



Business Sustainability in the Era of Society 5.0: Optimizing the Utilization of Social Media and Fintech for Muslim Millennial Entrepreneurs

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ABSTRACT

The transformation of conventional business transactions into digital-based businesses is strongly influenced by the presence of social media and fintech. The pattern of business interactions does not only take place in traditional and modern markets, but has also penetrated the virtual world. This study aims to examine and explore efforts to optimize the use of social media and fintech for business actors from Muslim millennials in maintaining the sustainability of the business they are engaged in in the face of the Society 5.0 era. This type of research is a field research with a qualitative approach with a descriptive analysis method with a case study model on Muslim millennial business actors carried out in the Bungku Utara district, Morowali, Central Sulawesi. The result found that the use of social media in the form of Facebook, WhatsApp and Instagram as well as fintech in the form of M-Banking and E-Wallet for business continuity, plays an important role and its use in marketing, sales, market analysis, and forming and developing business networks. The theoretical implications of this research show that there is a need to integrate the use of social media and fintech in business activities by business actors. The practical implications show that the greater the use of social media in business activities, the greater the use of fintech which will support business continuity managed by business actors.

ABSTRAK

Transformasi transaksi bisnis konvensional menjadi bisnis berbasis digital sangat dipengaruhi oleh kehadiran media sosial dan fintech. Pola interaksi bisnis tidak hanya berlangsung di pasar tradisional dan modern, tetapi juga merambah dunia maya. Penelitian ini bertujuan untuk mengkaji dan mendalami upaya optimalisasi pemanfaatan media sosial dan fintech bagi para pelaku usaha dari kaum milenial muslim dalam menjaga keberlangsungan usaha yang digelutinya dalam menghadapi era Society 5.0. Jenis penelitian ini adalah penelitian lapangan dengan pendekatan kualitatif dengan metode analisis deskriptif dengan model studi kasus pada pelaku usaha milenial muslim yang dilakukan di Kecamatan Bungku Utara Kabupaten Morowali Sulawesi Tengah. Kesimpulan penelitian menunjukkan bahwa penggunaan media sosial berupa Facebook, WhatsApp dan Instagram serta fintech berupa M-Banking dan E-Wallet untuk kelangsungan bisnis, memegang peranan penting dan penggunaannya dalam pemasaran, penjualan, analisis pasar, serta pembentukan dan pengembangan jaringan bisnis. Implikasi teoritis dari penelitian ini menunjukkan perlunya mengintegrasikan penggunaan media sosial dan tekfin dalam kegiatan usaha oleh pelaku usaha. Implikasi praktis menunjukkan bahwa semakin besar penggunaan media sosial dalam aktivitas bisnis, maka semakin besar pula penggunaan fintech yang akan mendukung keberlangsungan bisnis yang dikelola oleh pelaku usaha.



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INTRODUCTION

The use of social media in business practices is now widely used by business actors. Consumer buying interest today is strongly influenced by things that exist in social media and e-commerce (Goede, 2020). The level of dependence of business actors on social media is very high, especially on sales and marketing activities of products and services (Ermawati, Husaini & Pakkawaru 2020). Utilization of technology with networks, by business actors in business transaction activities, operating company functions, sharing information with consumers and suppliers to maintain relationships before, during and after the purchase process. Social media users usually access their accounts to find entertainment and the latest information. The reason why consumers are more receptive to marketing messages on social media is because social media allows for more interaction and marketing of brands from different sides (Permana & Cendana 2019).

Current business activities are not only concentrated in urban areas, but have grown and developed in areas outside urban areas. This business can be seen in the North Bungku sub-district. before using media with internet network in sales activities. Generally, business actors face various obstacles in selling their goods because the market is quite far away and the sales location is not so crowded, which makes the economy less because not many consumers know about the products offered (Nursyamsu, Idham & Ferdiawan 2020; Rif'an et, al. 2019).

The transformation of conventional business transactions into digital-based businesses is strongly influenced by the presence of social media and fintech (Rusydia 2018; Firmansyah & Anwar 2019; Oseni & Ali 2019). The pattern of business interactions does not only take place in traditional and modern markets (Rusydia 2019), but has also penetrated the virtual world (Pereira, et, al., 2020). Market demands and opportunities are also increasing, especially in the era of Society 5.0 (Konno & Schillaci 2021; Suryadi, et, al., 2021). this is an opportunity and a challenge, especially local business actors from Muslim millennials in maintaining business continuity. Studies on optimizing the use of social media and fintech by Muslim millennial business actors have so far not been widely carried out.

So far, social media has an important contribution to business activities for business actors (Smits & Mogos 2013; Permana & Cendana 2019; Sengar 2021) where in general, business actors also use financial technology in their business activities (Rumondang, 2018; Anon, 2019; Ansori, 2019; Syarifuddin, et, al., 2021). However, in business activities, both integration is needed to support business continuity (BÁLTOI, 2020). Several businesses run by millennials have generally used fintech in their businesses (Niswah & Legowati 2019; Hasan et, al., 2021) because their adaptation to technology is very good (Rahmawati, 2018; Herballife, n.d.).

In 2017 the internet network in the North Bungku sub-district was getting better than the previous year, this condition was optimally utilized by people who wanted to engage in the business world by utilizing social media as a business tool (Awaluddin, Interview, 18 Oktober 2021). In 2018 the use of social media in selling these goods has increased. this is driven by the high interest of business actors to market and sell their products, not only locally but also outside the region (Awaluddin, Interview, 18 Oktober 2021). The ease of accessing the internet in Bungku Utara District is very helpful for wholesalers, as well as micro traders in increasing sales, especially the conditions faced during the Covid-19 pandemic. as for the social media they use is Facebook. Instagram And Whatsapp. then things that are traded online in Bungku Utara District are in the form of clothing, food, electronic equipment, household appliances and so on (Anon, n.d.).

Community professions in the Bungku Morowali area, Central Sulawesi, show that they generally work as traders based on Table 1. As follows:

Table 1. Community Professions in Bungku Morowali, Central Sulawesi

No	Profession	by Quantity
1	Farmer	706.990
2	Fisher	324

3	Teachers and Officials	11.988
4	Trader	902
5	Construction laborers	110

Source: (Awaluddin, personal Communication, 21 October 2021)

The data above shows that there are a large number of Bungku people who work as business actors. Several previous studies provide information related to the use of social media as a tool to increase product sales and marketing, this strategy generally has a positive impact on increasing the value of profits for business actors who use social media (Wirapraja & Aribowo 2018; Wilis et al., 2022).

Several studies also show that the use of social media aims to increase the value of product marketing to MSMEs, increase customer loyalty, where this utilizes social networks and social capital in capturing the market (Ramadhani et al., 2013; Prastyadewi & Santiani 2022; Rahmah et al., 2022). On the other hand, the use of social media aims to maintain business continuity and prevent companies from falling due to low demand due to low consumer knowledge of products produced and traded by sellers. The use of social media also has a positive impact on most business actors during the Covid-19 pandemic. Where the conditions at that time provided limitations for some business actors to maintain and increase the supply of goods and services offered (Rombo, Waani & Lesawengen 2022).

In the aspect of business continuity, several studies show that the use of social media can be the main indicator in supporting the ability of businesses to survive and develop. based on a brief description of previous research, there are still several things that need to be seen regarding a special review of millennial business actors who are Muslim. Limitations are also generally felt by consumers in knowing and choosing the products offered, with the existence of social media these obstacles can be overcome by the ease of access they have, allowing consumers to see the various products and services offered.

This study aims to examine and explore efforts to optimize the use of social media and fintech for business actors from Muslim millennials in maintaining the sustainability of the business they are engaged in in the face of the Society 5.0 era. Research that prioritizes the millennial generation was rare, where millennials currently have a major role in the present, especially research that examines the main strategies in dealing with the era of Society 5.0. Based on the description above, it is interesting to study this regarding the business continuity of millennial business actors in utilizing social media for the sustainability of the business they are involved in. The purpose of this study is to find out the optimization of the use of social media by Muslim millennial entrepreneurs in Bungku Morowali, Central Sulawesi.

RESEARCH METHOD

The type of research used in this research is qualitative research (Creswell 2002; Gunawan, 2022). Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words of people and observable behavior. Qualitative approach has natural characteristics (Natural Serfing) as a source of direct data, descriptive, process is more important than results. Analysis in qualitative research tends to be done by inductive analysis and meaning is essential. In qualitative research there are also research design methods, only the design is not far from quantitative research (Creswell, 2002; Wekke, 2020).

Objects in qualitative research are natural objects or natural settings, so this research is often called naturalistic research (Strauss & Corbin, 2003, Bungin, 2007). In other words, naturalistic research is one of the scientific methods that seeks to reveal the actual situation that may be hidden and hidden, caused by the existence of oral or written stories made by previous people about real events in ways that are less real. Therefore, in qualitative research the instrument is a person or human instrument. To become an instrument, researchers must have broad theoretical and insightful knowledge, so that they are able to ask questions, analyze, photograph and construct the object under study to be clear and meaningful. The subjects in this study were business actors in the North Bungku Morowali area, Central Sulawesi. In this study, researchers made their efforts to utilize social media in their business activities (Gunawan 2022).

The data collection technique in this study uses in-depth interviews, and observations, by conducting in-depth studies related to the concept of business continuity that exists in Muslim millennial business actors in utilizing social media as a sales and marketing medium (Creswell & Wekke 2020). Whereas the data analysis technique uses phenomenological qualitative data analysis (Creswell, 2002), namely by presenting an overview related to a systematic and comprehensive picture of marketing and sales practices carried out by Muslim millennial business actors, in utilizing social media as a marketing and product sales medium. which aims to produce a research model.

RESULT AND DISCUSSION

Based on the results of observations and interviews at the research site, the researchers found several small businesses that became the object of research where these businesses often use social media to help promote the business goods they sell. The types of business actors in this study include:

Table 2. Type of Business in Bungku

No	Type of Bussiness	Description
1	Cosmetics	This business makes and trades products in the form of various types of cosmetics and beauty tools.
2	Fashion Business	This business provides various types of clothing and accessories for various groups, especially for young people
3	Culinary	This business is engaged in the processing of processed food and regional specialties
4.	Herbal Business	This business is engaged in the supply, manufacture of traditional medicines

Source: Hisba, Anugrah, and Irda, Personal Communication, 22 October 2021)

The use of social media in sales and promotions by millennials in Bungku Morowali District is in great demand. The results of the study indicate several factors that make the people of North Bungku District want to make buying and selling transactions online. One of the reasons is an adequate internet network so that the people of North Bungku District can use it as a supporter in carrying out online business transactions.

The results also show that the average age of social media users in the Bungku area is in the age range of 21 to 40 years (Awaluddin, Interview, October 21, 2021). This indicates that this age range is included in the millennial category. and generally done by women, it is based on Table 3. The following:

Table 3. Internet Access by Gender

No	Gender	User Populations
1	Male	30 %
2	Female	70 %

Source: Fikar and Hisba, Personal Communication, 22 October 2021

The table above shows that women use social media more in sales than men, this is based on the results of interviews with business actors and the public. It can be concluded that the use of social media in sales in North Bungku District is mostly female. This study also shows that the social media applications used are generally used by several business actors in Bungku, as shown in the following table:

Table 4. Social Media accessed by Bungku Community as Business Media

No	User Aplications	User
1	Facebook	5
2	Whatsapp	2
3	Instagram	5

Source: Personal Commuation, 22 October 2021

The survey in the form of interviews shows that the convenience of the features in the application mentioned above is the main reason for business actors to use the application. The factor of the large number of accessors of the application is another indicator that causes the selection of this application.

The results of the study also show that the main reasons for choosing to use social media as an option in marketing and selling products can be seen in the following table:

Table 5. Reasons for Choosing Social Media Utilization

No	User Aplications
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1	Doing business is easier and saves time so you don't spend a lot of money/capital
2	Great selection of shops and goods
3	Can sell and buy items at any time.
4	Easy to offer promos to customers and potential customers
5	Many methods and means of payment and sales

Source: Personal Communication, 22 October 2021

The description above provides an overview of the reasons for the use of social media and financial technology for business actors in Bungku Morowali, Central Sulawesi. The use of social media and digital financial technology is realized by business actors, especially for millennials who are Muslim, it can provide benefits, including the facilities provided by the Facebook, Whastapp and Isntagram applications that provide convenience in the aspect of time, because they can be carried out anytime and anywhere, regardless of space. and time. This of course can save a lot of money. Where conventional business practices require space and of course security costs. Furthermore, the method of selling and marketing products on the features presented by the application is very easy to understand by consumers and potential consumers. On the other hand, the use of this application makes it easier for business actors to read the market and market potential, especially reading the needs of potential consumers and potential consumers.

In the aspect of utilizing financial technology, business actors generally take advantage of many facilities in the form of M-Banking and e-Wallet, this is because it provides convenience and comfort, especially for business actors and consumers in payment transactions.

The results of this study can be presented in the following model:

Figure 1. Social Media and Fintech Utilization Model for Business Sustainability



In relation to the era of society 5.0, a business implementation model by utilizing social media and financial technology in businesses run by Muslim millennial entrepreneurs in Bungku, Morowali, Central Sulawesi. It is relevant to the conditions to face the challenges that exist in the flow of business development in the era of Society 5.0. In this condition, business actors from the millennial circle have great abilities and opportunities, especially on the opportunity to gain and maintain the market, especially to get Muslim consumers. Innovation and creativity in producing goods and services are of course owned by business actors from the millennial circle, because the market they face is very large from Muslim consumers in Indonesia and global consumers. This business can be seen in the North Bungku sub-district. before using media with internet network in sales activities (Nursyamsu, Idham & Ferdiawan 2020; Rif'an et, al. 2019). Generally, business actors face various obstacles in

selling their goods because the market is quite far away and the sales location is not so crowded, which makes the economy less because not many consumers know about the products offered.

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CONCLUSION

This study aims to examine and explore efforts to optimize the use of social media and fintech for business actors from Muslim millennials in maintaining the sustainability of the business they are engaged in in the face of the Society 5.0 era. The result of this study shows that to maintain business continuity, business actors use social media such as Facebook, WhatsApp and Instagram as well as financial technology in the form of e-Wallet and M. Banking. This is done to increase the number of sales of products and services, expand the market area which is not only limited to local, but also domestic and international markets, read market opportunities, and build cooperation networks by utilizing social capital. As for financial technology for the convenience of payment transactions.

However, this study has limitations on the approach used only limited to a qualitative approach and the area of this research is only in Bungku District. efforts to use social media and fintech, as well as regional expansion not only in Bungku sub-district but in Morowali district as well.

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