

## **ABSTRACT**

Alpin, 2026 *The Role of Digital Financial Literacy in Improving Online Marketing Strategies for Marketplace-Based MSMEs in the Smart Economy Era in Tasikmalaya City (Case Studi of MSMEs in Tasikmalaya City)*. Department of Economic Education, Faculty of Teacher Training and Education, Siliwangi University. Under the guidance of Kurniawan, M.M and Gugum Gumilar, M.Pd.

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*The low level of digital financial literacy among MSME actors in Tasikmalaya City is a major obstacle to optimizing the potential of the digital economy. This study aims to analyze the role of digital financial literacy in supporting the effectiveness of marketplace-based online marketing strategies in the smart economy era. This study employs a qualitative case study approach to explore the phenomenon in depth among six MSME actors in Tasikmalaya City who actively use marketplace platforms. Data collection techniques were conducted through in-depth interviews, observation, and documentation. The data were systematically analyzed using NVivo software through coding, thematic categorization, and data visualization, such as word frequency and project maps, to ensure the validity of the findings. The results indicate that the digital financial literacy of MSME actors remains partial, with high understanding in payment transaction aspects but lower proficiency in managerial aspects such as digital financial recording and cash separation. In terms of marketing strategy, the use of marketplaces supported by social media (cross-platform) has proven effective in expanding market reach and increasing product visibility through visual feature optimization. However, internal constraints such as technical limitations and external challenges like intense price competition on digital platforms still persist. Digital financial literacy plays a strategic role as an operational foundation in online marketing. Although marketplaces facilitate market expansion, their effectiveness must be supported by comprehensive financial literacy to enable MSME actors to achieve managerial independence and sustainable competitiveness in the smart economy era.*

**Keywords:** *Digital Financial Literacy, MSMEs, Marketplace, Online Marketing, NVivo*