Digital Transformation Leadership: Strategic Frameworks For Enhancing SME Competitiveness In Indonesia

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Abstract
Digital marketing poses a real issue for small businesses in Indonesia. They contribute 61 percent of the GDP of this country, and they also hire almost all its workforce, but still, most of them do not have any significant presence online. In this paper, the reason behind the gap and what one agency is doing about it is examined. This paper, through the prism of Marketix Lab, a Bandung-based digital marketing agency established in 2024 to assist MSMEs, analyzes the barriers to the adoption of digital marketing by the former and the strategic decisions an agency must make to support small businesses sustainably. The study is based on qualitative case study approaches, applying Porter's Five Forces, PESTLE, the TOWS matrix, and Business Model Canvas to examine the external environment and the internal condition of the agency. Three root causes were identified to be behind the gap: a lack of digital skills by MSME entrepreneurs, limited budgets that reduce what they could spend, and a mismatch between what current agencies provide and what small businesses need. The paper finds that agencies operating in this space are best represented by the partnership and referral-based growth model. This is backed by the financial data at Marketix Lab over the last year; the revenue increased by Rp 5 million to Rp 42 million per month.

Keywords: *digital marketing, MSME, Indonesia, business model, strategic positioning*

I. INTRODUCTION

Small businesses in Indonesia were never an easy affair. It is even more difficult to do it today without a digital presence. Consumer patterns have changed rather radically in the last couple of years in favor of online media. People find products on Instagram, read reviews before purchasing, and use Google to find local businesses. This change introduced new instruments and access to big companies with adequate marketing budgets. For small businesses, it largely generated a new issue that they were not aware of how to tackle.

In Indonesia, there are approximately 64.2 million MSMEs. The two of them generate 61 percent of the national GDP and employ three-quarters or four-fifths of the labor force (Ahmad et al., 2025). However, as soon as you consider the number of them who engage in digital marketing seriously, the numbers sink dramatically. Some 17.5 million MSME operators have already joined some form of digital ecosystem, and an even smaller number continue to operate their operations manually or via semi-manual tools (Sharabati et al., 2024). The digital advertising sector in the country reached USD 3.23 billion in 2025 and is set to rise to USD 4.27 billion in 2030 (Wiweko & Anggara, 2025), yet most small businesses are not a part of that growth narrative.

The causes of that are rather simple. MSME owners are prone to wearing a myriad of hats at the same time, thus having less time to familiarize themselves with new platforms. The budget is very small, and it may seem impossible to pay a professional agency. And those agencies that provide good service typically seek corporate customers with larger contracts. That leaves a void that has been waiting for several years, with tens of millions of small businesses underserved and largely outside the reach of the internet. It has been proven that social media marketing has a significant influence over Indonesian consumer buying behavior as perceived by value and word-of-mouth, and thus, a business without a strong digital presence is increasingly disadvantaged (Sufyan et al., 2025).

That is where Marketix Lab comes into the picture. In 2024, the agency began to operate in Bandung, whose work was particularly related to the accessibility of digital marketing by small businesses. It provides services beginning with simple social media operation at Rp 599,000 per month and delving into the complete AI-equipped modules at Rp 7,999,000 per month. Monthly revenue increased by Rp 5 million to Rp 42 million in eight months, implying that there is actual demand in this area.

In this paper, the case of Marketix Lab has been utilized in order to study two key questions. First, why do the Indonesian MSMEs not use digital marketing due to structural impediments? Second, what type of strategy can assist a small agency to grow in a sustainable manner and address this underserved market? This is not merely

going to be the story of one company but is intended to elicit lessons that may be applicable to anyone who attempts to bring professional digital marketing a bit closer to small businesses in all of Indonesia.

II. LITERATURE REVIEW

A. Digital Marketing and Small Business Performance

It is time to go beyond mere online advertising and step into digital marketing. It encompasses now all aspects, such as search engine presence, social media interaction, and AI-created content, and it is always found in studies that it does indeed make a tangible difference in the performance of small businesses. Research in various markets has also determined that proper use of digital marketing tools will lead to better brand recognition, increased ability to attract new clients, and enable small businesses to compete in areas that larger entities have long dominated (Amoah et al., 2024).

It appears that in the Indonesian context, a great emphasis is placed on the ability of digital channels to foster trust. An analysis of consumer brands' social media marketing revealed that customization, entertainment, and interaction on the sites greatly influenced whether individuals chose to purchase their products, but this impact was largely mediated by electronic word-of-mouth and perceived value (Sufyan et al., 2025). This is important to small businesses, as it translates to not merely being on social media but establishing the type of credibility that makes people speak.

Another study regarding the users of digital platforms in Indonesia has revealed that when customer satisfaction occurs as a result of the combination of brand experience, perceived quality, and ease of use, this leads to customer loyalty (Septiani et al., 2025). This finding on an agency serving MSMEs works on two levels. It informs you as to what your clients should know about their customers, just as it informs you about what you should do to keep your clients returning.

Table 1 summarizes the main digital marketing channels and how relevant each tends to be for small businesses with limited budgets and limited internal capacity.

Table 1. Digital Marketing Channels and MSME Suitability

Channel	Purpose	Key Advantage	Main Challenge	MSME Fit
SEO	Organic visibility	Long-term traffic	Takes 3–6 months	High
PPC Ads	Immediate traffic	Precise targeting	Ongoing ad spend	Medium
Social Media	Brand awareness	Direct interaction	Algorithm changes	High
Content Marketing	Build authority	Supports SEO	Resource-intensive	High
Email Marketing	Retention & leads	High ROI	List building	High
Website Dev	Online presence	24/7 availability	Initial investment	High

Source: Adapted from Zamri et al. (2024) and Sufyan et al. (2025)

B. MSMEs and the Digital Adoption Gap

The challenges that MSMEs encounter when going digital are well-documented. At the organizational level, owners do not possess much technical knowledge, simply do not have enough time to manage campaigns themselves, and may not be able to easily gauge how their money is working (Budiman et al., 2024). In terms of money, even a small monthly retainer may be risky when the money streams are not fully known.

Organization-wise, the majority of professional agencies in Indonesia are established to work with bigger clients, rather than small shops aiming to attract the first hundred in their new location.

This has been identified by the government. In 2025, specifically to stimulate technology adoption in MSMEs, a Rp 20 trillion scheme on investment credit was introduced (Sukendri, 2024). However, the absence of affordable quality service providers will not be bridged by policy support only. Studies established that as of 2023, only approximately 41.2 percent of MSMEs have participated in any digital ecosystem, a significant way below the goal of 30 million of these businesses set by the government by 2024 (Sukendri, 2024).

With a younger generation entering the MSME setting, they are a bit more digitally at home, and in their case, developing an online personal brand using digital storytelling has a direct positive effect on business results (Hasanah et al., 2025). These are, however, still a minority. The digital space is completely unknown to most operators of MSMEs, and it may feel threatening to many of them.

Table 2 organizes the main barriers to MSME digital adoption into internal and external categories.

Table 2. MSME Digital Marketing Adoption Barriers

Internal Barriers	External Barriers

Digital Capability Gap – insufficient literacy and technical skills	Intense Competition – larger competitors with bigger budgets
Resource Constraints – limited financial budget	Platform Complexity – rapid algorithm and policy changes
Time Limitations – too many responsibilities at once	Service Provider Gap – shortage of affordable MSME-focused agencies
Resistance to Change – traditional mindsets are delaying adoption	Changing Consumer Behavior – fast shifts in digital habits
No Clear Strategy – absence of a digital marketing plan	Platform Dependency – vulnerability to third-party rule changes
Inability to Measure ROI – difficulty tracking performance	Information Asymmetry – limited access to market data

Source: Adapted from Budiman et al. (2024); Basir (2024)

C. Business Model Canvas as a Strategic Tool

One of the more practical tools that startups and small businesses have found useful in attempting to reason clearly around how they create and deliver value is the Business Model Canvas introduced by Osterwalder and Pigneur (2010). It has a nine-block structure that includes customer segment, value proposition, channel, customer relationship, revenue streams, key resource, key activity, key partnership, and cost structure, all in one-page format.

In digital marketing agencies where MSME operates, the Canvas is particularly helpful as it makes you think on both ends: about what your agency can do and what the client is in need of. The Canvas has been used in studies in Indonesia with MSMEs, with many tools finding that the Canvas can assist the business in identifying weaknesses and finding feasible ways to mitigate them (Augtiah et al., 2023; Kartika and Andarini, 2025; Zamzami et al., 2024). It also assists agencies to consider a bit more carefully pricing models and how they can mold services that operate within real MSME budgetary constraints.

III. RESEARCH METHODOLOGY

The paper presents a qualitative case study of a digital marketing agency, Marketix Lab, which will be addressing the period 2024 onwards up to early 2026, based in Bandung, West Java. A case study is suitable when the research questions are concerned with how and why something works and when the context is almost the same as the outcome (Mustaqeem & Sarder, 2024). That is quite adequate in this study, since there is no way to understand the working of specific strategies among MSMEs without understanding the environment within which these enterprises operate.

There are a number of substantive reasons why Marketix Lab was picked as the subject of this case study. To begin with, the agency is working at the crossroad of the two phenomena being studied, MSME digital adoption barriers and agency-level strategic growth, which is why it is a rich source of information that simultaneously answers both research questions. Second, Marketix Lab is a purposely selected example of a new, bootstrapped agency that, instead of targeting corporate clients, intentionally decided to focus on the underserved MSME segment, which makes it a theoretically appropriate unit of analysis in exploring whether such a positioning can be viable in terms of finances. Third, complete access to internal financial records, client contracts, service documentation, and operational data between May 2024 and March 2026 was available, which allowed some empirical depth that would not be achievable when an externally observed firm is considered. Fourth, the fact that the agency has been able to grow its revenues by Rp 5,000,000 to Rp 42,105,000 in eight months of operation gives a tangible, observable result that can be used to measure the strategic decisions made during the time against observable results. These attributes meet the purposive case selection requirements in qualitative research, where statistical representativeness is not aimed at but rather analytical depth and theoretical transferability (Mustaqeem & Sarder, 2024).

Information was obtained via various sources. Internal company reports made available financial records, client contracts, service packages, and working records between May and December 2025. Secondary sources provided the market data, such as literature, industry reports, and published market analysis. Price details of competitors were obtained through a published survey on 52 digital marketing agencies operating in Bandung (Sidiroom, 2025).

Four structures were combined in the analysis. Competitive pressures in the market were mapped with the help of Porter's Five Forces. PESTLE analysis involved the general political and economic, social, technological,

legal, and environmental factors that influence the agency and its clients. A TOWS matrix is a combination of the internal strengths and weaknesses in relation to external opportunities and threats, which is used to create strategic options. Lastly, the Business Model Canvas organized the suggestions into a logical image of the way the agency creates and communicates value.

Root cause analysis involved an Ishikawa fishbone diagram to trace the origins of the MSME digital adoption issue in six dimensions: human resources, processes, technology, resources, market conditions, and management. This was useful in taking the analysis out of the symptoms and into the drivers that any actual solution would require.

The study area is Bandung and the wider West Java area, where Marketix Lab has its activities. The time frame is May 2024 to March 2026. Since it is a case study, the results can be inferred only as illustrative but not statistically applicable, yet the dynamics described in the structural context here can be related to larger trends in the literature on the digitalization of MSMEs in Indonesia.

IV. RESULTS AND DISCUSSION

A. The Market Opportunity and Why It Remains Untapped

The figures tell a vivid story of the opportunity and the problem. There are 64.2 million MSMEs in Indonesian soil, with 17.5 million being those that have actively participated in digital platforms. The advertising business is becoming rapidly popular online, and the government is actively encouraging small businesses to go online. Yet the gap persists. The root cause analysis identified three issues that were interrelated.

To start with, there is the digital capability gap. The majority of MSME owners are just novices without the skills or knowledge of running their own effective digital marketing campaigns. They might be very familiar with their product or service, but maneuvering around ad platforms or the basics of SEO or analytics numbers is an entirely new skillset. Second, it has a resource constraint. MSME owners may not always be able to afford the agencies offering the information they need, even when they are aware of what they need. The agencies that are able to do the work are charged rates that would generally be well beyond the ability of a small business operating on slim margins to afford.

Third, and probably most structural, there is a misalignment of the service providers. The agencies that have been established in the digital marketing industry in Indonesia have made corporate clients with big budgets as their basis for building their own businesses. MSMEs do not fit that model. They require smaller contracts, increased hand-holding, additional education, and increased flexibility. Nor are most large agencies designed to offer that, nor are they financially inspired to attempt it.

B. Competitive Landscape and Pricing Reality

Porter's Five Forces analysis showed that the segment of digital marketing that targets MSMEs is structurally difficult. The buyer power is also high, as small businesses can easily change agencies or revert to doing things themselves. The competition is also stiff, with numerous small agencies and freelancers trying to attract the same client, most being price warriors. We observe new entrants because the barriers are less than those to entering the market. The substitute's threat is medium, and DIY tools and freelance websites offer clients an alternative course of action.

In order to find out the position of the Marketix Lab in the Bandung market in particular, the agency compared its prices with a published survey of 52 Bandung digital marketing agencies (Sidiroom, 2025). The comparison was centered on Package 03, which includes social media management, on-site photo and video creation, multi-platform advertisement management, SEO, influencer coordination, and weekly reports into one monthly retainer.

Table 3 shows what an MSME in Bandung would pay if it tried to assemble the same services independently from separate local providers.

Table 3. Bandung Market Price Comparison for Equivalent Service Scope

Service Component	Scope	Bandung Market Reference Price
Social media management	Instagram, TikTok, Facebook – content, posting, copywriting	Rp 2,000,000 – Rp 7,000,000
On-site photo and video production	DSLR shoot, 4–5 video reels, product photos (1 visit/month)	Rp 2,750,000 – Rp 4,500,000
Multi-platform ads management	Facebook, Instagram, Google Ads (excl. ad spend)	Rp 1,000,000 – Rp 2,000,000

SEO implementation	On-page optimization, keyword strategy	Rp 3,000,000 – Rp 10,000,000
Influencer/KOL coordination	1 micro-influencer per month	Rp 3,500,000 – Rp 7,000,000
Weekly performance reporting	Data analysis, campaign insights	Bundled at Rp 3,500,000+ tier
Total unbundled market cost		Rp 12,250,000 – Rp 30,500,000
Marketix Lab Package 03 (Dominasi Brand)		Rp 5,499,000
Price advantage vs. Bandung market		**55%–82% below market rate**

Source: Sidiroom (2025), adapted from Marketix Lab internal records

Bringing together similar services alone would cost Rp 12,250,000 to Rp 30,500,000 a month. Marketix Lab is being offered at Rp 5,499,000, which is a 55 to 82 percent discount. This price disconnect is not mere competitive pricing. It is shaped by the structural reality that much of what MSMEs in Bandung can get in terms of services is either decentralized amongst different vendors or can only be accessed through the agency, whose minimum engagement conditions render them inaccessible.

C. Internal Strengths and Weaknesses

The internal analysis showed some true strengths that Marketix Lab has in this market. By being agency-specifically focused on MSME, the agency has knowledge of how small business owners think and what they actually worry about, unlike serving a corporate marketing director with a formal procurement process. The pricing model, which allows clients to tailor it according to their budget, makes the barrier to entry quite low. When AI tools are embraced early in content creation and campaign management, they provide the agency with an efficiency advantage that can enable it to produce quality work at affordable prices.

Financial performance in the first eight months of operation was better than anticipated. The agency is recording profit margins of between 63 and 69 percent, which is way above average service industry standards. between May and July 2025. The revenue had reached Rp 42,105,000 per month in December 2025, or 742 percent above the starting point of Rp 5,000,000.

Table 4 provides an overview of the financial performance.

Table 4. Marketix Lab Financial Performance (May – December 2025)

Metric	**May 2025**	**Jun 2025**	**Jul 2025**	**Sep 2025**	**Oct 2025**	**Nov 2025**	**Dec 2025**
Monthly Revenue	Rp 5,000,000	Rp 5,000,000	Rp 5,000,000	Rp 10,000,000	Rp 14,000,000	Rp 21,100,000	Rp 42,105,000
Operating Expenses	Rp 1,543,011	Rp 1,770,555	Rp 1,857,953	Rp 5,975,000	Rp 5,000,000	Rp 7,880,000	Rp 17,000,000
Net Income	Rp 3,456,989	Rp 3,229,445	Rp 3,142,047	Rp 4,025,000	Rp 9,000,000	Rp 13,220,000	Rp 25,000,000
Profit Margin	**69%**	**65%**	**63%**	**40.3%**	**64%**	**62.7%**	**60%**

Source: Marketix Lab internal financial records (2025)

The frailties are no less than real. There is low brand recognition, and getting new clients who have never heard of the agency via a relationship with a trusted person is difficult. The number of clients that the agency can attend to simultaneously without compromising quality is limited by the small size of the team. And client

acquisition largely happens informally, involving networking and referrals rather than a more formal process of finding and converting new leads.

D. Strategic Solution: Why Partnership and Referrals Work Better Than Paid Ads

The TOWS came up with three strategic options. The former was a violent digital marketing and brand-building strategy, which in effect transformed the agency itself into an exhibition. The second was a strategic partnership and referral network strategy, fostering relationships with complementary service providers, as well as the clients that had been served by the providers, to create warm leads. The third was a more combined system, in phased stages, with components of the first two.

A critical assessment of all three distinct options based on such criteria as cost, feasibility, risk, and fit with the current capacity of the agency resulted in the election of the partnership and referral option as the most suitable. The reasoning is practical. Paid ads are a cost to start with and do not promise predictable returns, particularly to a small agency attempting to cut through the crowd. By comparison, a referral program is not very expensive, and the leads provided have a certain level of trust inherent in them.

It is very important in the MSME market. Advertising is much less likely to persuade small business owners to make decisions based on their own recommendations. They do not trust agencies of which they have never heard, and they are not unreasonable in questioning expenditure upon an item that they cannot possibly evaluate in advance. To a great degree, an introduction by a familiar person is a dramatic decrease in that hesitation. This is supported by research, which suggests that perceived quality and brand experience are key motivators of loyalty in Indonesia when it comes to digital services and that relationship-building is what establishes those aspects, rather than campaigns (Septiani et al., 2025).

Marketix Lab is also better suited to a partnering model. There are already satisfied clients who can provide a referral source to the agency. The entrepreneurial backgrounds of the team members and their familiarity with the MSME world mean that establishing genuine partnerships with other small business service providers comes naturally and is not coerced. And the pedagogical ethos that pervades the service model of the agency is easily carried over into the type of community engagement and community thought leadership that brings about relationships with partners.

E. Business Model Canvas Application

The Business Model Canvas helped to break down the strategic direction into an operational plan. On the customer side, the major target is what the study terms "Digital Beginners": micro-enterprises with no online presence or an online presence and a monthly budget that ranges between Rp 500,000 and Rp 1,500,000. There is a secondary segment that includes small growth-stage companies that have Rp 2 million - Rp 4 million budgets and are prepared to take digital marketing more seriously.

The value proposal focuses on providing expert digital marketing services with price points accessible to MSMEs due to the efficiency offered by AI and the association-based approach to the market. The channel strategy focuses less on cold outreach in favor of systemic referral processes and team introductions. Customer relationships are driven more towards long-term relationships rather than service delivery, account management, and periodic education of clients.

The Rp 599,000 to Rp 7,999,000 monthly four service tiers are supported on the revenue side by custom project-based engagements to develop websites, create brand identities, and consult. AI-facilitated applications enable scalability of operations, i.e., the agency is capable of serving a larger number of clients without necessarily having to raise the number of employees accordingly. The 2026 financial projections are developed on the partnership-based growth strategy, which forecasts annual revenue at Rp 456,000,000, where the annual growth compared to 2025 performance is 364 percent.

V. CONCLUSION AND RECOMMENDATIONS

The purpose of the current study was to learn two things in particular: why Indonesian MSMEs do not easily embrace digital marketing and what a small agency can contribute to them in the long run. The responses to the two questions are conducive.

The digital adoption gap is not primarily a technological issue. There is no reason why MSEUs are not going digital due to the unavailability of tools or lack of access to the platforms. The disconnect is due to the human and structural variables: owners lack the expertise or time to take up these digital marketing efforts themselves, the budgetary constraints are too restrictive to hire the majority of professionals, and the industry is structured by corporate customers as opposed to small-scale enterprises. The gap will not go away, no matter how well the tools are made, until such underlying conditions are changed.

The strategic implication that can be developed by agencies attempting to serve MSMEs is that a successful intervention is one that realistically fits this market, rather than one that states a lower price than the existing agencies. It implies price flexibility, individual service, quality, good education, and the readiness to establish relations instead of conducting transactions. It also implies keeping the prices as low as possible to remain

profitable and setting the rates that small businesses may afford in reality, and not merely represent a marketing term.

The recommended model, which is partnership and referral, is not only a growth strategy as suggested by this study. It represents a more basic understanding: in markets where consumers are jaded, and visibility cannot be established by advertising only, relationships should be your favorite way of expanding. The same is particularly applicable in the MSME sector in Indonesia, where word-of-mouth is highly valued, and endorsements by a personal acquaintance usually decide on the service provider a small business owner might engage with.

This analysis has several practical proposals that can be made. First, MSME-targeted agencies should allocate funds towards creating systematic referral programs among existing clients instead of paying a lot of money to put ads. Second, complementary service partners, e.g., accountants, legal advisors, or logistics firms with existing clients in MSMEs, are already established and provide a cost-effective means of obtaining warm leads. Third, community involvement based on workshops and educational activities creates brand awareness and trust that can never be developed through advertising. Fourth, the ability to standardize the service delivery processes preserves quality as the clientele dictates.

There are weaknesses to this study. It is narrow, based on one agency within one city, within a rather limited time span. The projected financial reports are based on assumptions of the market conditions that can change. And the qualitative state of the analysis implies that it cannot be statistically generalized to all the agencies or all contexts of MSMEs. This work may be validly extended in future research by investigating more agencies in various cities of Indonesia or by monitoring the results in the long term, whether this model of partnership can provide as expected.

Although such restrictions exist, the main findings are still in line with the global literature on MSME digitalization in Indonesia and, more specifically, with the strategies and goals of a small agency to grow. The structural gap exists, the demand exists, and the agencies that can figure out how such a market can be served effectively, not merely cheaply, are already in place to expand enormously as the digital economy of Indonesia keeps expanding.

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