Strategies for Maintaining SMEs Performance During Covid-19 Pandemic

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A B S T R A C T

The Covid-19 pandemic has forced the world to experience a global economic crisis. Economic decline has greatly harmed the business, including Small and Medium Enterprises (SMEs). Small and Medium Enterprises must be able to take strategic steps to maintain their business. The current research is aimed to conduct empirical test on the effect of responsive digital marketing, customer relationship management, and working capital efficiency on SMEs' efforts to maintain performance during the Covid-19 pandemic. The research sample was 57 respondents who represent SMEs of Processed Food. The data analysis technique used SEM-PLS. Result of research has shown that responsive digital marketing has been proved as helpful to SMEs in maintaining their sale performance during covid-19 pandemic. Besides this result, other finding has shown that main key to maintain customers and sale performance in sustainable manner during covid-19 pandemic is by improving customer satisfaction and building long term relationship with customers. Other finding has indicated that aggressive working capital management will facilitate SMEs to maintain their performance during covid-19 pandemic.

1. Introduction

Covid-19 pandemic has aggressed many parts of the world including America, Spain, Italia and other countries, which later has crippled worldwide economics. International Monetary Fund, an organization under United Nations, gave prediction that the spread of corona virus will press global economic to the rate of under minus 3% (Puspasari, 2020). According to *World Economic Forum*, under tragic scenario, if the virus did not vanish, then the global economic is only healed in the third quarter of 2022, or actually healed in 2023 (McKinsey, 2020). Meanwhile, the impact of covid-19 pandemic on Indonesian economic has been strongly significant since the government announced that 2 (two) Indonesian citizens have been infected by corona virus on March 2nd of 2020. The exchange rate of Indonesia Rupiah (IDR) to United States Dollar (USD) was greatly affected by this announcement where IDR has depreciated to a level of IDR 16,000 per USD. This exchange rate is the weakest in the last five years since 2015 to 2020 (Humas-UNS, 2020). Sri Mulyani, the Minister of Financial Affairs for the Republic of Indonesia, predicted that economic sector would dramatically degenerate because covid-19 pandemic has pushed down economic growth to come near zero, precisely at 0.3%, or even to attain negative level, precisely at minus 2.6% (Abrar, 2020).

Economic degradation due to covid-19 pandemic gave huge impact on business world including Small and Medium Enterprises (SMEs). Based on a survey, ninety six percents (96%) SMEs admitted that their business operation are suffered due to covid-19 pandemic. Seventy five percents (75%) SMEs reported that their sale are declining significantly (Hermansah, 2020). Problem identification by the Ministry of Cooperatives and Small and Medium Enterprises has indicated that covid-19 pandemic has forced SMEs to face several problems such as sale decline, difficulty in obtaining raw materials, stagnant distribution due to lockdown, difficulty in obtaining capitalization, and low productivity due to restrained work hour (KEMKOP-UKM, 2020). Covid-19 pandemic may cause the potentially long global crisis to SMEs. Previous research found that SMEs were once harmed by global crisis. Regarding to the fact that SMEs always have limited size and resources, especially resources regarding finance, managerial

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workforce, and information about resource availability, then it is not surprising if SMEs are often vulnerable to external sway (Skorvagova and Pasztorova, 2014). Prolonged episode of economic crisis that causes economic drawback may put SMEs under non-proportional suffering. Most prominent reason is that SMEs have limited financial resources and rely greatly on bank loan. In the case of default in paying the loan, SMEs' financial stability is easily suffered (Bourletidis and Triantafyllopoulos, 2014).

Referring to old Chinese proverb, crisis can be perceived as threat or opportunity. Regarding to this statement, SMEs must give immediate response to the crisis and make decision regarding any strategies needed to maintain performance (Shama, 1993; Penrose, 2000). Entrepreneurs who modify business strategy fast and properly are those who can maintain and improve their performance during crisis (Koksal & Ozgul, 2007). There are SMEs successfully benefiting from economic crisis by exploiting crisis as opportunity (Bourletidis & Triantafyllopoulos, 2014). Those SMEs successfully maintain financial stability despite the severe effect of the crisis. By taking lessons from previous economic crisis, SMEs suppose to take strategic actions to maintain the business, and these actions may include: (1) implementing proactive sale to understand customer demand, (2) conducting innovative marketing, (3) building better customer relationship, and (4) improving efficiency in resource utilization (Shama, 1992; Koksal and Ozgul, 2007; Bourletidis and Triantafyllopoulos, 2014).

Innovative marketing involves the adoption of digital media or internet in business operaiton. The use of digital media by SMEs may affect their performance (Horbal *et al.*, 2017; Nuseir, 2018; Astuti *et al.*, 2020). Internet technology plays important role in improving performance. Therefore, SMEs must integrate and harmonize their competence by adopting internet technology to ensure the success of their business (Cenamor *et al.*, 2019; Utomo *et al.*, 2019). Internet technology is an instrument that can effectively and efficiently promote the business and help business sustainability because it enables the business to cover wider market share and this is done in fast way (Soegoto *et al.*, 2018). During covid-19 pandemic, the adoption of digital-based marketing becomes the best solution in dealing with the problem of prohibition against meeting face to face with consumers. Internet technology has allowed the business to connect with consumers without being restrained with space and time. Covid-19 pandemic has limited direct selling activity. Responsive digital marketing has enabled SMEs to adapt flexibly to customer demand, including enabling SMEs to promote their products online. Responsive digital marketing was proved to be effective in promoting SMEs products (Wardhana, 2015).

One important aspect in business is how to manage customer loyalty. Covid-19 pandemic has forced business sale to decline. Therefore, giving optimum service and maintaining long-term relationship with customers are the keys to maintain sale transaction. Strengthening customer relationship may help SMEs to maintain their performance (Indah & Devie, 2013; Mozaheb *et al.*, 2015; Hoque *et al.*, 2017). Customer relationship-oriented sale requires the sellers to collect information about customers, to conduct segmentaton, to create value with differentiation, and to create value toward profitability (Reijonen & Laukkanen, 2010). Other important factor that must be taken into consideration during covid-19 pandemic is the efficiency of resource utilization. Resource efficiency is closely related with working capital management. Working capital has three roles, respectively being the power of life for the business, being one function of business sustainability, and being one aspect in financial management (Sadiq, 2017). The company that manages their working capital very efficiently would bear smaller risk on liquidity problem (Prasad *et al.*, 2019). Working capital management that aims toward efficiency is a key for successful performance (Jamil *et al.*, 2015; Utomo *et al.*, 2018; Mabandla and Makoni, 2019).

The economic crisis resulted in a decrease in the communication and marketing budget so as to anticipate it the company focused on a customer relationship-based marketing strategy and shifted the use of the internet and social media as an effective marketing medium (Papasolomou *et al.*, 2016). The impact of the Covid-19 crisis is a challenge for companies to build investment in customer relationship management processes and increase sales promotions (Kang & Diao, 2020). Based on this explanation, there is a problem between the impact of the economic crisis and maintaining business performance. So there is a need to build a marketing based on digital media and customer relationship management.

This study aims to formulate the model of strategy to maintain performance for SMEs during Covid-19 pandemic, especially for SMEs of Processed Foods in Tarakan City. The selection of SMEs of Processed Foods, or SMEs in food and beverage sector, is done based on assumption that this sector successfully survives during previous economic crisis. Apart from any difficulties, people still need food and beverage, and it is reasonable to say that the processed food sector never loses consumers. Tarakan City is infected by corona virus with 31 individuals confirmed as positively infected per June 6th of 2020. Large Scale Social Distancing (PSBB) was applied in Tarakan City on April 26th of 2019 to anticipate and to cut the spread of corona virus. This social distancing gives significant effect on SMEs in Tarakan City. By taking into consideration of this matter, the current research attempts to examine the effect of three

strategies, respectively responsive digital marketing, customer relationship management, and working capital efficiency, on the effort of SMEs of Processed Foods in Tarakan City in maintaining performance.

2. Methods

Sampling technique used in this research is non-probability sampling with criterion. The member of sample is selected with criterion for specific purpose, and this becomes a reason why this sampling technique is also called *purposive sampling*. The criterion used to sort over sample is that SMEs are located in Tarakan City and conducting business of processed foods. Sample comprises of 57 respondents. Main product of SMEs of Processed Foods include seaweed processed foods, coconut chips, *amplang*, milkfish-based biscuits, *cireng*, *tahu wilek*, brownies, *lemang*, burger, kebab, *sambel banjar*, and other culinaries as well as beverages. Data type is primary data. It requires researcher to carry out field study at research location, distribute questionnaire, and analyze the data from questionnaire. Data are collected from questionnaire filled by respondents and those data are then categorized based on time dimension. Therefore, the data are *cross sectional* in nature.

There are four (4) latent variables observed and measured in this research. These variables are responsive digital marketing, customer relationship management, working capital efficiency, and SMEs performance. The first three variables are independent/exogenous variables, whereas the last variable is dependent/endogenous variable. Each variable and its indicator will be elaborated in Table 1..

Table 1. Variable and Indicator of Research

NO	Latent Variable	Indicator of Variable	Reference
1.	Responsive Digital Marketing (RDM)	1. Easy to write information about the products 2. Able to display pictures of the products 1. Able to visualize the products 2. Easy to enclose documents 3. Able to help consumers conducting online communication with entrepreneurs 4. Functioned as transaction tool and payment system 5. Able to display testimonies 6. Able to record visitors 7. Able to give special offerings 8. Easy in conducting product searching	Wardhana (2015)
2	Customer Relationship Management (CRM)	1. Offering membership card 2. Giving discounts 3. Giving voucher 4. Serving in friendly and polite manners 5. Delivering service individually 6. Handling the complaint individually 7. Giving special cards at special moment 8. Always greeting well	Indah and Devie (2013)
3.	Working Capital Efficiency (WCE)	1. Liquidity 2. Cash Management 3. Stock Management 4. Productive Debt Allocation 5. Productivity	Jamil *et al.*, (2015); Kiprotich and Kimosop, (2015)
4.	SMEs Performance (Perf)	1. Sale Stability 2. Sale Increase 3. Customer Stability 4. Customer Increase 5. Product Repurchase 6. Earning Stability 7. Earning Increase	Meutiaa and Ismail, (2012); Sidik, (2012)

Analysis instrument of this research is Partial Least Squares (PLS) - Structural Equation Modelling (SEM) that is supported by application program of WarpPLS version 7.0. This application program is

operated for hypothesis testing. Equation model constructed to measure research hypothesis is written as following:

$$\text{Perf} = \alpha_1 + \beta_1 \text{RDM} + \beta_2 \text{CRM} + \beta_3 \text{WCE} + e_1$$

Where:
Perf   = SMEs Performance
RDM   = Responsive Digital Marketing
CRM   = Customer Relationship Management
WCE   = Working Capital Efficiency.

3. Results and Discussions

Evaluation of Research Model
        Research model is evaluated using PLS-SEM facilitated by WarpPLS version 7.0. The evaluation process involves two stages, respectively evaluation of measurement model and evaluation of structural model. Different algorithm method is used for different model specification. For *outer model*, PLS Mode B is used because this method is indeed designed for the construct that contains reflective indicator. For *inner model*, the algorithm method is Warp. The method for resampling is *stable* option because this option is designed to produce stability on the estimated path coefficient (Sholihin and Ratmono, 2013).
        Measurement model evaluation is aimed to determine reliability and validity of indicators that explain latent variable. According to Latan and Ghozali (2016), the measurement of reliability and validity (*outer model*) on reflective indicator involves several conditions as shown in Table 2.

Table 2. Rule of Thumb Evaluation Model Measurement

Criteria	Parameter	Rule of Thumb
Indikator Reliability	*factor loading*	**≥ 0.7**
Internal consistency reliability	*composite reliability*	≥ 0.7
Convergent validity	*Average Variance Extracted (AVE)*	≥ 0.5
Discriminant validity	AVE Root-Square and Inter-Construct Correlation	AVE Root-Square > Inter-Construct Correlation

Source: Latan and Ghozali (2016)

        However, in many cases, very often, factor loading requirement over 0.7 cannot be fulfilled. Therefore, factor loading between 0.4 and 0.7 are considered acceptable as long as the conditions of composite reliability and AVE are met (Hair *et al.*, 2013). As the consequence, despite the result of indicator reliability testing, indicators with factor loading value between 0.4 and 0.7 are still used. Result of indicator reliability analysis on research indicators is presented in the following table.

Table 3. Factor Loading Value of Research Indicators

Variable	Indicator		Factor Loading
	RDM1	Easy to write information about the products	0.280
	RDM2	Able to display pictures of the products	0.234
	RDM3	Able to visualize the products	0.570
	RDM4	Easy to enclose documents	0.733
Responsive Digital Marketing (RDM)	RDM5	Able to help consumers conducting online communication with entrepreneurs	0.400
	RDM6	Functioned as transaction tool and payment system	0.558
	RDM7	Able to display testimonies	0.598
	RDM8	Able to record visitors	0.655
	RDM9	Able to give special offerings	0.400
	RDM10	Easy in conducting product searching	0.128
Customer	CRM1	Offering membership card	0.400
Relationship	CRM2	Giving discounts	0.037

Variable	Indicator		Factor Loading
Management (CRM)	CRM3	Giving voucher	0.706
	CRM4	Serving in friendly and polite manners	0.067
	CRM5	Delivering service individually	0.614
	CRM6	Handling the complaint individually	-0.063
	CRM7	Giving special cards at special moment	0.429
	CRM8	Always greeting well	-0.116
Working Capital Efficiency (WCE)	WCE1	Liquidity	0.741
	WCE2	Cash Management	0.629
	WCE3	Stock Management	0.161
	WCE4	Productive Debt Allocation	0.792
	WCE5	Productivity	0.869
SMEs Performance (Perf)	Perf1	Sale Stability	0.400
	Perf2	Sale Increase	0.694
	Perf3	Customer Stability	0.570
	Perf4	Customer Increase	0.792
	Perf5	Product Repurchase	0.319
	Perf6	Earning Stability	0.802
	Perf7	Earning Increase	0.769

The above table shows several indicators with factor loading value below 0.4. In conformity to *rule of thumb* for measuring reliability and validity, then these indicators must not be involved in the process or should be removed from the measurement. Factor loading value, composite reliability value, and AVE value of research indicators are shown in Table 4.

Table 4. Factor Loading, Composite Reliability and Average Variance Extracted

Variable	Indicator	Factor Loading	Composite Reliability	AVE
Responsive Digital Marketing	Able to visualize the products	0.570	0.873	0.500
	Easy to enclose documents	0.733		
	Able to help consumers conducting online communication with entrepreneurs	0.400		
	Functioned as transaction tool and payment system	0.558		
	Able to display testimonies	0.598		
	Able to record visitors	0.655		
	Able to give special offerings	0.400		
Customer Relationship Management	Offering membership card	0.400	0.685	0.500
	Giving voucher	0.706		
	Delivering service individually	0.614		
	Giving special cards at special moment	0.429		
Working Capital Efficiency	Liquidity	0.741	0.903	0.702
	Cash Management	0.629		
	Productive Debt Allocation	0.792		
	Productivity	0.869		
SMEs Performance	Sale Stability	0.400	0.920	0.663
	Sale Increase	0.694		
	Customer Stability	0.570		
	Customer Increase	0.792		
	Earning Stability	0.802		
	Earning Increase	0.769		

As presented in Table 4, all indicators that explain research variables are valid. It is said so because all of them have factor loading value above or equaled to 0.4. The table also shows that AVE value for each variable is ≥ 0.5, which is considered very good and fulfilling convergent validity criterion. Composite reliability value for indicators is ≥ 0.7, which is considered very good. So far, all indicators have good indicator reliability, and those indicators have also fulfilled the condition of internal consistency reliability. Result of AVE Root-Square compared to inter-construct correlations is presented in Table 5.

Table 5. AVE Root-Square Value and Inter-Construct Correlations

Construct	AVE ROOT-SQUARE	Correlations			
		RDM	CRM	WCE	Perf
Responsive Digital Marketing	0.707	1	0.629	0.536	0.582
Customer Relationship Management	0.655	0.629	1	0.286	0.486
Working Capital Efficiency	0.838	0.536	0.286	1	0.550
SMEs Performance	0.814	0.286	0.486	0.550	1

Table 5 shows that AVE Root-Square value of the constructs is higher than inter-construct correlations. Therefore, the requirement of discriminant validity is fulfilled. Furthermore, the evaluation of structural model (*inner model*) is aimed to predict the relationship across variables and to determine whether P-value is significant or not (Latan and Ghozali, 2016). Structural model evaluation helps researcher to answer hypothesis test that, in this research, involves three hypotheses. Before evaluating the relationship across variables, this research conducts evaluation on the *goodness of fit* of research model, and the result is presented in Table 6.

Table 6. Goodness-of-Fit of Structural Model

Criteria	Parameter	Rule of Thumb
Average path coefficient (APC)	0.285, P<0.05	acceptable P < 0.05
Average R-squared (ARS)	0.471, P<0.01	acceptable P < 0.05
Average adjusted R-squared (AARS)	0.441, P<0.01	acceptable P < 0.05
Average block VIF (AVIF)	1.580	acceptable if <= 5, ideally <= 3.3
Average full collinearity VIF (AFVIF)	1.868	acceptable if <= 5, ideally <= 3.3
Tenenhaus GoF (GoF)	0.520	small >= 0.1, medium >= 0.25, large >= 0.36
Sympson's paradox ratio (SPR)	1	acceptable if >= 0.7, ideally = 1
R-squared contribution ratio (RSCR)	1	acceptable if >= 0.9, ideally = 1
Statistical suppression ratio (SSR)	1	acceptable if >= 0.7
Nonlinear bivariate causality direction ratio (NLBCDR)	1	acceptable if >= 0.7

In connection with the results of Table 6, research model has good fit because P-value for APC, ARS and AAR is < 0.05, with the precise value for APC = 0.285, for ARS = 0.471 and for AARS = 0.441. The values of AVIF and AFVIF are < 3.3, which signifies that there is no multicollinearity problem among indicators and among exogenous variables. Tenenhaus GoF (GoF) value is 0.520 > 0.36, which signifies that model has very good fit. The values of SPR, RSCR, SSR and NLBCDR are similarly 1, which denotes that there is no causality problem in the model (Latan and Ghozali, 2016). The estimation of relationship across variables and its variance is shown in Table 7.

Table 7. Estimation of Relationship Across Variables

Description Path	Path Coefficient	P value	R^2	Q^2
Responsive Digital Marketing --> SMEs Performance	0.296	0.008	0.471	0.528
Customer Relationship Management --> SMEs Performance	0.227	0.034		
Working Capital Efficiency --> SMEs Performance	0.331	0.003		

As shown by the contents of Table 6, *R-squared* (R^2) value for the variance that affects SMEs Performance is 0.471. This result denotes that the effect of the variation of responsive digital marketing, customer relationship management, and working capital efficiency on the variation of SMEs performance is 47.1%, while the remaining 52.9% are influenced by other variable beyond research model. The variation value of *R-squared* (R^2) that influences SMEs performance is in strong category because $R^2 > 0.45$ (Latan and Ghozali, 2016). The value of *Q-squared* for SMEs performance is 0.528 (>0), which signifies that research model has *predictive relevance* (Latan and Ghozali, 2016).

Based on the contents in Table 7, Responsive Digital Marketing has positive and significant effect on SMEs Performance with path coefficient value of 0.296 and P-value of 0.008 (< 0.01). This result supports Hypothesis 1. Customer Relationship Management has positive and significant effect on SMEs Performance with path coefficient value of 0.227 and P-value of 0.034 (< 0.05). This result confirms that Hypothesis 2 is supported. Working Capital Efficiency has positive and significant effect on path coefficient value of 0.331 and P-value of 0.003 (< 0.01). By this result, Hypothesis 3 is accepted.

Discussion
The Effect of Responsive Digital Marketing on SMEs Performance
The effect of Responsive Digital Marketing on SMEs Performance has been confirmed as positive and significant based on its coefficient path value with p-value <0.01. This result supports and accepts the hypothesis. This position is in line with previous findings given by Soegoto *et al.* (2018), Utomo *et al.* (2019), and Astuti *et al.* (2020), which generally said that the adoption of responsive digital media in the marketing can help improving SMEs performance. The current research proves that the use of responsive digital media in the marketing may help SMEs to maintain its performance during covid-19 pandemic. Responsive digital media have flexible features that give the users some benefits, including enabling them to design attractive appearance for product promotion, to visualize products in video broadcast, and to enclose documents that support the products. All allow SMEs to convey the profile of products in effective way. Consumers can understand completely what products are available and which products they really wanted. Consumers can also conduct online communication with sellers about products without restraint during covid-19 pandemic. Furthermore, digital media enables the users to display buyer testimonies, to take record the number of visitors, and to give specific offerings to consumers. All these activities are proved to be effective in creating sale, in attracting new customer, and in maintaining SMEs performance.

Overall, this study strengthens the results of the research of Soegoto *et al.* (2018), Utomo *et al.* (2019), and Astuti *et al.* (2020) who concluded that corporate excellence can be obtained through digital technology-based innovation. The results of this study are in line with the RBV theory which explains that the competitive advantage of a company is generated from its unique resources where these resources can be in the form of management skills, organizational processes, and valuable, rare (unique) knowledge, cannot be imitated (cannot be easily sold. or traded), and non-substitutable (Barney, 1991).

The Effect of Customer Relationship Management on SMEs Performance
The effect of Customer Relationship Management on SMEs Performance has been proved as positive and significant based on its coefficient path value with p-value <0.05. By this result, the hypothesis is supported and accepted. This result is in conformity with the findings given by Kocoglu and Kirmaci (2012), Mozaheb *et al.* (2015), and Siddiqi *et al.* (2018). The findings indicate that SMEs should build long term relationship with customers, and this is done by offering member cards, giving voucher, serving customers individually and giving special cards at special moments. These activities will produce high customer loyalty to SMEs. At least, customers will never have a thought of shifting to other SMEs after satisfying with the current SMEs. Long term relationship may help SMEs to sell their products when they find difficulty to capture new consumers during the pandemic. Moreover, loyal customers are always remember with the providers and feeling less necessary to find other products or other providers because customers must still bear the risk of dissatisfaction with other alternatives. Customer relationship management that orients toward long term relationship becomes the excellence of SMEs in maintaining their performance during covid-19 pandemic.

The research is sufficient evidence to strengthen the research results of Kocoglu and Kirmaci (2012), Mozaheb et al. (2015), and Siddiqi et al. (2018) which states that business sustainability is achieved by having loyal customers that are built from managing customer relationships. Customer relationship management is carried out by paying attention to and fulfilling what the customer wants. Customer relationship management is a concept that aims to create long-term customer loyalty and performance, this concept serves to combine marketing strategy and digital technology (Clay dan Maite, 1999).

The Effect of Working Capital Efficiency on SMEs Performance
The effect of Working Capital Efficiency on SMEs Performance has been verified as positive and significant based on its coefficient path value with p-value < 0.01. Regarding to this result, the hypothesis is supported and accepted. This result is in accordance with the findings given by Jamil *et al.* (2015), Afrifaa *et al.* (2015), and Mabandla and Makoni (2019). These findings said that working capital that is managed aggressively toward efficiency can increase performance. Therefore, it can be said that working capital efficiency helps SMEs to maintain performance when SMEs cope with abnormal condition or

during covid-19 pandemic. The elements constituting this strategy are strong liquidity, disciplined cash management, productive fund allocation, and efficiency in using basic materials. All these elements must be in optimum balance. Working capital that is managed through a discipline and with great efficiency will support SMEs to avoid financial difficulty in funding their business operational. The performance of SMEs should be maintained sustainably during covid-19 pandemic.

This study is in line with the conclusions produced by Jamil et al. (2015), Afrifaa et al. (2015), and Mabandla and Makoni (2019) that achieving efficiency in working capital is a corporate advantage that can distinguish it from companies that have poor performance. Firms that minimize the use of working capital can lower their funding costs or can use excess funds to reinvest. This study proves that companies that use working capital more efficiently will not experience financial difficulties and can maintain their performance during an economic crisis.

4. Conclusion

The objective of this research is to examine the strategy chosen by Small and Medium Enterprises (SMEs) for maintaining their performance during covid-19 pandemic. Three options of strategy are examined, respectively responsive digital marketing, customer relationship management, and working capital efficiency of SMEs of Processed Foods in Tarakan City. Result of research has shown that responsive digital marketing has been proved as helpful to SMEs in maintaining their sale performance during covid-19 pandemic. Besides this result, other finding has shown that main key to maintain customers and sale performance in sustainable manner during covid-19 pandemic is by improving customer satisfaction and building long term relationship with customers. Other finding has indicated that aggressive working capital management will facilitate SMEs to maintain their performance during covid-19 pandemic. Practical implication of this research is that the proper strategy to maintain SMEs performance during covid-19 pandemic is differentiated into three. Each will be explained in different paragraphs. First, it is necessary for SMEs to improve their marketing by using responsive digital media. Several benefits can be taken by SMEs from digital media, including making SMEs able to write information about the products, to display pictures of the products, to visualize the products, to enclose information to support the products, to help consumers communicating online with entrepreneurs, to be functioned as payment instrument, to display testimonies, to take record visitors, to give special offerings, and to facilitate product searching.

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