

## The role of digitalization driving transformation and performance growth of MSMEs in the digital economy era

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### ABSTRACT

Digitalization has emerged as a key driver of economic transformation and innovation among Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. This study aims to analyze the role of digitalization in improving MSME performance through a systematic literature review (SLR) of national academic publications over the past five years. A total of 10 SINTA-indexed journal articles were reviewed to identify the main factors influencing MSME digital transformation, including digital literacy, ecosystem readiness, entrepreneurial orientation, and policy support. The findings reveal that digitalization significantly enhances business performance through the adoption of e-commerce, financial technology, and digital marketing strategies that improve operational efficiency, productivity, and market competitiveness. Furthermore, collaboration between government, academia, and industry—aligned with the Triple Helix Model—plays a crucial role in strengthening the digital ecosystem. However, challenges such as low digital literacy and uneven technological infrastructure remain barriers to inclusive transformation. This study concludes that digitalization is not only a technological shift but also a comprehensive strategy involving managerial, social, and cultural adaptation to achieve sustainable MSME growth in the digital era.

**Keywords:** Digitalization, MSME performance, digital marketing, entrepreneurship, systematic literature review

### BACKGROUND

Digitalization is the foundation of modern economic transformation. For micro, small, and medium enterprises (MSMEs), the utilization of digital technology has been proven to act as a catalyst in improving business performance (Welly 2025). The fourth industrial revolution has created the need to adapt to changing business models and consumer behaviour. A study by (fauzi 2025) in bekasi regency revealed that the success of digitalization is not only determined by individual readiness but also by the supporting ecosystem, infrastructure, and regulatory framework.

MSMEs are the backbone of indonesia's economy, playing a crucial role in employment absorption, income distribution, and poverty alleviation. According to data from the ministry of cooperative and SMEs, there are more than 64 million MSME units contributing approximately 61% to the national gross domestic product (GDP). However, amidst rapid technological advancement and globalization, many MSMEs still face challenges in digital adoption.

Changes in consumer behavior due to increased internet usage, social media engagement, and e-commerce growth have compelled MSMEs to transform their marketing and operational models toward digital platforms (antonius & tulipa, 2025). Digitalization has become the primary strategy for strengthening business competitiveness (hasna indarti, 2023). E-commerce and digital payment systems have

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been proven to enhance transaction efficiency and broaden the market reach for MSMEs.

Furthermore, the use of social media has become one of the most effective forms of digital transformation for promotion and customer interaction (lahallo et al., 2024). Through platforms such as Instagram, Facebook, and TikTok, MSME actors can build brand image and increase consumer trust at relatively low costs. These digital marketing activities also influence consumers' purchasing decisions (Farhanurriska & Yunus, 2023).

In the global context, digital transformation has become an integral part of business development strategies. Comparative studies show that digitalization strengthens the competitiveness of MSMEs across countries by increasing operational efficiency and innovation (Jabbi, 2025). This confirms that technology adoption is no longer an option but a necessity to survive in an increasingly competitive market. However, low levels of digital literacy and limited access to technology remain major obstacles for many small business actors. Not all MSME owners have the same ability or readiness to adapt to technological changes. Human resource factors, digital literacy, and infrastructure constraints are still among the main barriers (Asmawiyah et al., 2025). On the other hand, entrepreneurial attitudes and innovative orientation also play essential roles in the successful adoption of digital technology (Ramadhani & Hana, 2024).

The government has promoted various MSME digitalization programs, such as the national movement of proudly made in Indonesia (Gernas BBI), digital marketing training, and the integration of local e-commerce platforms. However, the implementation still needs to be strengthened through collaboration between academia and the private sector so that digital transformation can have a real impact on business performance (Inayati et al., 2025).

Therefore, this study focuses on analyzing the role of digitalization in improving MSME performance based on a literature review of various national academic sources. The systematic literature review (SLR) approach is used to synthesize empirical findings that can serve as references for developing digital transformation strategies for MSMEs in Indonesia.

## **LITERATURE REVIEW**

### *Digital economy*

The digital economy is defined as economic activity that is driven or strengthened by digital technologies, including online platforms, e-commerce, digital payment, and data analytics. Systematic review studies show that the digital economy expands market access, facilitates information flow, and improves transaction efficiency. However, it can also widen the gap between those who quickly adopt technology and those who lag behind. Its infrastructure—such as internet access and digital literacy—is a key determinant. In Indonesia, the rise of internet penetration has become the main driver of digital economy adoption among MSMEs. Nevertheless, weaknesses in digital capacity and financial capital remain significant challenges for many small enterprises.

### *Micro, small, and medium enterprises (MSMEs)*

Numerous field studies in Indonesia demonstrate that MSMEs play a substantial role in the national economy; however, the level of technology adoption varies widely. Some enterprises only use basic digital tools such as social media or simple marketplace platforms, while others have started implementing information systems and analytics. Common limiting factors include financial constraints, low digital literacy, lack of limited government support. Interventions such as digital training, incentive programs, and business incubation have been found to facilitate technology adoption, while also improving MSMEs marketing and inventory management capabilities.

### *performance growth*

many quantitative studies have identified a positive relationship between digitalization and firm performance—measured through sales, market share, and operational efficiency. However, this effect is not automatic. It depends on the owner's competence, digital strategy, and market competition. Some studies even report mixed or insignificant results: digital transformation alone, without adequate internal capacity and financial access, does not necessarily lead to better performance. This highlights the mediating and moderating roles of factors such as knowledge management, digital strategy, and market dynamics.

### *Digital transformation*

Digital transformation is defined more broadly than the mere adoption of technology. It encompasses changes in business models, internal processes, organization capabilities, and interactions with the digital ecosystem. Many Indonesian studies emphasize the need for a holistic approach involving skills, funding, policy support, and infrastructure. Empirical evidence shows that well-planned digital transformation—supported by clear strategies, training, and external assistance—can foster product and service innovation as well as market expansion. Conversely, without strategic direction and competence, digital investments often yield low returns on investment (ROI).

## **RESEARCH METHODS**

This study employs a qualitative approach using the systematic literature review (SLR) method to comprehensively examine various scientific publications discussing the transformation and digitalization of MSMEs in Indonesia. This method was chosen because it allows the identification, evaluation, and synthesis of findings from previous studies, thereby providing a comprehensive understanding of the role of digitalization in improving MSME performance.

The research data were obtained from ten nationally accredited SINTA journal articles relevant to topics such as digital entrepreneurship, business transformation, and MSME performance enhancement. All selected articles were chosen based on thematic relevance, research novelty, and their contribution to the development of literature in the field of MSME digitalization.

The analysis was conducted through content analysis, aimed at identifying conceptual similarities, relationships between variables, and the contextual application of digitalization in business activities. The findings from this literature review were

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then synthesized thematically to gain deeper insights into key factors influencing the success of MSME digitalization such as technology adoption, digital marketing strategies, data literacy, ecosystem support, and digital entrepreneurship education. Through this method, the study is expected to provide both theoretical and practical contributions to the development of policies and strategies for strengthening MSME digital transformation in indonesia.

**PREVIOUS RESEARCH FINDING**

No	Researchers & year	Title of research	method	Main focus of the study	findings	Relevance to this research
1	Devianto, Y., sukowo, B., & jatikusumo, D.(2025)	Digital transformation of MSMEs through data science training	Qualitative-training and community service study	Strengthening MSMEs digital capability through data science training	Data science training improve data literacy and oprational efficiency among MSMEs	Highlights the importance of digital literacy in promoting MSME transformation and performance
2	Mafraudloh, N., et al . (2025)	Bilingual digital marketing training for home based businesses	Descriptive training study	Enhancing digital promotion skills among home based entrepreneurs	Bilingual marketing training improves promotional skills and market access	Supports the idea that digital marketing plays a key role in MSME performance

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3	Aysi, S.A.H., et al. (2024)	Implementation of digital entrepreneurship learning in higher education:SLR	Systematic literature review	Implementation of digital entrepreneurship education in universities	Digital entrepreneurship education contributes to the readiness of young entrepreneurs	Reinforces digital entrepreneurship as a supporting factor for MSME transformation
4	Fauzi, F., et al.(2025)	Revitalizing MSMEs in Bekasi regency through digital transformation	Quantitative variable relationship analysis	Strategies for digital transformation among regional MSMEs	Digital transformation improves competitiveness and business efficiency at the local level	Strengthens the argument that digitalization positively impacts MSME performance growth
5	Ssriastini, N.W., et al. (2025)	Analysis of social media marketing activities	Quantitative variable analysis	Digital marketing activities through social media	Social media marketing activities significantly affect customer loyalty and purchase intention	Reinforces the role of digital marketing in improving MSME performance and transformation

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6	Iskandar, M. R., & raura, A. (2025)	Customer experience and trusr in shopee e-commerce	Quantitative	Customer experience and trust in digital platforms	Customer experience and trust influence customer loyalty	Explains external digitalization factors influencing online MSME performance growth
7	Welly, et al.(2025)	MSME transformation :the role of sak emkm and digitalization	Quantitative	Implementation of sak emkm and digitalization in business governance	Application of SAK EMKM and digitalization increases transparency and financial efficiency	Relevant to measurable and professional digital transformation in MSMEs
8	Rofi'ah,E.S., et al. (2025)	The effect of product quality and promotion on consumer purchase intention on shopee	Quantitative	The effect of digital promotion on consumer behavior	Product quality and digital promotion positively affect purchase intention	Supports the concept that digital promotion drives incriased sales and business performance
9	Antonius,K.T., & tulip, D. (2025)	Social presence and impulse buying on shopee live	Quantitative	Consumer behavior in live streaming based e-commerce	Social persence affects consumers impulse buying behavior	Provides insights into social digital effects relevant to online MSME market behavior

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10	Cloudia, F., & jane, O. (2025)	Description of porter's five forces in e-commerce enablers	Descriptive analytical	Competitive forces analysis in e-commerce	Competitive factors (competitors, suppliers, consumer, new entrants, substitutes) shape digital competitiveness	Relevant to analyzing the digital environment of MSME in the digital economy context
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## RESULTS DISCUSSION

Digitalization as a driver of MSME performance .

Digital transformation makes a substantial contribution to enhancing of MSMEs. The use of digital technologies such as point of sale systems, inventory management tools, and application based financial systems helps reduce recording errors, speed up transactions, and simplify financial monitoring. Findings from the literature show that MSMEs implementing digitalization possess higher adaptive capacity compared to those still relying on manual systems. According to Welly et al. (2025), the application of SAK EMKM (Financial accounting standards for MSMEs) and digitalization contributed 78.2% to the improvement of MSMEs financial performance.

Technology enables business owners to manage sales, financial, and customer data more accurately, thus accelerating data driven decision making processes. Digitalization also plays a crucial role in optimizing production and distribution times, leading to greater cost efficiency and business productivity. Hasna Indarti (2023) found that the adoption of e-commerce and digital payment systems significantly increased MSME revenues and operational efficiency, particularly in the trade and service sectors. These technologies strengthen integration between suppliers, producers, and consumers through transparent and fast digital systems.

Digital marketing and strengthening competitiveness.

Digital marketing is one of the most crucial aspects of MSME transformation. By utilizing social media, online marketplaces, and websites, MSMEs can expand market reach and build stronger relationships with customers. This strategy is considered a key factor in maintaining business existence in an era of intense global competition. Training programs and the adoption of digital marketing have proven effective in increasing MSMEs market reach. Mafrudloh et al. (2025) found that bilingual digital marketing training improved product photography skills, online store management and sales performance. Similarly, Sriastini et al. (2025) reported that

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social media marketing activities significantly strengthened brand trust and brand image, thereby increasing customer purchase intentions.

A study by lahallo et al.(2024) revealed that the use of social media enhances brand awareness and product sales, even among beginner entrepreneurs. This finding is reinforced by farhanurriska and yunus (2023), who found that digital marketing has a significant influence on consumers purchasing decisions, especially when supported by trust and interactive communication. The literature indicates that MSMEs adopting digital marketing possess higher adaptability than those relying on traditional methods. Digitalization also plays an essential role in optimizing production and distribution tim, resulting in improved cost efficiency and business productivity.

Digital ecosystem and institutional readiness.

The success of MSME digital transformation is not solely determined by technology availability of human resources to manage it effectively. Low digital literacy levels remain one of the most common obstacles, particularly in regions with limited internet infrastructure. Fauzi et al. (2025) identified five main factors determining digitalization success: individual readiness, organizational capability, digital culture, regulatory support, and infrastructure. Regions with higher readiness levels serve as models for underdeveloped areas through a digital cluster approach. Furthermore, data science based training programs have shown significant improvements in MSMEs data analysis capabilities (Devianto et al., 2025).

Asmawuyah et al. (2025) emphasized that human resources, entrepreneurial orientation, and digital competence are critical factors in improving the success of small businesses. Inovative and digitally literate human capital accelerates technology adoption in the MSME environment.

Similarly, inayati et al. (2025) found that mastery of digital marketing and digital accounting significantly affects MSME market performance. These competencies allow entrepreneurs to manage financial reports more transparently, accurately, and in real time. Additionally, dwiputri et al. (2025) explained that the level of digital adoption among MSMEs is strongly influenced by external factors such as business location, government support, and workforce size. This underscores the need for more inclusive policies and training support to ensure that digital transformation benefits not only urban MSMEs but also those in rural areas.

The role of e-commerce in business transformation.

Digitalization not only affects technical aspects but also creates opportunities for business model innovation and cross sector collaboration. Digital platforms with creative industries, educational institutions, and government bodies to develop higher value added products. E-commerce platforms serve as the main catalyst for digital business growth. Claudia and jane (2025) emphasize that collaboration between MSMEs and e-commerce enablers such as sirclo and jet commerce helps strengthen brand competitiveness. E-commerce also enhances customer trust through innovative features that ensure secure and efficient transactions (iakandar & raura, 2025).

According to jabbi (2025), digital transformation plays an essential role in increasing e-commerce adoption and cross border innovation. MSME actors who can adapt to technology tend to respond faster to market changes and create a sustainable competitive advantage. Meanwhile, putri et al. (2025) highlight that the younger generation, particularly generation Z, acts as the driving force of the digital economy due to their high level of technological acceptance. User experience and ease of use

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are dominant factor influencing their decision to continue shopping or running online businesses. Beyond innovation, business sustainability has become a major issue in the development of digital MSMEs. Sipiana et al. (2025) found that marketing activities through social media and word of mouth communication have a significant effect on customer loyalty, especially in the food and beverage sector. These findings underline the importance of continuous and interactive communication between MSMEs and their customers.

**Digital learning and entrepreneurship.**

The digital transformation of MSMEs cannot stand alone without the support of a strong and inclusive ecosystem. Collaboration among the government, academia, and the private sector is essential to build digital infrastructure, regulations, and human resource capacity.

The study conducted by Aysi et al. (2024) demonstrates that digital entrepreneurship education in higher education institutions positively influences innovative capabilities, entrepreneurial attitudes, and business opportunities. This finding reinforces the importance of digital literacy in developing a generation of entrepreneurs who are adaptive to technological change.

The literature review also indicates that cross sector collaboration can accelerate digital inclusion and improve MSME performance. Programs such as digital literacy training, technology based business incubation, and integration of digital payment platforms are strategic initiatives to expand MSME participation in the digital ecosystem.

Moreover, digital transformation encourages greater transparency and accountability in business management information systems helps MSME owners make data driven decisions, monitor financial performance, and understand consumer behavior more accurately.

These results are consistent with the findings of Hasna Indarti (2023) and Asmawiyah et al. (2025), who emphasize that digitalization improves efficiency while simultaneously creating new growth opportunities. Therefore, the literature review confirms that digitalization has a multidimensional impact from operational efficiency and marketing innovation to collaboration and business sustainability. This transformation must be supported comprehensively through enhanced digital literacy, improved human resource competence, and government policies that are inclusive and adaptive to technological change.

**DISCUSSION**

The findings of the literature review indicate that digitalization has a significant impact on improving the performance and competitiveness of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. This result aligns with the *Technology Innovation Theory* proposed by Rogers (2003), which explains that the adoption of new technologies accelerates the diffusion of innovation within organizations. MSMEs that rapidly adapt to digital technology tend to achieve higher operational efficiency, faster decision-making, and broader market opportunities.

The relationship between digitalization and MSME performance is also supported by the studies of Welly et al. (2025) and Hasna Indarti (2023), which affirm that the use of digital systems such as e-commerce, financial applications, and online payment platforms can enhance productivity and cost efficiency. Nevertheless, there remains a digital adoption gap between urban and rural MSMEs due to differences in

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digital literacy and internet infrastructure. This reinforces the view of Fauzi et al. (2025), who emphasize that individual readiness and institutional support are crucial factors in the success of digital transformation.

Furthermore, the application of digital marketing has proven effective in expanding market reach and strengthening brand image among MSMEs. This finding supports the *Customer Engagement Theory*, which posits that active interaction between consumers and brands through digital media increases trust and customer loyalty. The studies by Mafrudloh et al. (2025) and Sriastini et al. (2025) demonstrate that digital marketing training and the strategic use of social media play a vital role in building brand trust and enhancing purchase intention.

In addition, cross-sector collaboration involving government, academia, and industry has been shown to reinforce the digital ecosystem for MSMEs. This is consistent with the *Triple Helix Model*, which highlights the synergy among key actors in accelerating innovation and driving technology-based economic growth. Research by Aysi et al. (2024) and Dwiputri et al. (2025) supports this notion by showing that digital entrepreneurship education and public policy support have a positive effect on MSME digital readiness.

However, digitalization also introduces new challenges, such as the need to strengthen data security, improve digital analytical capabilities, and enhance entrepreneurs' readiness for continuous learning. Therefore, a sustainable strategy is required to strengthen digital literacy, improve human resource competence, and ensure equitable access to technology across all regions of Indonesia.

Overall, this discussion highlights that digitalization is not merely a technological tool but a comprehensive transformation strategy encompassing managerial, social, and cultural dimensions. The success of MSMEs in the digital era depends largely on their ability to integrate technology with innovation, collaboration, and continuous learning.

## CONCLUSION

Based on the literature review, it can be concluded that digitalization plays a strategic role in improving the performance and competitiveness of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The adoption of digital technologies—such as e-commerce platforms, social media, and digital financial systems—has been proven to expand market access, increase operational efficiency, and accelerate data-driven decision-making. However, the success of digital transformation depends not only on technology availability but also on human resource readiness, digital literacy, and ecosystem support.

Previous studies emphasize that cross-sector collaboration among government, academia, and industry is essential to create an inclusive and sustainable digital environment. Digital entrepreneurship education and literacy training are crucial for developing entrepreneurial competence and adaptability to technological change. Furthermore, the gap between urban and rural MSMEs must be addressed through equitable policies and improved digital infrastructure.

In conclusion, digitalization is not merely about technological adoption but represents a comprehensive transformation that encompasses managerial, social, and cultural dimensions. Strengthening digital literacy, enhancing human resource capacity, and fostering collaboration among key stakeholders are fundamental steps toward achieving sustainable MSME development in the digital economy era.

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