post-pandemic. It would be useful to include a more in-depth analysis of how the age gap affects the adoption of digital technologies specifically and how MSMEs can overcome this barrier through special training or educational programs for the older generation.
2. Addition of Successful MSME Case Studies:
   To provide a more concrete picture, add some case studies of MSMEs in Mojokerto City that have successfully increased their revenue through marketing digitalization. These case studies can help readers understand practical strategies that can be implemented.
3. Reinforce Quantitative Data with Qualitative Data:
   In addition to quantitative data, include qualitative data such as interviews with MSME players or opinion surveys. This will provide a richer context to the statistics presented and help explain the rationale behind the quantitative findings.
4. More Specific Policy Recommendations:
   The article should include more specific policy recommendations for local governments and other stakeholders. For example, tax incentives for MSMEs that adopt digital technology or subsidy programs for digital training for MSME players.
5. Mapping Technology Challenges and Solutions:
   Identify specific challenges faced by MSMEs in adopting digital technology.

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