

***DIGITAL ECONOMY FOR USERS WITH DISABILITIES: IMPACT OF
INNOVATION, OPPORTUNITIES AND CHALLENGES***

***EKONOMI DIGITAL UNTUK PENGGUNA DENGAN DISABILITAS: DAMPAK
INOVASI, PELUANG, DAN TANTANGAN***

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ABSTRACT

The digital economy has had a significant impact on inclusivity and accessibility for users with disabilities. In this context, the digital economy is not only considered as a platform for commercial transactions, but also as a means of enabling people with disabilities to participate more actively in economic and social activities. The research method in this study is a literature study with a qualitative approach which is a research method that aims to conclude, wider market access for people with disabilities is something that is very important and needs more attention. Ease of access to finance for people with disabilities is an important issue that must be paid attention to by the government and financial institutions. The digitalization of the economy has become a growing trend in recent years, and innovation in this area has provided many benefits for various groups including people with disabilities. The digitalization of the economy has opened the door for many people with disabilities to start and develop their own businesses. The digital market provides wider access and more employment opportunities for people with disabilities. Economic digitalization innovations have had a significant impact on the opportunities and active participation of people with disabilities in the economy. The digitalization of the economy opens up huge opportunities for people with disabilities through increasing work accessibility and flexibility. Challenges in the digital economy for people with disabilities include digital access and infrastructure, designs that do not accommodate the needs of people with disabilities.

Keywords: Disability, Economy, Digital.

ABSTRAK

Ekonomi digital telah memiliki dampak signifikan terhadap inklusivitas dan aksesibilitas bagi pengguna dengan disabilitas. Dalam konteks ini, ekonomi digital tidak hanya dianggap sebagai platform untuk transaksi komersial, tetapi juga sebagai sarana untuk memungkinkan orang-orang dengan disabilitas berpartisipasi secara lebih aktif dalam aktivitas ekonomi dan sosial. Metode penelitian dalam studi ini adalah studi literatur dengan pendekatan kualitatif yang merupakan metode penelitian yang bertujuan untuk menyimpulkan, akses pasar yang lebih luas bagi orang-orang dengan disabilitas merupakan sesuatu yang sangat penting dan membutuhkan lebih banyak perhatian. Kemudahan akses ke keuangan bagi orang-orang dengan disabilitas adalah isu penting yang harus diperhatikan oleh pemerintah dan lembaga keuangan. Digitalisasi ekonomi telah menjadi tren yang berkembang dalam beberapa tahun terakhir, dan inovasi di bidang ini telah memberikan banyak manfaat bagi berbagai kelompok termasuk orang-orang dengan disabilitas. Digitalisasi ekonomi telah membuka pintu bagi banyak orang dengan disabilitas untuk memulai dan mengembangkan bisnis mereka sendiri. Pasar digital memberikan akses yang lebih luas dan lebih banyak kesempatan kerja bagi orang-orang dengan disabilitas. Inovasi digitalisasi ekonomi telah memiliki dampak signifikan terhadap peluang dan partisipasi aktif orang-orang dengan disabilitas dalam ekonomi. Digitalisasi ekonomi membuka peluang besar bagi orang-orang dengan disabilitas melalui peningkatan akses dan fleksibilitas kerja. Tantangan dalam ekonomi digital bagi orang-orang dengan disabilitas termasuk akses digital dan infrastruktur, desain yang tidak mengakomodasi kebutuhan orang-orang dengan disabilitas.

Kata Kunci: Disabilitas, Ekonomi, Digital.

INTRODUCTION

The digital economy has had a significant impact on inclusivity and accessibility for users with disabilities. In this context, the digital economy is not

only considered as a platform for commercial transactions, but also as a means that allows people with disabilities to participate more actively in economic and social activities.

According to Law Number 8 of 2016, persons with disabilities are individuals who experience physical, intellectual, mental, and/or sensory limitations for a long period, who may experience obstacles and difficulties to participate fully and effectively with other citizens based on equal rights. In this context, the digital economy provides opportunities for people with disabilities to overcome some of these barriers, such as public accessibility and limited capital to own independent businesses. One concrete example of the use of the digital economy to improve the welfare of people with disabilities is Ojek Difa, an online transportation service founded by people with disabilities in Yogyakarta. Ojek Difa not only provides transportation services but also opens up job opportunities for people with disabilities, who often face challenges in finding work. Research shows that the presence of Ojek Difa has had a significant impact on increasing the income of workers with disabilities. In addition, the digital economy also includes e-commerce and mobile messaging applications, which are important media for business people to interact with consumers, including people with disabilities. This creates a more open and inclusive access space. (Nopiah & Islami, 2022)

Digital accessibility in the economy for people with disabilities is an important aspect that must be considered to ensure inclusivity and equity in economic participation. Increased accessibility of technology can ensure that technologies used by people with disabilities, such as smartphones and digital platforms, are equipped with adequate accessibility features. These features should be able to make it easier to use for those with visual, hearing, or physical disabilities, so that they can fully participate in digital economic

activities. In the aspect of education for people with disabilities, special training and education are needed to utilize digital platforms in economic activities, such as selling and shopping online. This training should be tailored to their specific needs and conducted with an approach that allows them to learn effectively. Ongoing support in the form of mentoring is essential to ensure that people with disabilities can utilize digital platforms independently. This mentoring can help them overcome technical barriers and strengthen the skills needed to transact online. (Tri, 2021)

Digital management in the economy often allows for more flexible and accessible employment and educational opportunities. On this aspect working from home or studying online can be more accessible to people with disabilities who may find it difficult to travel. In addition, digital platforms can offer training and education courses that possibly help people with disabilities acquire new skills and improve employment prospects for people with disabilities. The digital economy can be a convenient and useful market changer for people with disabilities. Many jobs now do not require physical presence, which allows people with disabilities to participate in the economy more actively. Jobs in graphic design, software development, digital media, and more do not require intensive physical activities and can be done from home. The use of digital technology can provide more autonomy in terms of financial management. Online banking features and financial apps allow individuals to manage their transactions without leaving home. This can be invaluable for people with disabilities. Digital also offers a platform for people with disabilities to get their voices heard and get better representation. Social media and other websites give them the

opportunity to share experiences for friends with disabilities, support each other, and affect positive change. (Fajriani & Wicaksono, 2023)

The role of strengthening the digital economy for people with disabilities is very important in helping them achieve economic independence and improve their quality of life with the digital economy. People with disabilities have a greater opportunity to engage in various economic activities without being hindered by the physical limitations they may experience. One of the important roles of the digital economy is to make it easier for people with disabilities to access financial services. Through the use of digital banks, people with disabilities can apply for business capital more easily, which is an important step in growing their business. However, there are still challenges such as lack of knowledge about capital and business licensing that need to be overcome so that people with disabilities can take full advantage of the digital economy. In addition, strengthening the digital economy also involves aspects of business legality. By having the appropriate business licenses, as stipulated in Government Regulation No. 24 of 2018, MSMEs run by people with disabilities can operate officially and gain wider access to financial services and markets. (Luh Gede Bevi Libraeni et al., 2022)

The role of economic digitalization for MSMEs with disabilities is very significant in several aspects. First, digitalization allows people with disabilities to access a wider market without having to be limited by physical mobility. With digital platforms, they can sell their products or services online, reaching unreachable customers through traditional means. Secondly, digitalization also helps in terms of access to financial services. People with

disabilities often face challenges in accessing conventional banking services, but with digital banks, they can apply for business capital more easily and manage finances more independently. Third, digitalization also plays a role in strengthening business legality. With the existence of an electronically integrated business licensing system, as stipulated in Government Regulation No. 24 of 2018, MSMEs with disabilities can more easily obtain the business licenses needed to operate officially and compete in the market. (Mubiroh & Ruscitasari, 2020)

In response to the impact of economic digitalization on people with disabilities, various government agencies in Indonesia have taken strategic steps. The Ministry of Communication and Information Technology (Kominfo) has provided training for persons with disabilities to encourage their involvement in supporting the digital economy. These trainings are designed to enhance digital skills and promote economic inclusion. The Ministry of Cooperatives and Small and Medium Enterprises (KemenKopUKM) invites people with disabilities to expand an inclusive business ecosystem through the use of technology and connect to the digital ecosystem. This reaffirms the government's commitment to promoting the inclusion and participation of persons with disabilities in the digital economy. The Ministry of Social Affairs has been working to improve financial inclusion services for persons with disabilities, as part of socio-economic strengthening efforts. Financial inclusion is one of them through the digitalization of financial transactions, in this aspect the government is trying to increase access and inclusion of people with disabilities in the digital economy through various programs and policies. However, there is

still a need to emphasize the development of accessible infrastructure, digital education, and other supports to ensure that economic digitalization truly benefits people with disabilities. (Yustika, 2010)

RESEARCH METHOD

The research method in this research is a literature study with a qualitative approach is a research method that aims to conclude, connect ideas, and build a better understanding of a particular topic using critical analysis of existing text sources. The data used in this method are theoretical works, previous research results, journals, articles, and other related documents. The qualitative approach emphasizes more on understanding the context, ideas, and interpretations created by researchers in analyzing existing literature sources. (Sugiyono, 2021)

RESULT AND DISCUSSION

Analysis Result

This study, involves several informants who are people with disabilities where the assessment process involves the use of the Nvivo application in the analysis stage. According to (Priyatni et al., 2020), Nvivo stands for NUD*IST and Vivo which is software used to develop and support qualitative data analysis process management. So, in this case, the use of Nvivo is to facilitate researchers in researching aspects of economic digitalization for people with disabilities.

1. Description of Respondents

This study focus on people with disabilities where in this case, people with disabilities have different types of disabilities as shown in the following table:

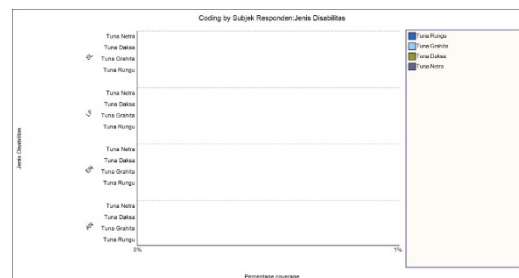


Figure 1. Description of Respondent Coding

Based on the picture above, it can be seen that the informants contained in this study are 5 informants where all of them are people with disabilities which in the study have different types of disabilities. In the first informant (EN), namely blind people who have visual impairments; the second (SL), is a disabled informant who has a physical disability; the third (AN) with disabilities type Tuna Grahita, which is mentally disabled and also almost the same as SL which has similar physical imperfections and the last (LF), which is deaf who has hearing loss.

2. Data Analysis

a. Development of Digital Economy Innovation

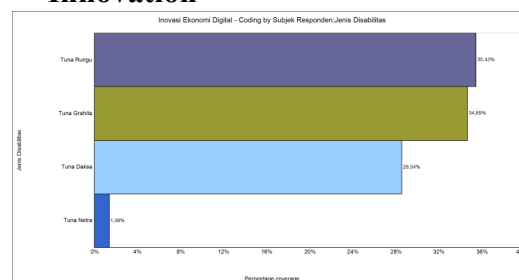


Figure 2. Coding the percentage of digital economic innovation

Based on the results of the analysis obtained by informant interviews, it can be said that people with deaf disabilities have a greater perception (35.43%), intellectual impairment (34.65%), hearing impairment (28.54%) and also blind only 1.38%. This indicates that digital use encompasses so many processes that it is more widely used by people with deaf disabilities than other people with disabilities who only use the

digital economy as an output.

b. Implications of the Digital Economy

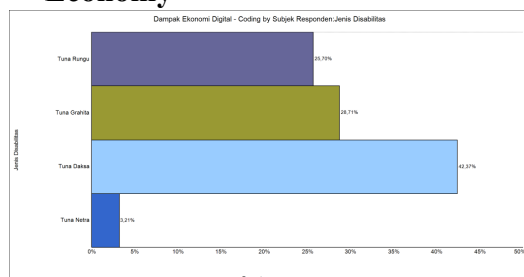


Figure 3. Coding the percentage of impact of the digital economy

Based on the results of the analysis obtained by informant interviews, it can be said that people with deaf disabilities have a greater perception (25.70%), intellectual impairment (28.71%), hearing impairment (42.37%) and also blind only 3.21%. This indicates that this aspect of the implications of using the digital economy is very useful and has a very high stage, especially for people with disabilities who are disabled.

c. Opportunities and Challenges of the Digital Economy

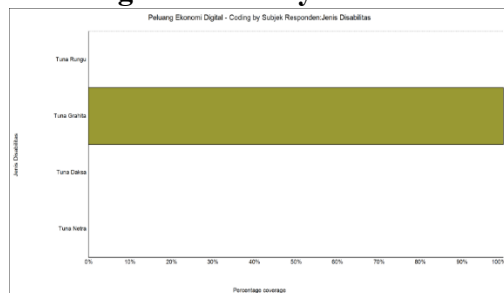


Figure 4. Coding Digital Economy Opportunity Percentage

Based on the figure above, it can be seen that people with disabilities, namely the mentally impaired, have perceptions related to opportunities for digital economy utilization where this is indicated by a percentage of 10%, indicating that the informant revealed that this form of digital economy utilization has a considerable opportunity to be used by people with disabilities.

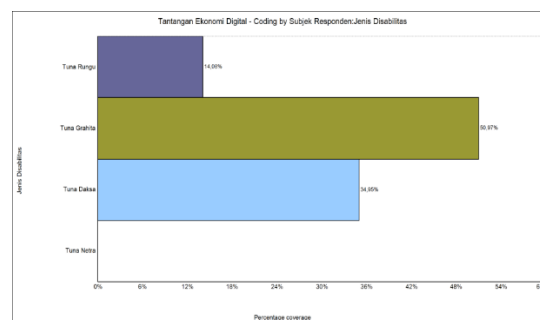


Figure 5. Coding Percentage Digital Economy Challenges

Based on the results of the analysis obtained by informant interviews, it can be said that people with deaf disabilities have a greater perception (14.08%), intellectual impairment (50.97%), hearing impairment (34.95%) and also blind 0%. This indicates that there are so many challenges in the use of the digital economy, especially for people with disabilities whose types of people are mentally impaired, because the aspects of the digital economy itself, especially for people with disabilities, are different.

Discussion

A. The Impact of the Digital Economy for People with Disabilities

1. Wider market access for people with disabilities

Wider market access for people with disabilities is very important and deserves more attention. By providing wider market access, we can create more job opportunities for people with disabilities, as well as enable them to participate in economic activities more actively. The government as well as the private sector needs to work together to create an inclusive environment for people with disabilities. This can be done through the provision of disability-friendly facilities, special training to improve skills, and also policies that support career continuity for people with disabilities. In this regard, that we need to raise public awareness about the importance of inclusion and equality for people with disabilities. By increasing

this awareness, it is hoped that people's perception of people with disabilities can change to be more positive to create a more supportive environment for people with disabilities. Of course, this also requires cooperation from various parties, including people with disabilities themselves, families, governments, and the general public. With strong cooperation, we can create wider market access for people with disabilities so that friends with disabilities can enjoy equal rights in the world of work and the economy. (Pramagitha & Sukranatha, 2019)

Several important aspects need to be considered in facilitating wider market access for people with disabilities:

a. Accessibility

Accessibility is a major factor that allows people with disabilities to participate in the digital economy. Accessibility includes adapting digital and physical infrastructure to meet the needs of each individual.

b. Education and Skills

The level of education and skills possessed by people with disabilities also affects their ability to take advantage of opportunities in the digital economy. Therefore, it is important for them to get adequate education and training in digital skills.

c. Inclusive Business

People with disabilities should be given equal opportunities in building and running their business. It involves providing the necessary resources and support to facilitate business activities.

d. Equality of Access

There should be no significant barriers that restrict people with disabilities from utilizing digital technology in market access. This may involve increasing access to digital resources and removing

barriers associated with digital infrastructure.

e. Regulatory Support

Central and local governments should pay special attention to education and the integration of persons with disabilities in the digital economy. This can be data protection, site and app accessibility, and other inclusion policies.

2. Ease of Financial Access for People with Disabilities

Ease of financial access for persons with disabilities is an important issue that must be considered by governments and financial institutions. Persons with disabilities have the same rights as other citizens to have the opportunity to manage their finances independently and obtain quality banking services. Law Number 8 of 2016 concerning Persons with Disabilities and Financial Services Authority Regulation Number: 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector guarantees these rights, in practice, there are still many persons with disabilities who cannot receive maximum service from the bank. This is due to various barriers, such as the lack of accessibility and special programs that support their needs. People with disabilities often encounter the banking world as foreign and unrestricted, resulting in them not being able to enjoy banking services fully. In today's digital era, digitalization innovations in the banking sector have the potential to improve access and convenience for people with disabilities. However, such innovations are still considered low in meeting the special needs of people with disabilities, because the services or programs developed often do not distinguish between general customers and customers with special needs. Therefore, there needs to be increased

innovation in financial services that not only think about the company's revenue but also provide services that suit the needs of people with disabilities.(Fitri Ana, 2020)

Easy and inclusive financial access is essential to promote the welfare of people with disabilities in various aspects, such as education, health, and economic independence. Access to inclusive financial services can help people with disabilities develop their businesses and utilize financial products that can improve their quality of life, such as insurance and investment. Families with members with disabilities often need financial support to meet their educational and skills training needs. The ease of financial access for people with disabilities also allows them to better manage personal finances over time, including preparing pension funds and other urgent needs. Financial institutions, such as banks and financing institutions, must provide services that are disability-friendly and accessible, both in physical and digital aspects. (Widiarsih & Romanda, 2020)

3. Increasing Business Legality for People with Disabilities

Improving the legality of businesses for people with disabilities can help them become a more integral part of the country's economy. In addition, legal, legally registered businesses have better access to financial facilities and a wider market network. Increasing the legality of business for persons with disabilities is an important step to ensure inclusion and equality in the economic field. Business legality not only provides legal recognition for businesses run by people with disabilities, but also opens access to various resources, such as banking, subsidies, and government programs that can support business growth for

businesses with disabilities.

The government has an important role in facilitating the process of legalizing businesses for persons with disabilities. This can be done through simplifying licensing procedures, providing incentives, and making regulations that support entrepreneurship for people with disabilities. In addition, the provision of training and assistance in handling business legal documents is also very helpful for people with disabilities in understanding and navigating the often complex bureaucratic process. Financial and banking institutions can also contribute by providing disability-friendly services, including access to financial products specifically designed to support micro, small, and medium enterprises (MSMEs) run by people with disabilities. Thus, people with disabilities can more easily obtain business capital and other financial services needed to develop their businesses. Increasing business legality can also have a positive impact on the image and trust of consumers in businesses run by people with disabilities, thus helping to build sustainability and business growth. With strong support from various parties, people with disabilities can have a greater opportunity to succeed in entrepreneurship and contribute economically. (Dwi Fany Novita, 2022)

4. Economic Empowerment for People with Disabilities

Economic empowerment for persons with disabilities to increasing independence and welfare. Persons with disabilities should be encouraged to engage in various areas of industry and economic sectors. This can be achieved through inclusive corporate support, promotion of entrepreneurship, and awareness of the career opportunities available. Governments should create

and monitor inclusive policies and regulations that support persons with disabilities in access to education, financial services, and employment opportunities. People with disabilities can form cooperatives or joint ventures with other individuals in the business to make it easier to access resources, minimize risk, and have a better chance of entering the market. Governments or non-governmental organizations can provide subsidies and assistance to persons with disabilities who wish to start independent enterprises, such as capital assistance, management training, and marketing support. (Fitri Ana, 2020)

B. Digital Economy Innovation for People with Disabilities

The digitalization of the economy has become a growing trend in recent years, and innovations in this area have provided many benefits to various groups including people with disabilities. We will look at some of the innovative aspects of economic digitalization that affect people with disabilities and how these create opportunities and improve quality of life. Digitalization of the economy also increases employment opportunities for people with disabilities. Many jobs can now be done remotely, which removes physical barriers that might deter people with disabilities from working in traditional environments. Examples include jobs in IT, digital marketing, graphic design, online training, and various other fields. In addition, companies committed to inclusion and equity are often looking to increase the diversity of their employees, including people with disabilities. It recognizes that their talents and abilities have an important value in the digital economy.

The digitalization of the economy has opened doors for many people with disabilities to start and grow their

businesses. Thanks to technologies such as social media, e-commerce platforms, and digital marketing tools, individuals with disabilities can now create and grow their businesses from home or on a smaller scale, without reliance on physical infrastructure that may not be disability-friendly. Digital technology has opened up new things for people with disabilities in terms of education and training. Online courses and training programs accessible from home have made education more accessible and flexible. In addition, the use of assistive technology in teaching and learning can help ensure that people with disabilities have equal access to education, economic digitalization innovations have a significant positive impact on the lives of people with disabilities. From better accessibility, broader employment opportunities, easier entrepreneurship, to more equitable educational opportunities, the digitalization of the economy has helped overcome many barriers faced by people with disabilities and provide more inclusive and diverse opportunities. (Putra & Arifin, 2020) The development of digital technology has brought significant transformations in many aspects of life, including how people with disabilities participate in the economy. In recent years, many advances have been made in web accessibility, with many websites and apps now delivering features that make it easier for people with disabilities to access information and services. For example, screen reader software, speech recognition, and color vision adjustment features are increasingly common and sophisticated.

Technological developments have allowed more jobs to become remote or semi-remote, which often makes it easier for people with disabilities to work. Organizations are increasingly accepting of a culture of flexibility and customization that can

make work more accessible for people with disabilities. The emergence of applications specifically designed to meet the needs of people with disabilities, such as sign language translator applications, voice-based navigation applications, and others, has been a major breakthrough in the digitalization of the economy for people with disabilities. People with disabilities can now use digital platforms to get their voices heard, influence change, and build support networks. It has become an important factor in driving social and economic inclusion. All these developments reflect a journey toward a more inclusive digital economy, where people with disabilities have equal opportunities to participate in and benefit from digital developments. While challenges remain, the momentum for continued change towards greater inclusion is strong. (Suryaningsih, 2019)

Economic digitalization innovations have made it easier for people with disabilities to actively participate in the digital economy. Several innovations have been made:

1. Assistive Technology

Assistive technologies, such as screen readers, voice input devices, and specialized hardware and software, make digital devices more accessible to people with disabilities.

2. Teleworking (Working Remotely)

The internet and computing technology make it easier for people with disabilities to work remotely with greater flexibility, so they can contribute to work that previously might have been difficult or impossible to access.

3. Online Training and Education

Online education and training programs provide people with disabilities with access to new fields of knowledge and knowledge, opening up employment

opportunities and career development.

4. Online Sales and Purchases

With online sales and purchases, people with disabilities can set up their businesses or shop without leaving home.

5. Social Media and Networking

With social media and networking, such as LinkedIn, people with disabilities can make professional connections and achieve greater exposure at their jobs or businesses.

6. E-Health

E-Health provides people with disabilities with easy and individual access to health services and consultations.

7. Special Applications

Many apps have been created specifically to make it easier for people with disabilities, from speech recognition apps to voice-based navigation apps and sign language translator apps.

Digital technology innovation allows people with disabilities to access various economic services more easily. Assistive technologies such as screen readers, voice recognition, and display adjustment features help make websites and apps easier for people with disabilities to use. With better accessibility, people with disabilities can explore opportunities, resources, and jobs more freely. Technological innovations are also opening up remote work opportunities for people with disabilities, so they can work in fields that may not have been accessible before. Teleworking (working remotely) and gig-based economy platforms provide flexibility in terms of work environment, time, and specific customization needs. Social media and professional networking platforms such as LinkedIn and

Facebook have enabled people with disabilities to network, promote businesses or services, and communicate with peers. In this regard, the role of social media is to support economic opportunities for people with disabilities and support overall inclusion. E-commerce platforms and online services allow people with disabilities to create and grow their businesses, sell products or services, and reach a wider market. In the process, they contribute to the economy and create jobs, the role of economic digitalization innovation in economic development in Indonesia for people with disabilities is very significant because it helps them overcome long-standing barriers. In addition, digital technologies support the economic inclusion of people with disabilities in ways that were not previously possible, such as remote work, business opportunities, and online education. To keep their inclusion on the rise, the public and private sector need to continue to develop accessibility and inclusive technologies in every aspect of the economy. (Syarifuddin, 2020)

C. Digital Economy Opportunities for People with Disabilities

Economic digitalization brings significant opportunities for people with disabilities, the industrial revolution 4.0 has led to rapid technological progress and digitalization in various parts of the world, including Indonesia. This means that there is increased accessibility and ease of use of technology for everyone, including people with disabilities. Assistive technology and digital platforms can help people with disabilities to access information, services, and job opportunities that previously may have been difficult to reach, opportunities aim to create a more

flexible and inclusive work environment. People with disabilities can take advantage of remote work or telecommuting, which allows them to work from home and reduces physical barriers that may be faced in traditional workplaces, digitizing the economy also opens up opportunities for entrepreneurship for people with disabilities. With access to online marketplaces and e-commerce platforms, people with disabilities can run their own businesses and reach a wider range of customers without physical barriers. (Sudargini & Purwanto, 2020)

One of the main advantages of digitizing the economy for people with disabilities is flexibility. They can work according to their ability and comfort, without having to be limited by physical restrictions or traditional work environments. In addition, with online platforms that allow them to reach potential clients or customers around the world without having to travel long distances or face other physical barriers, digitalization of the economy also opens up opportunities for people with disabilities to utilize their technological skills. Many of them have specialized expertise in the field of information and communication technology, and can use these skills to work in technology-related industries, such as software development, web design, digital marketing, and more, although there are many opportunities available, there are still some barriers that need to be overcome. One of them is the accessibility of technology. It is important to ensure that the technologies used in the digitization of the economy are easily accessible and usable by people with disabilities. This involves designing a disability-friendly website, using assistive device-compatible software, and providing adequate

accessibility in an online work environment, education and training are also essential. People with disabilities need to have access to training that enables them to develop the skills necessary to engage in the digital economy. Initiatives such as technology and entrepreneurship training programs for people with disabilities can help them prepare to enter the digital labor market. In order to maximize economic digitalization opportunities for people with disabilities, it is important to continue to fight for inclusion and equal access. It involves cooperation between governments, non-governmental organizations, the private sector, and the general public to create a supportive and inclusive environment for everyone, regardless of their physical or cognitive condition.

Economic digitalization opportunities for people with disabilities include several important aspects that can increase their involvement in business activities and expand their access to markets. Here are some of those opportunities:

1. Access to a Wider Market
Digitalization allows MSME players with disabilities to reach a wider market through marketplaces and social media, which is an efficient choice for developing businesses.
2. Increased Self-Confidence
Digital literacy possessed by MSME actors with disabilities can increase their level of confidence in running a business, which affects the ease of doing business digitally.
3. Business Capital Support
Good business capital support can increase the confidence of MSME actors with disabilities, which in turn makes it easier for them to do business digitally.
4. Increased Productivity and Efficiency
Digitalization can reduce barriers to

economic activity and support increased productivity and efficiency, including for MSME actors with disabilities.

5. Legal Protection and Support

The government has implemented regulations that support the rights of persons with disabilities, including in economic activities, that can strengthen their position in the digital economy.

6. Mentoring and Training

The existence of mentoring and training efforts for disabled MSME actors, such as those carried out by the Penetrating the Borders Foundation, can help them in transitioning to the digital era.

7. Supportive Government Policy

The provincial government has implemented policies that support people with disabilities in doing business.

Managing economic digitalization opportunities for persons with disabilities is a sustainable and important goal in the context of inclusion and equity in the world of work. In this digital age, technology has opened doors for people with disabilities to engage in economic activities in ways that were not possible before. With the advancement of technology, people with disabilities have the opportunity to run their businesses through online platforms, create creative content, or even work remotely. This allows them to participate in the economy without being hindered by their physical limitations, support from various parties is also needed in managing economic digitalization opportunities for people with disabilities. This includes digital skills training, workplace accessibility, and policy support that supports the inclusion of people with disabilities in the digital workforce. Governments, companies, and society as a whole need to work

together to create a supportive environment for people with disabilities in living a digital economy. Thus, they can reach their full potential without being limited by their limitations. In managing economic digitalization opportunities for people with disabilities, it is important to promote an inclusive approach and pay attention to the unique needs and potentials of each individual. This will help create a more equitable environment and fair opportunities for everyone, without exception. Thus, managing economic digitalization opportunities for people with disabilities is not only about creating access but also about creating real opportunities. With the right support, people with disabilities can become an active part of the digital economy, contribute and succeed.

When discussing economic digitalization opportunities for people with disabilities, there are several aspects that need to be considered to ensure better inclusion and accessibility. With their specific needs in mind, here are some things to consider:

1. **Technology Accessibility**
Ensure that the digital platforms and technologies used are easily accessible and usable by persons with disabilities. This involves optimizing the user interface, support for screen readers, voice control, and other accessibility features.
2. **Availability of Flexible Work**
Make employment opportunities flexible and accessible for people with disabilities. This can involve using a remote work model, adjusting the work environment, and creating job roles that fit individual needs and abilities.
3. **Community Awareness and Support**
Increase public awareness of the challenges and needs of people with disabilities in the digital economy, and ensure adequate support from

authorities, companies, and the general public.

4. **Access to Resources**
Ensure fair and equal access for persons with disabilities to digital economy resources, such as access to venture capital, funding, mentorship, and other support.
5. **Partnership and Collaboration**
Encourage partnerships between governments, the private sector, NGOs, and organizations of persons with disabilities to create a supportive and inclusive environment for the digital economy.

Economic actors must recognize the importance of providing disability-friendly digital accessibility for persons with disabilities. They can do this by ensuring that their websites and apps can be accessed and used easily by people with different types of disabilities. These measures may include the use of disability-friendly technologies, such as responsive touchscreens, easy-to-read designs, and compatibility with assistive devices, as well as providing options to enlarge text, use voice, or change background colors to meet the needs of users with visual or hearing disabilities. In addition, economic actors also need to ensure that their information and services are available in alternative formats, such as braille or sign language, so that they are accessible to people with disabilities, they can also support people with disabilities by creating inclusive and supportive employment opportunities for them. This can include providing appropriate training and education, tailoring the work environment to suit individual needs, and ensuring that company policies support inclusion and diversity. In this way, economic actors can help provide fair opportunities for people with disabilities to participate in the digital economy and achieve economic

independence.

Economic actors also need to work with governments, civil society organizations, and nonprofits to ensure that policies and programs that support persons with disabilities are well implemented. This could include advocacy for regulations that encourage digital accessibility, collaboration in training and education programs, and support for initiatives aimed at creating an inclusive economic environment for people with disabilities. By working together, economic actors can play a strong role in ensuring that economic digitalization benefits everyone, including people with disabilities. (Budiman et al., 2021)

Thus, economic actors have an important role in responding to economic digitalization for people with disabilities. By providing disability-friendly digital accessibility, creating inclusive employment opportunities, and working with various parties to ensure the success of people with disabilities in the digital economy, economic actors can help create a more inclusive and equitable economic environment for all.

D. Digital Economy Challenges for People with Disabilities

While it offers a variety of opportunities, economic digitalization also comes with challenges that must be overcome to ensure that people with disabilities can access and make optimal use of them. Here are some of the key challenges:

1. Digital Access and Infrastructure

Access to digital technology and reliable internet infrastructure is a major challenge in some areas, especially in rural or less developed areas. In addition, the cost of devices and internet services can also be prohibitive for some people with disabilities.

2. Designs That Don't Include the Needs of People with Disabilities

Many websites and apps are designed without accessibility for people with disabilities in mind. For example, content that screen readers can't access for users with visual impairments, or websites without the option to zoom in on text for those with visual impairments.

3. Lack of Digital Skills and Education

Without proper digital education and training, most people, including people with disabilities, may find it difficult to understand and utilize digital technologies. This could result in a digital divide, where those without digital skills become less competitive in the digital economy.

4. Discrimination and Bias

People with disabilities often experience discrimination and bias in many aspects of life, including in the digital economy. For example, companies may be reluctant to hire people with disabilities for high-tech jobs, or gig platforms may not be equipped to support people with disabilities.

5. Data Protection and Privacy

The digital economy often involves the collection and use of personal data, which can be problematic for those who are clueless about the importance of protecting their data and privacy. People with disabilities can become targets of fraud or misuse of data, if they are not protected and given the right knowledge.

Various challenges arise along with this development. Therefore, We need to understand and face these challenges wisely. Not only that, the adoption of new technology is also a challenge. Many companies have to adapt to rapid technological changes, so a large enough investment is needed to update existing

infrastructure and systems, changing consumer behavior patterns are also one of the challenges that must be faced in the digitalization of the economy. Consumers are now more likely to shop online, so companies must be able to adjust marketing and product distribution strategies.

To address the challenges of economic digitalization for people with disabilities, several concrete strategies and steps can be taken:

1. Improving Digital Infrastructure and Access

Governments and service providers should invest in the development of infrastructure and technological devices that are easily accessible and affordable to persons with disabilities. In addition, there is a need for increased internet speed and stability, particularly in rural areas and less developed areas.

2. Promoting Inclusive Design

To ensure accessibility and ease of use for people with disabilities, technology companies and web developers must incorporate inclusive design in their practices. This can include the use of sufficient contrast colors, the option to enlarge text, and compatibility with technological tools, such as screen readers.

3. Digital Education and Training

Conducting digital education and training for people with disabilities is essential to ensure they have the skills needed to navigate the digital world. This could involve lessons on computer use, the internet, and specific applications, as well as lessons on digital security and privacy.

4. Eliminating Discrimination and Bias

Companies, employers, and society as a whole should strive to reduce discrimination and bias against people with disabilities in the digital

economy. This can be done by promoting inclusivity and diversity, providing equal opportunities to everyone, and challenging negative stereotypes.

5. Data Protection and Privacy

People with disabilities need to be adequately educated about the importance of protecting their data and privacy on the internet. Governments and private companies should work together to develop and run education initiatives and awareness campaigns in this area.

6. Public Policy and Advocacy

Governments must formulate and implement public policies that support people with disabilities in the digital world. Meanwhile, advocacy organizations and disability rights groups also play an important role in promoting and protecting the rights of people with disabilities in the digital economy.

Government institutions have several important roles in addressing the challenges of economic digitalization for people with disabilities, including:

1. Provide inclusive services.

Government institutions such as the Indonesian Ministry of Social Affairs are trying to increase digitalization and financial inclusion of persons with disabilities. This includes the development of financial inclusion services in 19 Disability Centers spread throughout Indonesia.

2. Make supportive regulations.

Government institutions also play a role in creating regulations that allow people with disabilities to get the same work rights as other workers.

3. Encourage a digital inclusion approach.

Government institutions need to play an active role to ensure digital transformation is carried out inclusively. As explained by

Universitas Gadjah Mada, digital transformation must pay attention to marginalized groups, including people with disabilities.

4. Create and implement public policies.

A total of 20 local regulations on persons with disabilities have been issued at the provincial, district and municipal government levels. This policy should be designed taking into account the needs and rights of persons with disabilities, and ensure consistent implementation.

The government can design and implement inclusive policies for persons with disabilities in the digitalization of the economy, by making laws or regulations that support the access and rights of persons with disabilities in the digital world. Governments can foster a culture of inclusion in the public and private sectors, emphasizing the importance of building disability-friendly digital infrastructure and services. Governments can use their resources and funding to support people with disabilities in digitalization. Whether it's through investments in assistive technology, grants to companies capable of creating inclusive digital solutions, or through direct financial support to people with disabilities. (Sadiawati et al., 2023)

The challenge of economic digitalization has a significant impact on people with disabilities in the world of work. The digitalization of the economy is bringing changes in the demands of skills, accessibility, and inclusion in the workplace for people with disabilities. The role of economic digitalization in influencing the lives of people with disabilities in the world of work is very important to understand. In terms of skills, the digitalization of

the economy is driving the need for higher digital skills. This can be challenging for people with disabilities who may require better accessibility to skills training and technology. In addition, the shift towards more technology-related jobs may also affect the types of jobs available to people with disabilities. In terms of skills, the digitalization of the economy is driving the need for higher digital skills. This can be challenging for people with disabilities who may require better accessibility to skills training and technology. In addition, the shift towards more technology-related jobs may also affect the types of jobs available to people with disabilities. In addition, accessibility is also an important issue in the context of economic digitalization. Although technological developments have brought benefits in improving accessibility for people with disabilities, there are still many challenges that need to be overcome, such as accessibility of adequate websites, applications, and software. (Setyowati et al., 2021)

The inclusion aspect in the workplace is also affected by the digitalization of the economy. Changes in the way work and communication are needed to ensure that the working environment remains inclusive for people with disabilities. Efforts are needed to ensure that technology used in the workplace takes into account the needs of all individuals, including people with disabilities. In the face of these challenges, collaborative efforts from the government, private sector, and society are needed to create an environment where people with disabilities can participate fully in the digital economy. This includes efforts to improve physical and digital

accessibility, provide appropriate skills training, and ensure inclusion policies in the workplace. By understanding the role and challenges of economic digitalization for people with disabilities in the world of work, steps can be taken to ensure that technology-driven economic development also takes into account the needs and potential of all individuals, including those with disabilities.

Protection in facing the challenges of economic digitalization for people with disabilities managing economic actors can be done in several ways:

1. Embracing Policy

Improvement of proactive and inclusive government policies is urgently needed in facilitating the use of technology for persons with disabilities. For example, drafting regulations that require accessibility in the public and private sectors, and providing fiscal incentives for companies that implement inclusive practices.

2. Provision of suitable Infrastructure

There needs to be development and improvement of technological infrastructure that enables people with disabilities to participate in the digital economy. By creating disability- friendly applications and websites, and providing assistive technology.

3. Training and Education

Depat conducts training and education sessions aimed at improving digital understanding and skills for people with disabilities. This includes introduction to digital platforms, basic computer training, to advanced training such as programming.

4. Supporting and Advocating

Provide support and advocacy for persons with disabilities who face

discrimination or other obstacles in digitalization. This could include providing legal boundary protection and mental support services.

Approaches that seek to understand and reflect experiences and challenges unique to people with disabilities will be more effective in providing the protection and support they need. Thus, their involvement in this process is crucial.

CONCLUSION

1. The importance of public awareness of inclusion and equality for people with disabilities affects this access. Aspects such as accessibility, education and skills, inclusive business, equal access, and regulatory support play an important role in facilitating this market access. Increasing the legality of business for people with disabilities can help economic actors become a more integral part of the national economy. The government plays an important role in facilitating the legalization process of these businesses and financial institutions must also provide accessible and tailor-made services for persons with disabilities.
2. The innovation of economic digitalization has had a significant impact on the opportunities and active participation of people with disabilities in the economy. Through assistive technology, remote working, online education and training, e-commerce platforms, and social media, people with disabilities now have better access and more opportunities to participate in the global digital economy. This creates a more inclusive work environment, easier entrepreneurship, and more access to education and resources. Although there are still challenges,

innovation and technological advances have opened doors for people with disabilities to have a greater and significant role in economic development. To maintain this momentum, accessibility development and inclusive technology must continue to be prioritized in every aspect of the economy.

3. The digitalization of the economy opens up great opportunities for people with disabilities through increased work accessibility and flexibility. Important aspects of this are technology accessibility, availability of flexible work, and capital support to legal protection for disabled MSME actors. Digital technology allows people with disabilities to reach a wider and more efficient market. Digital literacy and business capital support can increase confidence and productivity for economic actors with disabilities. Disability is not an obstacle to taking part in the digital economy. With the right support and an inclusive environment, they can contribute significantly to the digital age. For this reason, there needs to be awareness and support from economic actors, government, and society to create an equal and inclusive work environment.
4. Challenges in the digital economy for people with disabilities include digital access and infrastructure, designs that do not accommodate the needs of people with disabilities, challenges in developing digital skills and education, discrimination and bias, and data protection-related issues. Concrete strategies and measures to improve this situation could include improving digital infrastructure and access, encouraging inclusive design, digital education and training, eliminating discrimination and bias, and safeguarding data protection and

privacy. In addition, strong public policy and advocacy are needed to support this change. Many challenges arise along with technological developments, and therefore, both companies and individuals must adapt to rapid technological changes, encompassing corporate structures, systems, and consumer behavior.

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