

ABSTRAK

Putri Anisa Renis Widya. 2026. *Peran Literasi Ekonomi dalam Praktik Strategi Pemasaran Digital (Studi Kasus pada Pelaku UMKM Keluarga di Desa Kedunggalar Tahun 2026)*. Skripsi. Program Studi Pendidikan Ekonomi, Fakultas Keguruan dan Ilmu Pendidikan, Universitas PGRI Madiun. Pembimbing (I) Dr. Ramadhan Prasetya Wibawa, M.Pd., (II): Yahya Reka Wirawan, M.Pd.

Rendahnya literasi ekonomi di kalangan pelaku UMKM pedesaan menghambat optimalisasi pemasaran digital meskipun akses teknologi sudah tersedia. Penelitian ini bertujuan mendeskripsikan: (1) pemahaman pelaku UMKM mengenai literasi ekonomi dalam pengelolaan usaha; (2) praktik strategi pemasaran digital; (3) peran anggota keluarga dalam mendukung pemasaran digital; (4) faktor pendukung dan penghambat penerapan pemasaran digital; serta (5) pengalaman pelaku UMKM dalam mengintegrasikan literasi ekonomi keluarga dengan keberlanjutan usaha. Penelitian menggunakan pendekatan kualitatif dengan desain studi kasus. Sumber data adalah 17 informan pelaku UMKM keluarga di Desa Kedunggalar, Kecamatan Kedunggalar, Kabupaten Ngawi. Data dikumpulkan melalui wawancara mendalam, observasi langsung, dan dokumentasi. Analisis data menggunakan model interaktif Miles, Huberman, dan Sendana melalui reduksi data, penyajian data, dan penarikan kesimpulan. Keabsahan data diuji melalui triangulasi sumber, teknik, dan waktu. Hasil penelitian menunjukkan: (1) kapasitas literasi ekonomi pelaku UMKM terbentuk melalui pewarisan nilai ekonomi keluarga dan pengalaman langsung, bukan semata dari pendidikan formal; (2) praktik pemasaran digital masih sangat sederhana dan spontan, didominasi penggunaan WhatsApp tanpa perencanaan konten maupun analisis respons pelanggan; (3) keterlibatan keluarga terbagi dalam tiga pola: aktif, suportif, dan minimal; (4) faktor pendukung utama adalah basis pelanggan lama dan kemudahan akses smartphone, sedangkan hambatan utama berupa keterbatasan waktu, keterampilan teknis, dan fluktuasi harga bahan baku; (5) ditemukan dua pola orientasi keberlanjutan usaha, yaitu orientasi pengembangan pada pelaku dengan keuangan terstruktur dan orientasi bertahan pada pelaku dengan keuangan yang masih tercampur.

Kata Kunci: Literasi ekonomi, strategi pemasaran digital, UMKM keluarga.

ABSTRACT

Putri Anisa Renis Widya. 2026. *The Role of Economic Literacy in the Practice of Digital Marketing Strategies (A Case Study of Family MSME Actors in Kedunggalar Village in 2026)*. Undergraduate Thesis. Economic Education Study Program, Faculty of Teacher Training and Education, Universitas PGRI Madiun. Advisors: (I) Dr. Ramadhan Prasetya Wibawa, M.Pd., (II) Yahya Reka Wirawan, M.Pd.

Key Terms: Economic literacy, digital marketing strategies, family MSMEs.

The low level of economic literacy among rural MSME actors hinders the optimalization of digital marketing, even though access to technology is already available. This study aims to describe: (1) MSME actors' understanding of economic literacy in business management; (2) the practice of digital marketing strategies; (3) the role of family members in supporting digital marketing; (4) supporting and inhibiting factors in the implementation of digital marketing; and (5) the experiences of MSME actors in integrating family economic literacy with business sustainability. This research uses a qualitative approach with a case study design. The data sources are 17 family MSME actors in Kedunggalar Village, Kedunggalar Subdistrict, Ngawi Regency. Data were collected through in-depth interviews, direct observation, and documentation. Data analysis follows the interactive model of Miles, Huberman, and Sendana, involving data reduction, data display, and conclusion drawing. The validity of the data was tested through triangulation of sources, techniques, and time. The results show: (1) the economic literacy capacity of MSME actors is shaped through the inheritance of family economic values and direct experience, not solely from formal education; (2) digital marketing practices are still very simple and spontaneous, dominated by the use of WhatsApp without content planning or customer response analysis; (3) family involvement is divided into three patterns: active, supportive, and minimal; (4) the main supporting factors are the existing customer base and ease of smartphone access, while the main obstacles are limited time, technical skills, and fluctuations in raw material prices; (5) two business sustainability orientation patterns were found: a development orientation among actors with structured finances, and a survival orientation among those with unstructured finances.