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## **The Urgency Of Digital Business In Improving The Rural Community Youth Organization's Business**

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### **Abstract**

When researchers carried out service to Karang Tarruna, Baji Mappakasunggu Village, Makassar, Indonesia, Ciumbuleuit Village, Bandung, Kerinci Village, Jambi, Amali Village, Bone Regency, and Serengan Village, Surakarta. Researchers found a problem that Karang Taruna in the five villages did not have a source of income so that when carrying out activities, they were too dependent on funds owned by the village government. As a result, the resulting work program does not have significant implications for achieving the desired goals. After discussion, the writer and servant have a solution for Kaarang Taruna to have a digital business/digital-based MSME with the following urgency and reasons: 1). Digital Business/Digital-based MSMEs have several urgencies, namely that Karang Taruna can not depend on the village government, can produce activities that are of higher quality and have a more significant impact, and the Karang Taruna and young people empowerment program can run and the quality always increases . 2). Digital Business/Digital MSMEs is the most suitable and appropriate business model because you don't have to have a lot of capital, don't have rental costs, and marketing can be done in a quicker and shorter time.

**Keywords:** *FINTECH Education, MSMS Businesses, Women Farming Groups*

### **INTRDOUCTION**

The younger generation was born as part of world civilization. The spirit of change towards things that are considered contrary to the noble values that young people believe in is their main basis for moving against systems that are not appropriate. History proves that the youth movement succeeded in influencing the national spirit of the Indonesian people for independence. For example, the movement pioneered by young people in 1928, and the birth of youth organizations that inspired the spirit of youth with the term "jong" or youth. They ultimately succeeded in suppressing the imperialists and forcing old people like Bung Karno at that time to proclaim independence, even though at that time Bung Karno tended to emphasize diplomacy rather than war (Triyanto & Fadhilah, 2018).

Nowadays, youth development has become very crucial, this of course has a big influence on the development of the Indonesian nation, which is estimated that in 2020-2039 there will be a demographic bonus when there are more productive ages than unproductive ages (Konadi, W., & Iba, 2011). This demographic bonus could be a double-edged sword, meaning it could be good, it could even be bad. If the youth explosion is more than 20%, which is called a "critical number", it can trigger acts of corruption and political instability, especially in countries with high levels of corruption, which is called the "curse" of the demographic bonus (Farzanegan, 2016). The periods of 'childhood' and 'adulthood' are terms with neutral connotations which are generally seen as normative periods in life. Meanwhile, 'youth' and 'teenagers' usually have various problems. The things referred to are things like uncontrollable freedom, violence, lack of responsibility, impoliteness, rebellion, easily hurt/weak, careless, violating other people's rights and immaturity. For young people, the terms 'criminal', 'deviant', and 'violation' are of particular concern for most

behavioral problems than for adults (Muncie, 2014).

Therefore, coaching needs to be carried out as an effort to develop a healthy youth atmosphere and be responsive to future development which will improve the quality of youth who are efficient and highly competitive amidst the rapid progress of the era. There is a need to strengthen the function and role of forums for the younger generation such as KNPI (National Committee for Indonesian Youth), Karang Taruna, OSIS (Intra-School Student Organization), Scouts, student organizations in higher education and other functional organizations (Muslam, 2016). Karang Taruna is explicitly a forum for coaching and developing the young generation who are active in national development and in the field of social welfare where Karang Taruna is a forum for the creativity of the young generation which has a very important role in the growth and development of the activities carried out (Muslam, 2016).

Karang Taruna is a youth-based community social organization that was founded on the basis of young people's concern for social problems that occur in the community. According to Minister of Social Affairs Regulation Number 77/Huk/2010 concerning Basic Guidelines for Karang Taruna, Karang Taruna is defined as a social organization which becomes a forum and means of development for every member of society who grows and develops on the basis of awareness and social responsibility of, by and for the community. especially the younger generation in the village/sub-district area who are engaged in social welfare businesses. In the study of citizenship education, the role of Karang Taruna is included in the implementation of the community civic movement and civic education movement which aims to make citizenship education more functional (Hepburn, 1997). Meanwhile, in dividing the citizenship education domain, the role of Karang Taruna is included in the socio-cultural domain which emphasizes the concept and practice of citizenship education in the community (Wahab, 2011).

In several villages, Karang Taruna should have its own business so that it can support its work program which is oriented towards empowering young people in the village to compete at district, national and even international level. Karang Tarruna, Baji Mappakasunggu Village, Makassar, Indonesia, Ciumbuleuit Village, Bandung, Kerinci Village, Jambi, Amali Village, Bone Regency, and Serengan Village, Surakarta. A number of Karang Taruna in the village do not have a source of income and every time they have an agenda the Karang Taruna always relies on funds from the Village Government. Funds from the village government are limited, resulting in work programs being implemented montonally and limited in funds. So, the implications of this program are not very significant.

The source of income that researchers mean in this research is that Karang Taruna has its own MSMEs and does not only depend on and what is provided by the Village Government. According to Law of the Republic of Indonesia no. 20 of 2008 concerning MSMEs. Article 1 states that micro businesses are productive businesses owned by individuals and/or individual business entities that have the criteria for micro businesses as regulated in the Law. A small business is a productive economic enterprise that stands alone, carried out by an individual or business entity that is not a subsidiary or branch that is owned, controlled or is part, either directly or indirectly, of a medium or large business that meets small business criteria as intended in the Law (Undang-Undang Nomor Tahun 2008 Tentang UMKM, 2008).

Some of the criteria used in the Law to define MSMEs as listed in Article 6 are net worth or asset value excluding land and buildings where the business is located, or annual sales proceeds. With the following criteria: a. Micro businesses are business units that have assets of at most Rp. 50 million and does not include land and buildings for business premises with annual sales proceeds of a maximum of Rp. 300 million. b. Small businesses with an asset value of more than Rp. 50 million up to a maximum of Rp. 500 million excluding land and buildings where businesses have annual sales of more than Rp. 300 million up to a maximum of Rp. 2,500,000.00, and. c. Medium business is a company whose net worth is more than Rp. 500 million and the maximum reaches Rp. 100 billion and annual sales reach above Rp. 2.5 billion and the highest reaches Rp. 50 billion. To determine apart from the monetary value used as a criterion, several government institutions such as the Ministry of Industry and the Central Statistics Agency (BPS), have so far used the number of workers as a measure to classify a business as micro, small, medium and large (Risnawati, 2018).

The MSMEs referred to here are MSMEs based on digital business. Digital business or also called digital business is the most sophisticated business currently which is expected to continue to grow every year and will increase sharply over time. Digital business here is online business. Digital business or online business is a real business that uses internet media. Digital business is a business that uses technology as an advantage in internal and external operations. Information technology has transformed business infrastructure and operations since the Internet became widely available to businesses and individuals. This transformation has greatly changed the way

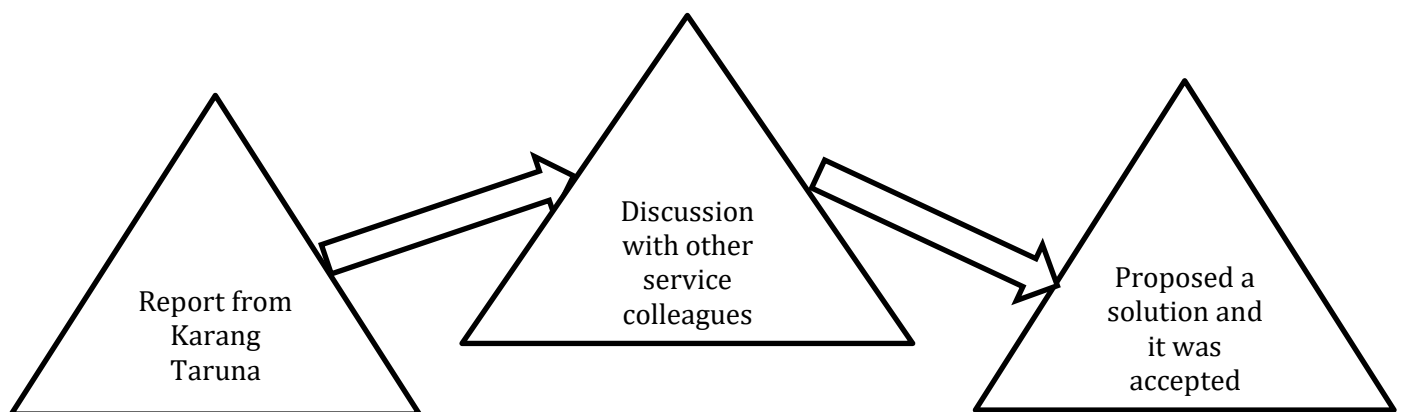
businesses conduct their day-to-day operations. It has maximized the benefits of data assets and technology-focused initiatives. Devotees and authors assume that digital business is the most suitable model to be implemented in rural areas because of its extensive network, fast access time, and can compete with MSMEs in urban areas (Musnaini et al., 2020).

## METHODS

When researchers carried out service to Karang Taruna, Baji Mappakasunggu Village, Makassar, Indonesia, Ciumbuleuit Village, Bandung, Kerinci Village, Jambi, Amali Village, Bone Regency, and Serengan Village, Surakarta. Researchers found a problem that Karang Taruna in the five villages did not have a source of income so that when carrying out activities, they were too dependent on funds owned by the village government. As a result, the resulting work program does not have significant implications for achieving the desired goals. The author finds the problem and proposes a solution with the following stages:

**Figure 1**

Stages of getting to the problem and finding a solution



## RESULT AND DISCUSSION

### The Urgency Of Digital Business In Improving The Rural Community Youth Organization's Business

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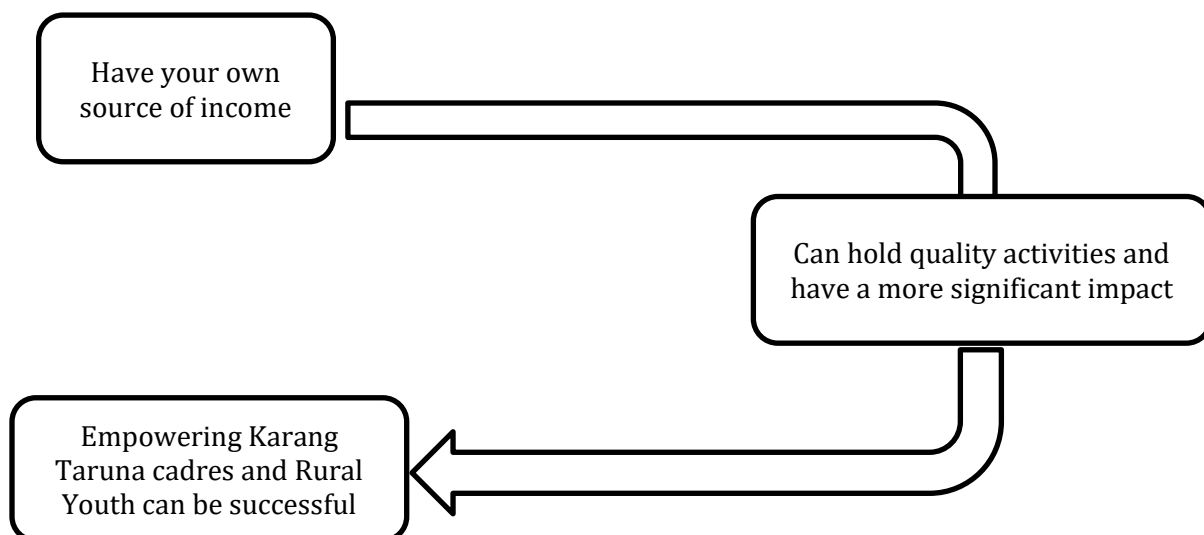
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Some positive things that can happen if Karang Taruna in the 5 villages that the researchers mentioned above are as shown in the following picture::

**Figure 1**  
The Urgency of Karang Taruna Having Digital-Based MSMEs



Based on the picture above, it can be concluded that Karang Taruna in the five villages above can have urgency, namely in forming independent Karang Taruna because they do not depend on funds owned by the Village Government, Karang Taruna can carry out higher quality activities and have a significant impact, and The Empowerment Program for youth organizations and young people in villages can continue and even continue to increase. Apart from that, the authors and staff consider that the digital business model is the most appropriate model to apply because the marketing time required is short and the product can be immediately known to the public, it does not require space rental costs, can be started with minimal capital, and the potential for market share is very large. .

## CONCLUSION

Based on a number of comprehensive explanations above, conclusions can be drawn regarding the urgency of Digital Business/Digital Based MSMEs in improving the quality of Karang Taruna as follows:

1. Digital Business/Digital-based MSMEs have several urgencies, namely that Karang Taruna can not depend on the village government, can produce activities that are of higher quality and have a more significant impact, and the Karang Taruna and young people empowerment program can run and the quality always increases .
2. Digital Business/Digital MSMEs is the most suitable and appropriate business model because you don't have to have a lot of capital, don't have rental costs, and marketing can be done in a quicker and shorter time.

## EXPRESSION OF THANKING

On this occasion, the writer/devotee would like to express his deepest gratitude to the management of Karang Tarruna, Baji Mappakasunggu Village, Makassar, Indonesia, Ciumbuleuit Village, Bandung, Kerinci Village, Jambi, Amali Village, Bone Regency, and Serengan Village, Surakarta. Mas Dani, Mas Adi, Mas Agus, Mbak Rati, and all the Karang Taruna administrators in the five villages above. Apart from that, the author/servant also expresses his deepest gratitude to the Village Officials of Baji Mappakasunggu Village, Makassar, Indonesia, Ciumbuleuit Village, Bandung, Kerinci Village, Jambi, Amali Village, Bone Regency, and Serengan Village, Surakarta. Thanks are also expressed to all parties involved in this research.

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