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Smart Economy Towards Effective Accountability and Well Being In Increasing The Income Of Umkm Business Actors

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ABSTRACT
The growth of the online (internet)-based commerce world, also known as e-commerce, has grown very rapidly in the last twenty years. With the rapid development of technology, patterns and systems in economic development continue to change. Technological advances economic actors who own micro, small and medium enterprises (MSMEs) cannot only produce a product, but must also adapt and apply technological development to their economic activities. This study aims to find out how the role of smart economy towards effective accountability and well-being in increasing the income of MSME entrepreneurs. This type of research is qualitative research using primary data. The data collection technique used is the method of observation, interviews, and documentation. The results of the study show that the existence of the smart economy concept will encourage the community, especially in the field of MSMEs to further develop their economy with a digitalization system by utilizing technology and telecommunication will maximize performance and accountability, well being (prosperity) in running a business for MSME actors.

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INTRODUCTION

The current global era is marked by rapid developments in the world of internet-based commerce or e-commerce, which has grown significantly over the past twenty years. This rapid technological development has drastically changed patterns and systems in economic development. The rapid and accurate exchange of information, which can now be accessed in real-time and openly, is key to the development of a country and local government in decision-making and policy implementation (Darmawan & Brata, 2024). This condition requires a new adaptive economic concept, known as the Smart Economy, to encourage the development of a creative economy, quality economic growth, and the strengthening of an inclusive economy (Umam & Mafruhat, 2022). The era in which economic activities are able to win the competition is an economy characterized by four indicators, namely easier, cheaper, more affordable, and faster. These four indicators can be achieved by mastering information technology and internet technology. As stated by Klaus Schwab, founder of the World Economic Forum, in his research Arwanto & Wibawani

(2022).

In the context of the national economy, Micro, Small, and Medium Enterprises (MSMEs) play a vital role in supporting the economy of a region and income distribution. In order to be able to win the competition in the digital era, MSME players must not only be able to produce products, but also adapt and apply technological developments (digitalization) in their economic activities. A Smart Economy is realized when MSMEs are able to utilize information and communication technology, which is characterized by four key indicators, namely: easier, cheaper, more affordable, and faster. Efforts to increase competitiveness are carried out through a digitalization system, such as utilizing technology to expand business reach in order to gain more customers, one of which is through the E-Produk Indonesia application as a marketing platform in foreign markets (Umam & Mafruhat, 2022).

Although digitization opens up opportunities, the main challenge for MSMEs is to meet the demands of effective accountability and achieve well-being as a prerequisite for business sustainability (Shahzad *et al*., 2024). Effective accountability allows other information users to assess the responsibility of an organization or business actor for all activities carried out. This accountability has important dimensions such as transparency, responsibility, control, and responsiveness. However, many MSME actors still have limited understanding of financial reporting issues and use conventional recording systems (Tumanggor *et al*., 2021). Therefore, the adoption of technology through the Smart Economy is necessary to support a more modern and efficient financial recording system, which can ultimately improve organizational governance and accountability (Wilda *et al*., 2023). Improving organizational governance and accountability can be done by using financial information related to the budget (Pratama & Maulida, 2022).

Accountability and organization in the business world or MSME business actors cannot be separated from the demands of fulfilling accountability in running their businesses (Zhang *et al*., 2024). Effective responsibility or accountability allows other information users to assess the responsibility of an organization or business actor for all activities carried out (Bahri *et al*., 2019). Responsibility or accountability can be categorized as a key factor that is considered effective. Accountability is important in budget management, which can arise from compliance with the law in administrative decision-making by an agency or organization that must be upheld and recognized by implementers and authorities (Amboningtyas *et al*., 2019).

From the perspective of MSMEs, accountability can be understood as the ability and commitment of business actors to record, manage, report, and account for all financial activities in a transparent, accurate, and consistent manner. Accountability is not only related to financial reporting, but also concerns governance, which includes decision-making processes, resource utilization, interactions with customers and suppliers, and fulfillment of legal and administrative obligations. Operationally, SME accountability can be realized in several concrete forms. One of them is financial accountability, which includes recording daily transactions, preparing simple financial reports, controlling cash flow, and separating personal and business finances.

Based on this background, this study focuses on the marine tourism area on the North Coast of Sampang, Madura, which is considered to have competent potential and many MSME centers that require a smart economy concept in which skilled MSMEs use sophisticated digital infrastructure and data as key resources to achieve innovative, accountable, and sustainable economic growth, which ultimately improves the welfare of the entire ecosystem. This qualitative research with a phenomenological approach aims to analyze and understand in depth how the role of Smart Economy encourages Effective Accountability and Well-Being in efforts to increase the income of MSME entrepreneurs in the region. The results of this study are expected to provide a comprehensive understanding of the role of economic innovation and creativity as important keys in advancing the welfare of MSME entrepreneurs in order to accelerate economic development that is adaptive to the challenges of the digitalization era.

LITERATURE REVIEW

Smart Economy

A smart economy is an innovation that can cope with economic competition. The more innovations are improved, the more new business opportunities are created and market competition increases. A smart economy can also mean a good level of economy, utilizing natural resources and urban potential efficiently and effectively. Economic growth is an indicator used to measure the level of period a region within a certain period of time, thereby increasing the overall income and welfare of the community (Darmawan & Brata, 2024). Marvic (2015) in a study Sinaga *et al*. (2025) compiled Smart Economy indicators into four aspects, namely innovation spirit, entrepreneurship, labor market flexibility, and international connectivity. Specifically, several smart economy indicators were compiled in the form of aspects of entrepreneurship and innovation, productivity, and local-global connectivity (export of international event organization). The smart economy dimension covers various innovation processes or new discoveries that are highly competitive. This is very useful in achieving a more adequate level of national economy (Pronko *et al*., 2025). The main aspect of a smart economy is the use of digital technology to improve the efficiency and competitiveness of MSMEs. The existence of a digitalization system includes the use of social media, marketplaces, digital payment systems, financial recording applications, and data-based marketing. For MSMEs, the application of technology facilitates faster business processes, lower transaction costs, and wider market access without geographical boundaries. The utilization of the smart economy with digital technology will be implemented by MSMEs located on the coast of Sampang.

Effective Accountability

The concept of accountability began to be studied intensively in the public sector with the development of the concept of reinventing government. A study Amboningtyas *et al*. (2019) explains that accountability has many dimensions, such as transparency or openness, responsibility, control, and responsiveness. First, transparency or openness is related to the ease or convenience of accessing information about functions and performance. Second, responsibility is related to activities or practices to ensure that individuals are accountable for all activities or actions taken. Third is control, which relates to a condition or situation that is in accordance with what was originally planned. Fourth is responsiveness, which relates to business organizations regarding interests or efforts to meet the substantive expectations or desires of stakeholders, which can take the form of requests and needs.

Accountability is about the obligation to provide explanations regarding the implementation of responsibilities to the parties who entrust those responsibilities (Sinaga *et al*., 2025). Furthermore, Sinaga *et al*. (2025) shows that MSME actors do not yet have an understanding of financial reporting issues related to the businesses they run. The financial reporting system used is still very conventional. The records only contain daily profit records, but do not consider that the records must be recapitulated for a period (one year) as material for evaluating business performance (Veronica *et al*., 2022). Various strategies need to be implemented in an effort to encourage MSMEs to be able to manage financial accountability properly and wisely. The availability of various technologies today can make it easier for MSMEs to adopt a more modern and efficient financial recording system (Maulana, 2025).

The Concept of Well-Being

The concept of well-being refers to an individual's ability to manage their finances effectively, feel financially secure, and be able to meet their current and future needs CFPB (2015) in research Wardhani *et al*. (2025). In the context of micro-entrepreneurs, well-being includes the

ability to separate personal and business finances, manage cash flow, prepare budgets, and plan for emergency funds or business investments. Well-being is something that is fundamental to human life (Tumanggor *et al*., 2021). Almost all human needs require good financial conditions. Well-being reflects the financial status of an individual or family who has sufficient resources to live a comfortable and prosperous life (Bahri *et al*., 2019). Several previous studies have shown that individual financial well-being plays an important role in business decision-making and business sustainability. Nurfaisal *et al*. (2024) describe well-being as a healthy financial condition or being happy with one's financial situation, free from worry and based on a subjective evaluation of one's financial situation. Wardhani *et al*. (2025) states that financial well-being is a key element that influences individual well-being. Individuals who manage their finances well maintain positive well-being, but disruptions in their financial well-being have long-term consequences for their psychological, emotional, and relational well-being (Bahri *et al*., 2019).

RESEARCH METHOD

This research uses qualitative methods. Qualitative research is a method for exploring and understanding the meanings that a number of individuals or groups of people attribute to social or humanitarian issues. Anyone involved in this type of research must apply an inductive research perspective, analyze data inductively from specific themes to general themes, focus on individual meanings, and interpret the complexity of an issue (Creswell, 2019). This research aims to understand the phenomena experienced by the research subjects, such as behavior, perceptions, motivations, actions, and specific natural contexts, by utilizing various phenomena. This researcher used a phenomenological approach with an interpretive paradigm. An interpretive paradigm is a research method that places the researcher and the researched as parts that must be explored thoroughly to understand a phenomenon or event, both within a person and in their daily life, thoughts, and beliefs (Djasuli, 2017). The phenomenological approach is a concept or design that is a research design derived from philosophy and psychology, in which researchers describe human experiences regarding a particular phenomenon (Creswell, 2019). Phenomenological research looks at individuals' interpretations of their experiences, trying to understand the meaning of an experience from the participant's point of view, as in this study on the phenomenon of applying a smart economic system to MSME actors to achieve effective accountability and welfare.

This research was conducted on the North Coast of Sampang, Madura. Marine tourism has many MSME centers that require smart economic concepts to encourage creative economic development, quality economic growth, increase employment in leading sectors, and strengthen inclusive economic growth. This will improve the accountability of MSMEs so that they are able to manage their finances well and wisely, with the hope that it will also improve the welfare of MSMEs on the north coast of Sampang. To analyze and interpret data properly, accurate and systematic data is required so that the results obtained can accurately describe the condition of the object being studied. The data collection techniques used in this study were observation, documentation, and interviews with informants consisting of five MSME actors who actively use e-commerce and social media, such as Fasha Mubarok Store, Barokah Store, Al Mubarok Store, Vikaria Store, and Aline Store. The informants were interviewed and observed, and the results of these interviews and observations constitute the information that will be analyzed to identify the phenomena and solutions that the researcher can provide. The technique for determining informants was carried out using the purposive sampling method. This method was chosen instead of random sampling because this study did not aim to generalize the findings, but rather to explore rich and in-depth information from individuals who were most relevant and had in-depth knowledge of the research topic. Informants were selected based on specific criteria, such as being owners of MSMEs operating in the coastal tourist area of Sampang, Madura.

RESULT AND DISCUSSION

Overview of MSMEs in North Coast Bira Tengah Sampang Madura Village

Bira Tengah tourist village is one of the developing villages in Sampang Regency, located in the northern coastal area of Sampang Regency. Administratively, Bira Tengah Village is located in the Sokobanah District of Sampang Regency, bordered by neighboring villages: to the north by the island of Java, to the west by Pangereman Village, and to the south by Bira Timur Village. Tourism development is also being developed in Skincare, bodycare, bags, clothes, headscarves by developing competitiveness with other tourist attractions for the empowerment of the community, both internally and universally. The tourist attraction that Bira Tengah Village can offer to the world is Lon Malang Beach, with its beautiful white sand along the coast and the lush pine trees lining the shoreline. The presence of Lon Malang Beach is expected to contribute to the economic development of Bira Tengah Village by creating job opportunities and expanding the market for local industries. The following MSME actors were informants for this research:

Table 1. Research Informants

Informant	Type of MSME	Information Technology
Nor Hapiyah (Owner of Fasha Mubarok store)	Processed seafood	Using Instagram and WhatsApp for product marketing, as well as utilizing Shopee for online sales.
Suliha (Owner of Barokah Store)	Body care, bags, clothes, headscarves, accessories	Be active on Facebook Marketplace and TikTok Shop to reach more customers, and use WhatsApp Business for customer service.
Sarimah (Owner of Al-Mubarokah Store)	Clothes, bags, accessories, sandals, shoes	Using e-commerce such as Shopee and Tokopedia to sell products and do promotions via Instagram.
Hafiatus saleha (Owner of Vikaria Store)	Various fish products include chips, crackers and accessories.	Utilize e-commerce platforms such as Lazada and Shopee and promote products through Facebook Ads.
Anisa (Owner of Alind Store)	Skincare, bodycare, bags, clothes, headscarves	Be active on Facebook Marketplace and TikTok Shop to reach more customers, and use WhatsApp Business for customer service.

Source: Processed Data, 2025

The Application of Smart Economy in MSMEs

The application of the Smart Economy concept in the Micro, Small, and Medium Enterprises (MSMEs) sector in the tourist village of Bira Tengah, Sokobana has shown considerable progress. Smart Economy itself is part of the Smart Village concept, which emphasizes the use of information and communication technology (ICT) to increase the economic productivity of the community. In Bira Tengah Sokobana Tourism Village, the Smart Economy has begun to materialize through the use of social media, e-commerce, and digital payment systems by MSME actors. Based on the results of interviews from five MSME informants, the importance of utilizing social media and e-commerce to develop business and the impact felt in implementing the smart economy with accountability and welfare obtained by MSME players is as follows: *1) Utilization of Social Media and E-Commerce*. Most MSME players in the tourist village of Bira Tengah Sokobana are beginning to realize the importance of digital media as a means of promoting and marketing their products. Platforms such as Facebook, Instagram, and TikTok have become the main communication tools

for introducing products, especially processed seafood products such as fish crackers, shrimp paste, fish floss, and the like. Through features such as Facebook Ads and Instagram Ads, they can reach a wider range of potential consumers, both within and outside the region. In addition to social media, the presence of marketplaces such as Shopee, Tokopedia, and Lazada provides new opportunities for MSME players to expand their product distribution. E-commerce allows them to sell without having to own a physical store and reach customers across regions. The ease of managing transactions, logistics, and customer review systems also provides a positive boost to the quality of services offered.

Then, 2) *Market Expansion and Consumer Coverage*. One of the direct impacts of digitalization is an increase in market reach. MSMEs that previously relied solely on local marketing or direct sales from home can now access the national market. Unique products from the tourist village of Bira Tengah Sokobana, such as processed fish and sea crackers, and even accessories made from fish waste, are now known to consumers outside Madura Island thanks to intensive digital promotion. Business owners are now able to sell their products to customers from major cities in Java and even outside Java. This not only enhances the competitiveness of local products but also fosters pride in high-quality village products that can compete in broader markets. 3) *Impact on Revenue and Business Sustainability*. Based on interviews and data obtained from MSME players, the implementation of digital and Smart Economy strategies has had a significant impact on increasing revenue. In the last six months, most businesses have experienced a 30-50% increase in income compared to the previous period. This is due to increased sales volume through online media and operational efficiencies offered by digital technology. This increase in income also has implications for business sustainability, where MSME players are beginning to venture into adding product variants, improving packaging quality, and expanding production volumes in line with market demand.

Furthermore, 4) *Obstacles in Implementing the Smart Economy*. Although the benefits of the Smart Economy are enormous, its implementation in the tourist village of Bira Tengah, Sokobana is not without a number of obstacles and challenges. Some of the main obstacles encountered include: a) Low digital literacy: Many business owners, especially those over the age of 40, are still unfamiliar with the use of technology such as marketplace applications, social media advertising features, or digital payment systems. This makes it difficult for them to manage their online stores independently; b) Limited internet access: Although some areas of Maneron Village already have internet access, unstable signal quality and limited devices are factors that hinder the management of digital-based businesses; c) Limited capital: To take full advantage of the Smart Economy, MSME players need additional capital, for example to purchase supporting devices (such as smartphones or laptops), attend training, or pay for digital advertising services. However, not all business actors have access to sufficient financing or working capital; d) Lack of assistance and training: The lack of assistance programs from relevant agencies has caused some MSME actors to experience difficulties when dealing with licensing, creating digital promotional content, or dealing with consumers online.

Then, 5) *Strategic Steps Forward*. In order for the implementation of the Smart Economy to run optimally, collaboration between village governments, relevant agencies, training institutions, and business actors is required. Several strategic steps that can be taken include: a) Increasing digital literacy through regular training tailored to the needs of local MSMEs; b) Developing adequate digital infrastructure such as stable internet networks throughout the village; c) Financial support in the form of business capital assistance, subsidies for technology access, or easier access to financing through cooperatives and banks; d) Intensive mentoring programs involving e-commerce practitioners or digital business mentors to guide MSMEs from the beginning until they

can independently carry out digital marketing. From the statements of the informants, it can be concluded that the application of technology, namely the smart economy, is important in developing a business because the results obtained are very good in terms of increasing income or welfare, and accountability in financial recording or the use of technology will also be very good. This supports the research conducted by Wilda *et al*. (2023) and (Djulaeha & Arisinta, 2025) on the application of the smart economy by utilizing technology to increase the income of MSMEs.

Smart Economy Strategies to Increase Income and Welfare of MSME Entrepreneurs

Smart Economy optimization strategies are crucial to increasing the income and welfare of MSMEs in the tourist village of Bira Tengah, Sokobana, Sampang, Madura. These strategies focus on utilizing information and communication technology (ICT) and innovation to create an adaptive, resilient, and sustainable economic ecosystem. Based on the results of interviews conducted with five MSME informants regarding the methods or strategies used to increase the income and welfare of MSMEs, there are several things that must be done, including: First, *Improving Human Resource Capacity (Smart Community).* The digital literacy and skills of the community are key to the success of implementing a Smart Economy. Local governments, cooperative and MSME agencies, and educational and training institutions have a crucial role to play in providing structured and sustainable digital training. The training provided to MSME actors can cover materials such as: a) How to create an account and manage an online store on a marketplace (Shopee, Tokopedia, and others). b) Simple Search Engine Optimization (SEO) techniques to increase product visibility. c) Digital marketing strategies using social media (Facebook Ads, Instagram Ads, TikTok for Business). d) How to create engaging content, from product photography, writing descriptions, to creating promotional videos. e) Digital transaction management, including the use of digital wallets and application-based financial records. By conducting Digital Financial Literacy Training, education on simple financial management and the use of digital banking services can be provided. Teaching how to record digital transactions and analyze sales data. If implemented, this will have a positive and beneficial impact on MSME actors.

Furthermore, 2) *Digitalization of Marketing and Promotion*. The main strategy in the Smart Economy is to utilize technology to expand market reach. Providing Digital Facilities by developing local e-commerce platforms or collaborating with large marketplaces for the sale of MSME products and tour packages. Creating a professional website/social media for tourist villages for attractive visual promotion. Creative Content Marketing: Conducting digital literacy training for MSME actors, particularly in creating product photo/video content and storytelling about the uniqueness of Sampang tourist villages. Utilizing geo-tagging and local influencers to target specific tourists. Futhermore, 3) *Product Innovation*. The Smart Economy promotes competitiveness through product quality improvement (Smart Product) innovations, including providing training on modern, attractive, and environmentally friendly packaging so that MSME products have higher selling value and competitiveness in the digital market. Encouraging product certification (e.g., PIRT, Halal) to increase consumer confidence. Developing new variants of existing products.

Then 4) *Multi-stakeholder Collaboration: Government, Academics, and Business Community*. Optimizing the Smart Economy also requires strong synergy between various parties, both from the public and private sectors. Village governments can establish strategic partnerships with: a) Academics to assist with training and market research. b) Digital communities and local start-ups to provide technical assistance with business digitalization. c)Large businesses or village-owned enterprises (BUMDes) as distribution or joint branding partners. Assistance programs from higher education institutions can also have a significant impact. Students or lecturers from the fields of marketing, information technology, or economics can become mentors for MSME actors. This also serves as a form of community service that is mutually beneficial. From the statements of the

informants, it can be concluded that it is important to have a strategy, one of which is to improve the digital literacy skills of MSMEs to develop smart economy technology, which is expected to have an impact on increasing the income and welfare of MSME business actors. This is in line with research conducted by Umam & Mafruhat (2022) on smart economy optimization strategies to enhance the competitiveness of SMEs.

CONCLUSIONS, LIMITATIONS, AND SUGGESTIONS

The implementation of the Smart Economy has had a positive impact on MSME players by utilizing technology in developing businesses, providing a tangible contribution, one of which is increasing the income and welfare of MSMEs. The application of technology also provides tangible accountability in the recording of financial reports for MSMEs in the North Coast of Bira Tengah Sokobana, Sampang, Madura tourist village. The use of social media and marketplaces has helped expand market reach and increase transaction efficiency. However, there are still obstacles such as limited digital literacy and a lack of digital infrastructure that supports the optimal development of MSMEs. Strategies that can be implemented to improve the effectiveness of the Smart Economy in MSMEs include digital training, increased access to technology, internet infrastructure, collaboration with the government, product diversification, and the utilization of marketplaces and digital payments. With these steps, it is hoped that MSMEs can continue to grow and compete in an increasing digital market. Research conducted by researchers certainly has limitations in terms of data collection. It is difficult to find informants who are willing and have the time to be interviewed in depth. Therefore, the researchers hope that future studies can expand the scope of MSMEs around tourist attractions on the north coast of Sampang. Future studies can also add more respondents and other variables that are more supportive. It is hoped that the government can help maximize the implementation of smart economics by business actors to support better regional economic growth to increase income and produce better innovations.

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