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## **Towards digitalization of MSME in Manipur: A roadmap**

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### **Abstract**

The pandemic triggered by Covid 19 created various challenges to Micro, Small, and Medium Enterprises of India. However, it has created a major prospect for Digital MSME in particular, as well as other enterprises in general, to expand and thrive in business. Digital technology has been extensively used in all fields of economic activity and it has created a scenario that motivates entrepreneurs to embrace new technological innovation in order to survive in the competitive markets. As a result, MSME digitalization is an opportunity and the best option for dealing with the challenges, ensuring enterprise survival, and increasing competitiveness in the digital era. The purpose of this study is to analyse how well Digital MSME can be adopted with the supports of the Digital India initiatives, Business Development Service, and digital technologies to implement in Manipur. The study highlights well-designed policies of India and demonstrates how Digital India efforts would provide an excellent mechanism for bridging the growth and diffusion of Digital MSME. The entrepreneurs of MSME should seize every chance to improve their digital literacy abilities, digital financial literacy, and digital content that is valuable and contributes to the long-term viability of their enterprises in a more advanced and competitive digital environment. The researchers propose that the Unified Theory of Acceptance and Use of Technology (UTAUT2) model provides a thorough framework for forecasting the adoption of MSME Digitalization in Manipur.

**Keywords:** digital MSME, digital India, business development service, digital technologies, UTAUT2, covid 19, Manipur

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### **Introduction**

The MSME sector has evolved as a critical aspect on the economy of India creating employment, innovations, exports, and inclusive growth. Unfortunately, the recent pandemic caused by covid 19 has a negative impact on all sectors of the economy, particularly the MSMEs sector. The extraordinary outbreak unleashed by Covid-19 has caused chaos on the MSMEs sector, crippling many of them and needing immediate action to restore their sustainability. Businesses are encouraged to innovate and evolve in order to survive during a crisis (Roux-Dufort, 2007) <sup>[25]</sup>.

During the COVID-19 pandemic, 42% of offline SMEs had to close their doors, while the remaining 24% operated online (Deloitte, 2021). According to several preliminary studies, the usage of digital technology, specifically in e-commerce, has a key influence in determining the success of SMEs (Breckova & Karas, 2020; Brewera & Sebby, 2021; Syaifullah *et al.*, 2021) <sup>[5, 28]</sup>.

Furthermore, participation in the digital economy and the adoption of digital technologies is critical to the long-term viability of many enterprises.

### **Research Objectives**

This study consists of the following research objectives.

- a. To inspect the challenges caused by covid 19 in MSME of India.
- b. To study the technological transformation and digitization of MSME.
- c. To explore different digital initiatives of India.
- d. To understand the factors in adoption and usage of technology.
- e. To recommend for an effective implementation of Digital MSME in Manipur.

### **Research Methodology**

Both descriptive and explorative research are used accordingly based on the purposes of the study. The study was carried out by analysing and examining data acquired from secondary sources such as Google Scholar, government publications, and other relevant publications.

## Literature Review

### Impacts of Covid 19 on MSME of India

One of the most crucial sectors affected and the most susceptible during the covid 19 period is the Micro, Small, and Medium Enterprises sector (Sipahi 2020) <sup>[27]</sup>. According to a recent survey conducted by the AIMO (All India Manufacturers Organisation, 2020), it was found that 35 percent of MSMEs and 43 percent of self-employed people believe their enterprises have little hope of recovery and have begun going out of business operations. The impact on industry, manufacturers and the MSME sector, all of which contribute significantly to India's employment and economy, are particularly severed. In order to stay viable and competitive in the market, established enterprises must make improvements to their existing goods and services. The impacts of COVID-19 pandemic have also led to change in consumer buying behaviour and prompted organisational innovation initiatives, resulting in faster digital transformation of MSMEs as well as major firms (Gavrila *et al.*, 2021).

### Technological Transformation

During Covid 19, MSMEs could use cutting-edge technology to digitise business processes and conduct virtual operations to improve competitiveness, efficiency, and business performance in order to ensure firm survival (Papadopoulos *et al.*, 2020; Akpan *et al.*, 2020; Ting *et al.* 2020;) <sup>[24, 30]</sup>. The technological transformation in internet and telecommunications have created new and economic opportunities for SMEs in emerging nations to advertise their products and promote their brands (Burke, 2010; Omotosho, 2020) <sup>[7, 22]</sup>. As technology progresses, businesses in all industries recognise the value of digital transformation in ensuring the long-term sustainability of their organizations. Antonizzi *et al.* (2020) <sup>[4]</sup> emphasizes that digital transformation affects a variety of corporate areas, including human resource management, finance, sales, marketing, operations, customer relations and research and innovation. Entrepreneurship has changed their strategies as a result of developments brought about by digital technology to run their firms. Digitally equipped businesses created and implemented new ventures and practices (Nambisan, 2017) <sup>[21]</sup>. This opened the path for the acceleration of MSME digital transformation (Li *et al.* 2018). The influence of information technology on competitive advantage and business performance were discovered to be important, and is considered important to sustaining the enterprise's strength (Setyawati A, *et al.*, 2014) <sup>[26]</sup>. The entrepreneurial technical know-how, government policies and initiatives are significant aids of technological innovation adoption in MSMEs. It was also discovered that all of the enablers are interconnected, thus in order to accomplish technological transformation, the enterprise must also engage on the others (Gupta *et al.*, 2016) <sup>[13]</sup>. Although if business is doing well offline now, it must follow the trend in order to be successful in the future. In recent years, there has been a tremendous increase in global digitalization and it has become vital for businesses to pursue digital transformation, as technology adoption is no longer a choice but a basic need. It is suggested that the enterprise should continue with its digital transformation process because it has shown effective in coping with the SME challenges.

### Digitalization of MSME

The term "digitalisation" implies the implementation of digital technology to alter a business model in order to enhance the process and generate value through the digital flow of information (Vivek & Chandrasekar, 2019) <sup>[34]</sup>. Digitalization describes how information technology (IT) or digital technology may be utilised to enhance business operations, whereas the process of digital transformation occurs across organizations with wide organisational significance in which the basic business model of the company might alter with the incorporation of technology (Verhoef *et al.* 2019).

Digitalization of MSMEs will also assist entrepreneurs in determining effectiveness in the competitive digital world, however there is little passion and innovation among MSMEs that have incorporated digitalization to existing digital platforms (Tayibnapis *et al.*, 2021) <sup>[29]</sup>. People are accessing the internet more as digital connections getting larger and quicker, and as customers move swiftly toward digitalisation, the need for digitalization increases.

Matt and Kayal (2017) investigated the influence of digitalization on MSME and discovered that by automating product and process automation, MSME performances were enhanced. It also increases sales and provides new means of acquiring funding for the enterprises in the digital platforms.

### Digital India and Digital MSME

In order to achieve a digitally empowered society, the Digital India was launched in 2015. The Digital India programme aims to ensure technology that is accessible, affordable that adds value to the people of India. The initiative focuses on three core vision areas: a) digital infrastructure as a utility for every person, b) governance and on-demand services, and c) citizen digital empowerment (Digital India, 2021) <sup>[9]</sup>:

1. Digital Infrastructure as a Core Utility to Every Citizen
  - a. High accessibility in internet as a key utility for providing services to citizens.
  - b. One-of-a-kind, long-lasting, online digital identity and verifiable to every citizen.
  - c. A mobile phone and a bank account, allowing citizens to participate in the digital and financial sectors.
  - d. Simple access to a Common Service Centre.
  - e. A private workspace that may be shared on a public cloud.
  - f. A secure and safe cyberspace.

2. Governance & Services on Demand
  - a. Services that are seamlessly linked across ministries or departments.
  - b. Real-time access to services via web and mobile platforms.
  - c. All citizen privileges must be transferable and accessible through the cloud.
  - d. To do business more quickly and efficiently using digitised services.
  - e. Using electronic and cashless financial transactions.
  - f. Service support and development by integrating Geographic Information Systems.

### 3. Citizens' Digital Empowerment

- a. Digital literacy for all.
- b. Digital resources that are available and accessible to everyone.
- c. Connectivity and accessibility to digital services in various Indian languages.
- d. Digital platforms for collaborative participation in governance.
- e. Make citizens not obliged to physically provide government documents or certifications.

The Government of India (2017) decided to adopt the "Digital MSME" Scheme to promote Information Communication Technology (ICT) in the MSME sector. MSMEs in India must increase their competitiveness through a number of strategies. The implementation of ICT is one of the critical strategies that may substantially assist MSMEs in every aspect of their operations. The main goal is to digitally empower MSMEs to adopt ICT technologies in their manufacturing and production practices, with an emphasis on boosting competitiveness in national and international markets. Various measures are adopted through the Digital MSME scheme to achieve the following goals (MSME 2021) <sup>[20]</sup>:

- a. Empower and allow MSMEs to use IT as a means of communication to expand coverage and access to markets and improve management and technical expertise through dynamic and static digital resources.
- b. Provide software interventions, such as increasing internal efficiency through intensive ICT input and automating systems for cost savings, transmitting digital literacy, and enhancing capacity for accessing information, processing, collaborating, and dissemination.
- c. To provide MSMEs with a secure assortment of customised digital solutions that have been created with the different needs of the ecosystem in consideration, protecting them from the pitfalls of hasty and indiscriminate technology adoption.

#### **According to Government of India (2019), the schemes under the Digital MSME consists of the following programs**

1. Awareness and Workshop: The goal of the awareness campaign is to promote consciousness among implementing organizations and MSME about the benefits of using ICT in their businesses.
2. Creating an e-platform: The India Enterprise Portal will be created to provide numerous services to MSMEs. The portal should also have provisions for E-marketing operations, a knowledge-based artificial intelligence back-end system, and the ability to adapt essential futuristic development as needed.
3. Software/App development for MSME for respective departmental functions.
4. Digital Literacy and e-marketing: An e-literacy effort will be carried out in order to empower MSMEs digitally. Comprehensive awareness programmes for MSMEs, as well as schools, etc., may be organised to educate participants on the benefits of using a digital mode of operation for multiple things in their business operations.
5. Training to MSME officials, MSMEs, professional etc

MSMEs being acknowledged as agents of change capable of bringing about transformation at both the socioeconomic and political levels, the government is making its efforts on developing policies for the digitalization of MSMEs. The Indian government is making every effort in developing policies to build a robust digital ecosystem. Digital India, Start-Up India, Skill India, and E-governance are some of the most important programmes aimed at creating a supportive business climate through accelerating digitalization to improve company effectiveness.

#### **Business Development Service (BDS)**

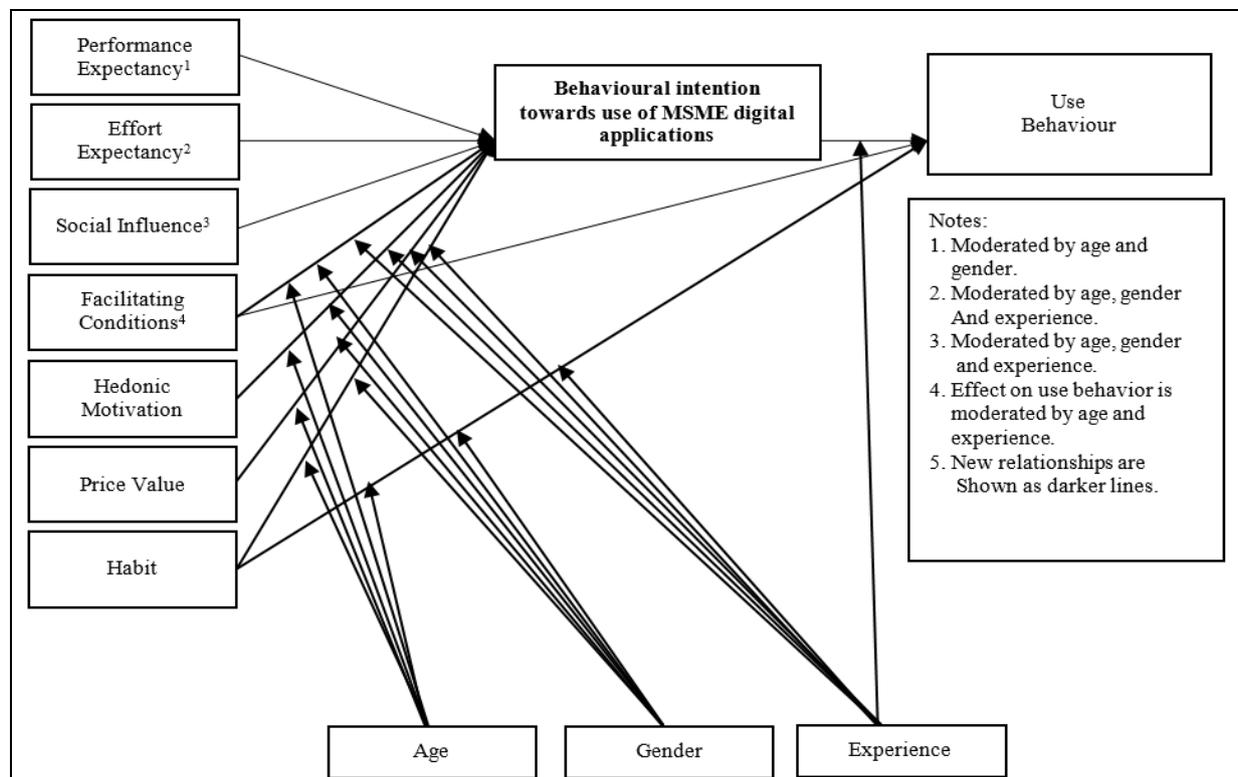
Otieno *et al.*, (2013) <sup>[23]</sup> elaborated that the changing market and technological developments that have led to an increasingly competitive and global environment, government-funded business consultancy services have had a limited influence on the sustainability and growth of MSMEs (). This represents a shift in the tendency toward the introduction and expansion of private BDS providers, who have the knowledge and abilities to provide a extensive business consulting services that can help MSMEs solve dynamic environmental concerns such as market offers, access, distribution, delivery, and trading costs (Amha and Ageba, 2006, Mazanai *et al.*, 2012) <sup>[3, 19]</sup>. The Government of India has devised and executed major policy measures to demonstrate its trust in MSMEs. How it requires access to an inexpensive and dependable support system at the operational and strategic levels. This emphasises the need of Business Development Service (BDS) which comprehend, analyse, and handle the various business demands of MSMEs. The BDS providers must emphasize on maximizing the creative use of technology to give cost-effective solutions to the various demands of MSMEs. Google launched

Get India Business Online (GIBO) in 2011 with the goal of putting MSMEs online for universal access and promotion. India Get Your Business Online (GIBO) invested a substantial amount of time and money in market development and raising awareness among MSMEs about the benefits of going online. GIBO aimed on providing a robust combination of technology and innovations to develop its significance among MSMEs of India. In terms of technology, GIBO secured the availability of a solid technical infrastructure supported by Google and HostGator. It practiced a unique 'freemium' business strategy, providing MSMEs with free website design, operation, and assistance for the first year and then asking them to pay modest yearly rates for following years if they were satisfied (Kapoor, A & Goyal S., 2013.p30) <sup>[16]</sup>. Its limitations include a lack of understanding and a tendency for MSMEs to be resistant to technology adoption.

### Technology Adoption and Implementation

There are numerous theoretical models developed to forecast technology acceptance and adoption. But this paper focusses on the Unified Theory of Acceptance and Use of Technology or UTAUT which is validated and considered to be new model developed from combinations of previous models. As a complete synthesis of past technology acceptance models, Venkatesh *et al.* (2003) <sup>[32]</sup> established the Unified Theory of Acceptance and Use of Technology, or UTAUT. UTAUT is developed by merging the dominant constructs of eight preceding prevalent theories ranging from human behaviour to computer science. The UTAUT model includes four essential factors that determine the desire to use a technology: (1) expectation of performance, (2) expectation of effort, (3) social influence, and (4) facilitating conditions. UTAUT2 introduces additional constructs: Hedonic Price, Habit, and Motivation in the context of consumption, with the goal of expanding the UTAUT model to an individual consumption scenario. The UTAUT2 model depicts the influencing links among components such as performance expectancy, effort expectation, social influence, facilitating conditions, hedonic motivation, price, habit and behavioural intention, and use behaviour as shown in Fig 1. UTAUT2 is adapted to a consumer use environment by identifying essential new constructs and relationships to be integrated into UTAUT. The different constructs of UTAUT2 are described as follows:

- a. The Expectation of Performance: It refers to the level to which an individual performance in the implementation of a specific technology for an activity will be improved. Consequently, it is characterised in terms of the expediency gained by the individual with the use of technology, including saving time, money, effort, ease of payment and service efficiency (Venkatesh, Thong, & Xu, 2012) <sup>[31]</sup>.
- b. Effort Expectation: It is defined as the level of comfort felt by an individual when using technology, which is related with the usage of a new technology or a technical product (Venkatesh, Thong, & Xu, 2012) <sup>[31]</sup>.



**Source:** Venkatesh, V., Thong, J. Y. L., Xu, X. (March 2012) <sup>[31]</sup>. "Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology". MIS Quarterly, 36(1), 157-178, ISSN:0276-7783. p60.

**Fig 1:** UTUAT2 (Edited)

- c. Social Influence: It is the degree of importance of being acknowledged by others to utilise an innovative technology (Venkatesh *et al.*, 2003) <sup>[32]</sup>.
- d. Hedonic Motivation: It is described as the need to achieve something because of intrinsic fulfilment and to the individual's satisfaction or gratification offered by the usage of technology (Venkatesh, Thong, & Xu, 2012) <sup>[31]</sup>.
- e. Price Value: It is characterised as users' perspective between the obvious benefits of technology and the economic expenses of adopting them (Venkatesh, Thong, & Xu, 2012) <sup>[31]</sup>.
- f. Facilitating Conditions: It describe as the degree to which a person sees resources and support for the implementation of technology in the environment in the organizations to carry out the business. The amount of confidence a person has that there is availability of technical infrastructure to support a system in an organisation (Venkatesh *et al.*, 2003) <sup>[32]</sup>.
- g. Habit: It is the level of customers that tend to utilise technologies or the usage of technology items repeatedly as a result of learning (Venkatesh *et al.*, 2012) <sup>[31]</sup>. It has been discovered that habit is a significant predictor of behavioural intention (Herrero *et al.*, 2017) <sup>[14]</sup>.
- h. Behavioural intent, or intention-to-use: It refers to the extent to which a person has made intentional preparations to execute or refrain from performing a particular defined future behaviour.
- i. Use Behaviour: It is described as a person's actual use of technology.

MSME digitalization-based e-commerce is indeed an opportunity and the proper approach in dealing with challenges of India in the progression of our knowledge of consumer behaviour research in a cross-cultural environment (Hoppner & Griffith, 2015) <sup>[15]</sup>. UTAUT2 is regarded as a baseline model utilised for research in the usage of various technologies within variety of organisational contexts.

### Discussions and Conclusions

The government has established a digital environment for the MSME sector to operate through several policy measures. The process of MSME digitization would undoubtedly go well if the government, and other supporting stakeholders work together. Furthermore, innovative development in digital MSMEs to function properly after the pandemic must be a primary priority for digital economic ecosystem. MSME should seize every chance to improve their digital literacy abilities, digital financial literacy, and digital content that is valuable and contributes to the long-term viability of their enterprises in a more advanced and competitive digital environment. With constantly evolving technologies, it is imperative for MSMEs to implement technological innovation and transformation in their business practises. The UTAUT2 technology acceptance model can provide a prescriptive framework for the technological adoption process, which can be used to persuade customers at different stages of MSME growth. Researchers, MSMEs and government can use the UTAUT2 model to carry out future research to evaluate the model for improvement and provide a flow model that can describe decision-making process to make strategic imperatives and measurable digital MSME milestones. Therefore, the digitization of MSMEs in Manipur can be determined based on collaborative effort on digital platforms consisting of the Government, Ministry of MSME, Business Development Service and stakeholders.

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### Conflict of Interest

The authors declare that there is no conflict of interest.

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