

BUSINESS DIGITALIZATION EDUCATION FOR THE SOCIETY TO FACE THE ERA OF REVOLUTION 4.0

Selfiani^{1*}, Hendi Prihanto², Usmar³, and Tamrin Lanori⁴

¹⁻⁴Faculty of Economics and Business, Prof. Dr. Moestopo University (Beragama), Jakarta

*hendiprihanto@dsn.moestopo.ac.id

ABSTRACT

The era of digitalization 4.0 has begun, forcing people to adapt to using various means of interaction through cyberspace as is the case in today's business. Therefore, in order to avoid the use of social media and activities using the internet ethically and intelligently, community service is held with the aim of increasing public knowledge to understand the use of business through digital platforms, so that people can avoid problems that often arise when making transactions using the internet. The delivery method is carried out using offline and online systems which are delivered through lectures, discussions and questions and answers. The Community Service activities carried out by the FEB UPDM (B) Lecturer Team which provides education on digitalization in the 4.0 era produces good output for all levels of society in general, as well as FEB UPDM (B) lecturers in improving academic performance in particular in implementing the Tridharma of Higher Education. Community Service has implications for encouraging the use of technology properly by the community and facilitating life which provides added value in life.

Keywords: digitalization, business, internet, industrial revolution 4.0

INTRODUCTION

The changes caused by the 4.0 Revolution are getting bigger, this condition is experienced by many sectors in people's lives and businesses around the world, including disruptions in existing professions that have disappeared, or vice versa, what previously did not exist has become present, including the accounting profession. For this reason, it is important for an accountant or prospective accountant to equip themselves with the ability to master technology and always be ready to face various changes and technological developments that accompany it (Mahbubah & Putri, 2020). However, a very important thought is that business is not only about seeking profit, but how the business can survive sustainably in the future (Prihanto, 2018). Based on the data obtained, the internet penetration rate in Indonesia currently reaches 73.7% of the total population in early 2022, with a total population of Indonesia of 277.7 million people in January 2022 (Databoks, 2022).

Meanwhile, Bank Indonesia data in 2021 noted that the value of *e-commerce transactions* had reached IDR 401 trillion, which is projected to increase by 31.2 percent to IDR 526 trillion. OJK (Financial Services Authority) noted that 88.1% of internet users in Indonesia use *e-commerce services* to buy certain products in the last few months (Rika, 2021). Bank Indonesia (BI) recorded that the transaction value through *electronic money* reached IDR 35.10 trillion as of December 2021. It was recorded that the transaction value of electronic money in that month increased by 58.60% compared to the same period the previous year (Annur, 2022). Furthermore, in December 2020, the transaction value using electronic money reached IDR 22.13 trillion. Then this figure also increased by 12.17% compared to November 2021 reaching IDR 31.29 trillion, while the transaction volume with electronic money in Indonesia was recorded at 602.29 million times in December 2021, thus the number increased by 13.63% compared to November 2021 which reached 530.02 million transactions (Annur, 2022). The transaction volume figure increased by 37.49% compared to December 2020. At that time, the transaction volume with electronic money was recorded at 438.04 million times.

The world community is currently using mobile phones massively not only for communication needs, but more widely used in various social media activities such as Facebook, Instagram, YouTube and even browsing e-commerce sites to shop for their needs. The large number of mobile phone users also poses potential losses to the community because some of them do not understand the rules that must be obeyed. Knowledge and experience provide evidence of the large number of people who have been scammed due to the use of unofficial (illegal) sites, the majority of people experience problems in returning investments (fake investments) and online loans (pinjol), because they result in fraud and disturbing debt collection because they are carried out by force and no longer respect human norms so that the government closes several illegal platforms and sites that disturb the community (Bestari, 2021; Octaviano, 2021).

The Community Service (PKM) activity carried out by the Community Service Team of Prof. Dr. Moestopo University (Beragama) aims to provide education to the public about the vigilance, opportunities, and challenges that arise and must be watched out for in this digital era. With this activity, the public is given education and tips on how to use cell phones, the internet and social media wisely to anticipate unwanted incidents and bring the public into a major loss due to errors in using these media. This activity was carried out based on the concerns of the academic community of the Faculty of Economics and Business, Prof. Dr. Moestopo University (Beragama) with the many people who were deceived and stressed by the behavior that was often received from online lending companies which was disturbing, because the interest given always increased every day. (Octaviano, 2021; Ulya, 2020) .

This PKM activity expected can give benefit Good for community , lecturers , students , Prof. Dr. Moestopo University (Religious) and Government that is : For the community, especially MSMEs, understanding the importance of planning finances and obtaining business financing through legitimate financing platforms according to government regulations so that they can improve MSME performance and business sustainability. Financial Report Analysis , Information Systems Accounting, and Financial Management and Investment courses . In addition that , can to be continued in level study or for PkM activities. For students in general , activities can increase outlook Good from aspect knowledge theory including its implementation. For Prof. Dr. Moestopo University (Religious), especially the Faculty of Economics and Business (FEB), is a form of devotion at a time contribution for education national in educating the nation. For the Government , activities training This can help strengthen the education and economic systems for MSMEs , which is expected to continue to be sustainable And contribute to the country.

METHOD

Based on the background that has been explained in the previous section, it is deemed necessary to hold wise educational activities in the utilization and use of digital-based media and platforms carried out on a number of participants consisting of the general public such as: MSMEs, students, school students (high school, vocational school and equivalent), and also attended by a number of academics from various campuses spread across Indonesia such as Prof. Dr. Moestopo University (Religious), Dian Nusantara University, Andalas University, Mercuru Buana University, IBI Kosgoro 1957, Bung Karno University and so on.

The PkM activity was held on June 11, 2022, starting at 08.00 - 13.00 WIB. The implementation took place at the Campus III of Prof. Dr. Moestopo University (Beragama) located at Jalan Swadarma Raya No. 54 Ulujami, South Jakarta. The delivery method was carried out offline *and* online (*hybrid*) with Zoom media considering the limited space and attention of the participants who were quite a lot to take part in the PkM. Participants in the offline and online PkM activities were 277 people from various professional and status criteria as stated in the previous explanation. The following is evidence of the implementation of PkM carried out by the FEB UPDM (B) Team which is presented in figure 1.



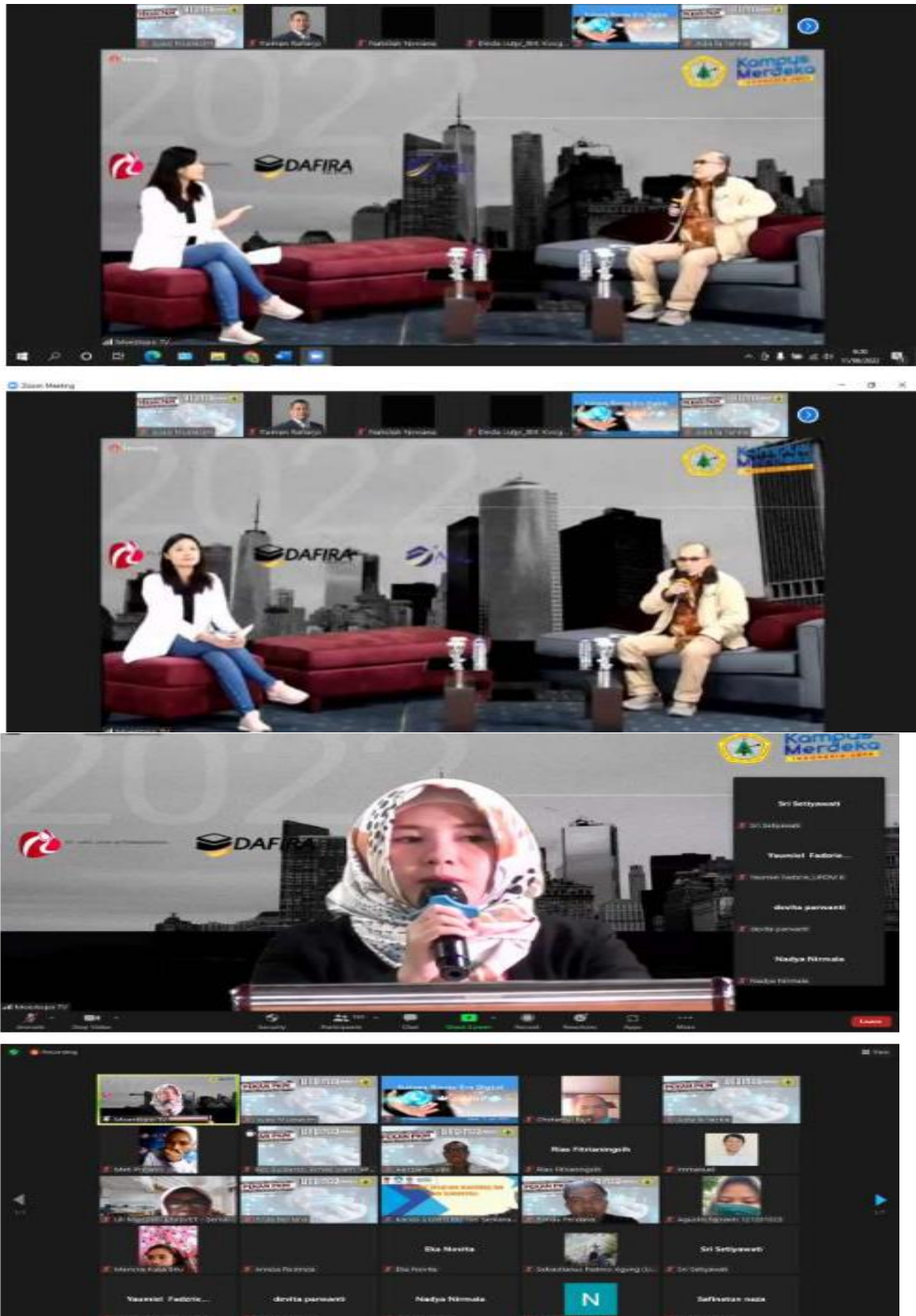


Figure 1. Activity

RESULTS AND DISCUSSION

The results of the mapping and demographics of the participants who attended the PkM Chapter III event held on Saturday, June 11, 2022 starting at 08.00 to 13.00 WIB at the Campus III of Prof. Dr. Moestopo University (Beragama) on Jalan Swadarma Raya No. 54 Ulujami, South Jakarta, attended by the following counseling participants:

Table 1 Demographics of PkM Chapter III Participants

Participant Category	Information
Participants Attend Offline	37 people
Participants Attend Online	240 people
Amount	277 people

Source: Processed data

PkM activity is an annual activity carried out at Prof. Dr. Moestopo University (Beragama) Jakarta is a continuation of the previous PkM which raised the theme of *Sustainability* which was raised from various factors and perceptions which then gave birth to many interactions and discussions academically theoretically and practically. PkM prioritizes discussions to approach various elements of society who respond to the themes rolled out in the activity, then a study is carried out after this PkM is completed and followed up with research or development of teaching materials especially at FEB UPDM (B). The results of this PkM contribute to the community, lecturers, students, Prof. Dr. University (Beragama) and the Government as follows:

1. For the Community, counseling through this PkM activity provides information to the community from various circles (MSMEs, students, households, workers, and so on) to be more aware of various tempting offers to invest or offer various installments for business capital needs, consumption and other needs. While the use of internet-based electronic media provides knowledge for the community to be aware and wise in using their gadgets, shopping, using their social media to interact with communities or other communities in cyberspace. With the development of various types of fraud that have recently hit Indonesia, it provides a valuable lesson that livelihoods and jobs can utilize the internet world. In this discussion, the younger generation in particular, many questioned and had a strong curiosity about how to avoid fraud in investments that often occur such as the emergence of Crazy Rich Indra Kenz with his Binomo business, Doni Salman with *binary option trading*, Quotex. As well as investment activities in the form of *crypto currency*, *blockchain* and forex trading via the internet that have recently emerged. The many reactions and curiosity from the public are a reaction to the development of digital businesses which are currently mushrooming because many people feel the benefits of quickly (instantly) making money.
2. For Lecturers and Students. The benefits that can be obtained from Lecturers in this activity can be used as reference material for teaching, especially for Advanced Financial Report Analysis courses, Information Systems Accounting, Management Information Systems, Financial Accounting and Financial Management and Investment. Lecturers can connect the PkM aspect with this digital theme by expanding and developing the TPB Theory (Planned Behavior) or Planned *Behavior Theory* (Ajzen, 1991) and its relation to individual principles for using digital platforms with various aspects (Davis, 1989) which is known as the TAM (*Technology Acceptance Model*) theory and the *Unified Theory. Theory of Acceptance and Use of Technology (UTAUT)* which is currently being developed (Venkatesh et al., 2012).
3. For Prof. Dr. Moestopo University (Religious), especially the Faculty of Economics and Business (FEB) UPDM (B), is a form of devotion and contribution to national education that provides a positive contribution in getting closer to the community through the concerns and support of the community which is currently not entirely free from the shackles of the Covid 19 pandemic. The existence of activities provides education and concern for the academic community on the condition of the nation which is currently struggling to rise from adversity. With the existence of education in terms of the use of information through digitalization, a new opportunity has emerged for them to make the best use of the available media, avoid financial problems and take added value with the existence of new technology that changes the era. As an educational institution, the obligations of the Tridharma of Higher Education are always carried out in various forms by FEB UPDM (B), to contribute positively to the achievement of the vision and mission that have been formulated and determined.
4. Contribution to the government with the existence of PkM activities with themes like this, provides positive education on public understanding of good investment so that it can increase financial inclusion nationally. People become smart in investing and spending their money on more useful things. In addition, with the business

opportunities explained, it provides new business opportunities for the community to improve better welfare. Anticipation needs to always be done in the form of preventive measures by the government that supervises and regulates websites or sites that have the potential for crime and harm the public.

CONCLUSION

The Community Service activities carried out by the FEB UPDM (B) Lecturer Team which provides education on digitalization in the 4.0 era produces good output for all levels of society in general, as well as FEB UPDM (B) lecturers in improving academic performance in particular in implementing the Tridharma of Higher Education. Community Service has implications for encouraging the use of technology properly by the community and facilitating life which provides added value in life. The Community Service activities that will be carried out in the next stage refer to thematic which is still ongoing from the theme that was previously organized by the FEB UPDM (B) Lecturer Team.

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