

**COMPARATIVE ANALYSIS OF SMART ECONOMY STRATEGIES IN EMPOWERING
SMALL AND MEDIUM ENTERPRISES IN INDONESIA**

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ABSTRACT

The Smart City concept has become a dominant paradigm in Indonesia's urban development, with the Smart Economy pillar playing a vital role in empowering Micro, Small, and Medium Enterprises (MSMEs) as the backbone of the national economy. However, the implementation of this concept reveals significant disparities across regions. This study aims to comparatively analyze Smart Economy implementation strategies in three major cities: DKI Jakarta, Surabaya, and Medan, and identify the determinants of their success and failure. This research employs a qualitative approach using a comparative document study method. Data were collected through the analysis of policy documents, government reports, and relevant scientific publications, without conducting field interviews. The results indicate three distinct models: (1) DKI Jakarta successfully implements a digital ecosystem integration model through the Jakpreneur program linked within the JAKI super-app; (2) Surabaya succeeds with a community-based economic resilience model through the e-Peken market policy innovation, which mandates civil servants to purchase from local MSMEs; and (3) Medan continues to face challenges regarding inter-agency policy fragmentation and low digital readiness among business owners. The study concludes that the success of a Smart Economy is not solely determined by advanced technology adoption, but by leadership that translates vision into concrete market policies, the existence of a centralized orchestration platform, and an institutionalized collaborative ecosystem. These findings recommend that developing cities like Medan prioritize service platform integration and market intervention policies prior to pursuing mass digitalization.

Keywords: Smart Economy; MSMEs; Comparative Study; Digital Transformation; Jakpreneur; e-Peken.

INTRODUCTION

Accelerated urbanization is both a challenge and a major opportunity in the 21st century. A United Nations report shows that the proportion of the global urban population continues to increase and is projected to reach 68% by 2050. In Indonesia, the Ministry of National Development Planning/Bappenas estimates that nearly 70% of the population will live in urban areas by 2045. This phenomenon creates high economic concentration, but also puts heavy pressure on infrastructure, public services, and the potential for increased socio-economic inequality.

In response to these dynamics, many countries, including Indonesia, have adopted the Smart City concept. This concept not only emphasizes the use of information technology but also builds an integrated urban ecosystem between digital innovation, adaptive governance, and community participation. The Indonesian government has demonstrated its commitment through the national program "Movement Towards 100 Smart Cities" initiated by the Ministry of Communication and Information Technology (Kominfo) as a guide for regional digital transformation.

Of the six main pillars of Smart City, the Smart Economy pillar plays a strategic role as it is the main driver of improved welfare and local economic competitiveness. In the context of Indonesia, this pillar is closely related to the empowerment of Micro, Small, and Medium Enterprises (MSMEs). Based on data from the Ministry of Cooperatives and SMEs (2023), the MSME sector contributes around 61% to the national Gross Domestic Product (GDP) and employs more than 97% of the workforce in Indonesia. Therefore, the success of the Smart Economy at the city level can be measured by the extent to which local governments are able to facilitate the digital transformation of MSMEs through technology-based policies and innovations.

However, the level of success in implementing Smart Economy strategies among cities in Indonesia still shows significant disparities. DKI Jakarta, as the national economic center, launched the Jakpreneur program, which is integrated with the JAKI super-app. As of 2023, more than 243,000 MSME players have joined this program. The DKI Jakarta Provincial Government also encourages digitalization through the implementation of QRIS in more than 40,000 MSMEs under its guidance to expand market access and cashless transactions (Dinas Komunikasi Informatikan dan Statistik Provinsi DKI Jakarta, 2024). Research on the Jakpreneur program highlights how integrated platforms combining training, mentoring, financing, and marketing support empower MSMEs digitally (Darmawan & Brata, 2024). However, findings also point out the need for improved digital mentoring and financing access to ensure sustainability. The city of Surabaya stands out through its digital innovations based on local economic empowerment. The e-Peken platform, developed by the Surabaya City Government, has successfully increased community economic transactions. By the end of 2022, the transaction value on this platform reached around Rp60 billion, with more than 4,200 registered business units, most of which are MSMEs (Pemerintah Kota Surabaya, 2022). Studies on e-Peken in Surabaya show the platform's significant role in expanding market access, increasing operational efficiency, and boosting MSME resilience through digital tools and mentoring support (Syaputra et al., 2025; Yahya & Azizah, 2024). Nevertheless, challenges regarding digital literacy and infrastructure remain obstacles for some users. Based on data from the Medan City Government, there were more than 38,000 MSMEs recorded in the SIMDAKOP system in 2022 (Diskominfo Kota Medan, 2023). However, most of these businesses still experience difficulties in terms of digital literacy, access to capital, and involvement in the digital platforms provided by the government. Recent studies on Medan City reveal that MSMEs continue to face post-pandemic recovery challenges due to limited digital literacy, capital access, and partnership-building (Hutagaol et al., 2024). These findings underscore the significant digitalization obstacles present in less mature ecosystems.

The gap between the progress of Jakarta and Surabaya, which have built strong digital ecosystems, and the condition of Medan, which is still struggling with digitalization, is an academic urgency in this study.

The gap between the progress of Jakarta and Surabaya, which have built strong digital ecosystems, and the condition of Medan, which is still struggling with digitalization, highlights an academic urgency addressed in this study. Existing literature has extensively explored various determinants of MSME digitalization within the Smart Economy framework. Paloan et al. (2024) discuss Indonesia's MSME digitalization roadmap focusing on literacy, production capacity, product quality, and market access with a goal to benefit 30 million MSMEs by 2024. This supports the general context of the MSME digital transformation policy landscape in Indonesia. Elvania et al. (2023) highlighted that the digital readiness of MSMEs generally remains low, necessitating intensive

training and strong policy support from the government. Complementing this view on barriers, Aryanti (2023) argued that beyond technical infrastructure, local social and cultural factors such as trust and mindset significantly influence the level of acceptance and adoption of Smart Economy innovations. Conversely, regarding successful implementation strategies, Salmah et al. (2024) identified cross-sectoral collaborative ecosystems as a key factor in accelerating digitalization. Furthermore, specific local innovations have shown promise; Putra & Agustina (2023) found that local platforms, such as e-Peken, effectively enhanced MSME resilience and income at the sub-district level during crises.

However, these studies tend to be single-case studies that analyze phenomena in one city/district. No research has been found that specifically conducts an in-depth comparative analysis between models that are considered successful (such as Surabaya) and other metropolitan cities facing different challenges (such as Medan). Therefore, this study aims to fill this gap by comparing strategies and identifying the determining factors for the success of the Smart Economy in three major cities. Through comparative analysis, this study aims to identify the factors that determine the success and obstacles in the implementation of the Smart Economy strategy for the empowerment of MSMEs in Indonesia.

RESEARCH METHODS

Research Design

This research uses a qualitative approach with a comparative study method. This approach was chosen because it provides an in-depth understanding of the differences in context, strategies, and results of Smart Economy implementation in SME empowerment in various regions. Unlike the quantitative approach, which focuses on numerical measurements, qualitative-comparative research seeks to interpret the meaning and social dynamics behind public policy.

The comparative study method is used to analyze and compare Smart Economy implementation strategies in three major cities in Indonesia, namely DKI Jakarta, Surabaya, and Medan, which have different levels of digital readiness and institutional structures. This approach allows researchers to identify similarities, differences, and contextual factors that influence the effectiveness of Smart City policies in empowering the MSME sector.

Research Location and Object

The research location was determined purposively based on the maturity level of Smart City implementation and the contribution of MSMEs to the regional economy. (1) Jakarta represents the city with the highest level of digitalization in Indonesia, through the Jakpreneur program integrated with the JAKI super-app. (2) The city of Surabaya is an example of community-based Smart Economy innovation through the e Peken platform, which promotes the digital economy at the sub-district level. (3) Medan, as the largest metropolitan city outside Java, faces challenges in digital literacy and system integration through the SIMDAKOP program and MSME training initiatives. The objects of this study include policy strategies, institutional structures, MSME empowerment models, and forms of collaboration between actors in supporting digital economic transformation in each city.

Types and Sources of Data

This study uses secondary data collected from various official sources and academic publications. Data sources include: (1) Government policy documents, such as the Movement Towards 100 Smart Cities (Kominfo, 2023), annual reports from the DKI Jakarta Provincial Government, the Surabaya City Government, and the Medan City Government, (2) Scientific publications and research reports that review the implementation of the Smart Economy and the digitization of MSMEs in various regions, (3) Articles and reports from national media, such as Kompas, Antara, and Radar Surabaya, which cover the achievements and developments of local economic digitization programs, and (4) Statistical data and reports from national institutions, such as the Ministry of Cooperatives and SMEs (2023) and Bappenas (2025), which form the basis for analyzing the contribution of MSMEs to the national GDP. These data sources were selected based on their credibility, relevance, and timeliness in relation to the research focus.

Data Collection Techniques

Data collection techniques were carried out through library research and document analysis. This process included several stages, namely: 1. Document identification, which involves searching

for reports, publications, and news relevant to Smart Economy policies and MSME empowerment in each city. 2. Theme classification, by grouping data into several categories of analysis such as policy, economic empowerment, digitization, and cross-sector collaboration. 3. Cross-validation (document triangulation), which involves comparing information from various sources to ensure data accuracy and consistency. With this method, the study can gain an in-depth understanding of the actual practices of Smart Economy implementation without having to conduct surveys or direct interviews.

Data Analysis Techniques

Data analysis is conducted using a descriptive-comparative approach, employing the Miles et al. framework (2014), which includes three main stages: 1. Data reduction, which involves selecting important information from various documents and organizing it into a conceptual framework that is in line with the research objectives. 2. Data display, carried out in the form of narratives and comparative tables that describe the characteristics of Smart Economy implementation in each city. 3. Conclusion drawing/verification, which is the process of interpreting data to find patterns and determining factors for success or obstacles in the implementation of the Smart Economy. The analysis process is carried out interactively and iteratively to ensure that the conclusions obtained truly represent the empirical conditions of each city.

Data Validity

The validity or trustworthiness of this study is maintained through four criteria as stated by Lincoln & Guba (1985): 1. Credibility is maintained through source triangulation and cross-document analysis to ensure data consistency. 2. Transferability is achieved by providing detailed contextual descriptions of the conditions in each city so that the research results can be applied in other similar areas. 3. Dependability, guaranteed by systematically recording the entire research process and stages of analysis. 4. Confirmability, maintained through transparency of data sources and the use of publicly verifiable references. This approach ensures that the research results are academically accountable even though they are based on secondary analysis.

Focus of Comparative Analysis

This study focuses on comparing the implementation of the Smart Economy in the three research cities based on four main dimensions:

Table 1. Comparative Analysis

Dimensions of Analysis	Key Indicators	Primary Data Sources
Policy and Institutions	Local government strategies, inter agency coordination, regulatory support	Provincial/Municipal Government Reports, Ministry of Communication and Information Technology
MSME Empowerment	Training, digital licensing, market access, and financing	Ministry of Cooperatives and SMEs (KemenkopUKM), (Putri, 2024), (Prodjo, 2023)
Collaborative Ecosystem	Collaboration between government, private sector, academia, and digital communities	Radar Surabaya, Surabaya City Government Report
Technology and Infrastructure Readiness	Internet access, digital literacy, utilization of digital platforms	Bappenas, Statistical Report, SIMDAKOP

The table serves as a reference in analyzing patterns of similarities and differences between cities, as well as explaining the factors that influence the effectiveness of Smart Economy implementation in the context of Indonesian cities.

RESULTS AND DISCUSSION

Implementation of the Smart Economy in Three Cities

1. DKI Jakarta: Ecosystem Integration Through Jakpreneur

The findings show that the Smart Economy strategy in DKI Jakarta focuses on the integration of upstream and downstream services. The DKI Jakarta Provincial Government has consolidated various MSME empowerment programs that were previously separate into a single program brand, namely Jakpreneur. The Jakarta Provincial Government has positioned Jakpreneur as the main program in building a digital economy ecosystem, which is fully

integrated with the JAKI (Jakarta Kini) application (Simorangkir, 2025). The Jakpreneur program is the main pillar of Jakarta's Smart Economy, designed to strengthen the capacity of MSMEs through an integrated approach that includes training, licensing, capital facilitation, digital marketing, and business incubation (Zahra & Sagita, 2023). The main strength of the Jakarta model lies in the standardization of business processes through the "7 Pas Stages" (7P): Registration, Training, Mentoring, Licensing, Marketing, Reporting, and Capital. All of these stages are digitally integrated into the JAKI (Jakarta Kini) super-app. This integration enables real-time validation of MSME data, facilitates the mass issuance of Business Identification Numbers (NIB), and connects curated MSMEs with national e-commerce platforms (Tokopedia, Shopee, etc.) through a Quadruple Helix collaboration scheme.

2. Surabaya City: Community-Based Market Innovation (e-Peken)

Unlike Jakarta, which emphasizes service system integration, findings in Surabaya show an approach that focuses on market creation (demand creation) and economic resilience. The main innovation is the e-Peken (Economic Empowerment and Resilience of Nang Suroboyo) platform. The e-Peken platform is designed not only as a digital marketplace, but also as an urban economic empowerment tool that connects MSMEs with the community through simple and accessible transaction mechanisms. The city government consistently involves the private sector (state-owned enterprises, marketplaces), academics (ITS, Unair), and community groups in MSME mentoring and promotion programs.

Document analysis indicates that the success of e-Peken does not lie solely in the sophistication of its features, but rather in market intervention policies. The Surabaya City Government requires civil servants (ASN) to shop for basic necessities through the e-Peken application, where the suppliers are grocery stores and local MSMEs that have been verified by the sub-district office. This strategy has succeeded in creating a hyper-local economic ecosystem that ensures that money circulation remains among Surabaya residents, especially after the pandemic (Yahya & Azizah, 2024).

3. Medan City: Challenges of Fragmentation and Digital Readiness

An analysis of conditions in Medan City shows that the implementation of the Smart Economy is still in its emerging stage and faces structural challenges. Although there are various digitalization training initiatives, their implementation tends to be partial and fragmented.

Findings indicate the existence of "sectoral ego" where MSME data is scattered across various agencies (Cooperative and SME Agency, Trade Agency, Communication and Information Agency) without a centralized integrator platform such as Jakpreneur (Pangeran, 2022). In addition, the digital readiness of micro-businesses in Medan is identified as a barrier, where technology adoption is still limited to basic social media use and has not yet entered into digital-based business management. The absence of an integrated platform and concrete market intervention policy s means that the impact of MSME empowerment is not as optimal as in Jakarta or Surabaya.

Comparative Discussion (Cross-Case Analysis)

To answer the problem formulation regarding differentiating factors, a comparative analysis of the three models above was conducted. A summary of the comparison is presented in Table 3.

Table 3. Comparative Matrix of Smart Economy Strategies

Analysis Dimension	DKI Jakarta (Jakpreneur)	Surabaya City (e-Peken)	Medan City (Existing)
Strategy Focus	Service Efficiency & Scalability (Simplifying permits & access to capital)	Market Resilience & Access (Ensuring buyers/transactions)	Partial Building (Sporadic training)
Platform Form	Integrated Super-App (JAKI)	Local Marketplace (Web & App)	No integrated platform (Scattered)
Role of the Government	As Facilitator & Aggregator (Connecting to the Private Sector)	As the Main Buyer (Off-taker via ASN Policy)	As a Training Provider (Conventional)
Data Management	Centralized (Single Data)	Verified based on Region	As a Training Provider (Conventional)

From the table above, it is clear that the main gap between Medan and the two reference cities is the absence of an "Ecosystem Orchestrator." (1) Jakarta is successful because it has an orchestrator in the form of a System (JAKI/Jakpreneur), (2) Surabaya is successful because it has an orchestrator in the form of Market Policy (Mandatory Purchasing), (3) Medan does not yet have either of these in a strong form, so digitalization efforts are proceeding independently without a coherent direction.

Proposed Roadmap for the Transformation of Medan's Smart Economy

Based on gap analysis and lessons learned from the best practices of Jakarta and Surabaya, the city of Medan needs a systematic roadmap to catch up. This roadmap is designed in stages, starting from improving foundational data to creating markets.

Table 4. Roadmap

ID	Program	Sub-Program	Objectives	Success Indicators	Implementer	Collaboration	Timeline	Program Code
SE-01	Medan MSME Single Data Program (Data Integration Foundation)	Digital MSME Census & NIB Integration	Creating a single, valid, and centralized MSME database	100% of MSME data integrated into a single dashboard; Increased NIB ownership	Cooperative and SME Agency, Ministry of Communication and Information Technology	BPS, OSS (Central)	2025-2026	Data Integration
SE-02	Digital Onboarding Program (Basic Capacity Building)	Digital Literacy Training & QRIS Adoption	Improving the digital readiness of micro-business	50% of assisted MSMEs use digital payments (QRIS)	Cooperative and SME Agency	Bank Sumut, BI, E-wallet Platform	2025-2026	Digital Education
SE-03	"Medan Entrepreneur Hub" Program (Service Integration Platform)	Development of a Super-App/Integrated Portal (Similar to Jakpreneur)	Providing a single point of access for training, licensing, and financing	Establishment of an integrated portal; at least 10,000 active MSMEs on the platform	Ministry of Communication and Information Technology, Regional Development Planning Agency	Local Startups, Universities	2026-2027	Platform Infrastructure
SE-04	Government Market Intervention Program (Replication of the e-Peken Model)	"Mandatory Purchasing" Policy for Civil Servants & Local E-Catalog	Providing market certainty (captive market) for local MSMEs	Regular city government purchases from MSMEs increase by 30% per year	BPKAD, General Affairs Division	Local Marketplace / LKPP	2026-2028	Market Access
SE-05	Ecosystem Partnership Program (Quadruple Helix Collaboration)	Business Matching & Export Facilitation	Expanding the market reach of MSMEs to the national/global level	Number of MSMEs that have successfully exported or entered the industrial supply chain	Trade Office	Kadin, Exporters Association	2027-2029	Ecosystem Collaboration
SE-06	Smart Funding Access Program (Digital Capital Access)	Integration of Credit Scoring & Digital KUR	Facilitating access to financing for bankable MSMEs	Increased distribution of business loans through digital channels	Small and Medium Enterprises Cooperative Agency	Himbara Bank, Fintech	2027-2029	Financial Inclusion

The above roadmap is expected to serve as a practical guide for the Medan City Government to transform its approach to empowering MSMEs from a conventional-partial approach to an integrated Smart Economy ecosystem with tangible impacts.

CONCLUSIONS

The research concludes that the success of implementing the Smart Economy in empowering MSMEs is highly dependent on the synergy between governance models, multi-stakeholder collaboration, and policy adaptation based on local needs, as reflected in Jakarta's success in building an integrated upstream downstream ecosystem through JAKI and Jakpreneur, as well as Surabaya's success in strengthening inclusive hyper-local economic resilience through e-Peken. Conversely, Medan's lag due to policy fragmentation and low infrastructure readiness confirms that harmonious interaction between policies, business readiness, and ecosystem collaboration is an absolute prerequisite for realizing an adaptive and sustainable Smart Economy. The differences in models across cities demonstrate the importance of harmonious interaction between policies, the readiness of SMEs, and ecosystem collaboration in realizing an adaptive and inclusive Smart Economy. Based on the findings of this study, city governments with low levels of MSME digitization, such as Medan, need to prioritize improving institutional governance, developing flagship digital programs, and strengthening cross-sector collaboration in order to effectively integrate MSMEs digitally. These efforts must go hand in hand with the expansion of digital literacy training, an increase in the number and quality of MSME mentors, and the equitable distribution of internet infrastructure, which is a priority agenda both in metropolitan cities and outside Java. Furthermore, the Central Government is expected to use the results of this study as a reference for formulating more adaptive national Smart Economy policies, increasing digitalization incentives, and ensuring the resilience of a digital economy ecosystem based on local potential. Finally, for academics, these findings can serve as a basis for further research on the efficacy of various Smart Economy models and the measurement of their long-term impact on the resilience and competitiveness of national MSMEs.

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