

Original Article

The Effect of Digitalization on MSME Productivity in Masbagik District, East Lombok Regency

Adya Sabila Babgi *, Luluk Fadliyanti, Budiman Budiman

Development Economics Study Program, Faculty of Economics and Business, University of Mataram, Indonesia

*Correspondence Author: Adya Sabila Babgi

Majapahit Street No.62, Gomong, Kec. Selaparang, Kota Mataram, Nusa Tenggara Bar. 83115.

✉ adyasabilab@gmail.com

This article contributes to:



Abstract. Despite their considerable national contribution, challenges to MSME development remain apparent at the regional level, particularly in the small-scale and household manufacturing sector in West Nusa Tenggara (NTB) Province. This study analyzes the effect of digitalization on MSME productivity in Masbagik District, East Lombok Regency. It employed a quantitative design with an associative approach. The study population comprised 87 MSMEs, and a sample of 71 respondents was selected through purposive sampling according to predetermined criteria. Primary data were collected directly from respondents through a questionnaire and analyzed using multiple linear regression with SPSS. The results show that marketing, financial, operational, and customer service digitalization have positive and significant effects on MSME productivity, both partially and simultaneously. These findings imply that MSME productivity in Masbagik District depends on the integrated and sustained adoption of digitalization across multiple business functions. This process should also be supported by stronger digital literacy and relevant training to improve business effectiveness and efficiency.

Keywords: Digitalization, Productivity, MSMEs.

1. Introduction

Micro, small, and medium enterprises (MSMEs) are a principal pillar and engine of the national economy. According to the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, MSMEs make a substantial contribution to the national economy: 65.5 million business units contribute 61.07% of gross domestic product (GDP), equivalent to approximately IDR 9,580 trillion, and account for more than 97% of national employment. These figures not only demonstrate their strategic contribution to economic growth but also their vital role in sustaining social and economic stability, particularly amid global challenges such as economic crises and pandemics [1].

Despite their considerable national contribution, challenges to MSME development remain apparent at the regional level, particularly in the small-scale and household manufacturing sector in West Nusa Tenggara (NTB) Province. The manufacturing sector's contribution to NTB's gross regional domestic product (GRDP) remains relatively low: 3.42% in the first quarter of 2024 and 4.29% in 2025. In 2025, this share was far below those of agriculture, forestry, and fisheries (23.24%) and mining and quarrying (16.00%). This relatively limited contribution highlights the need to strengthen the manufacturing sector so that it can generate greater added value, create employment, and sustainably drive regional economic diversification [2].

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One factor thought to constrain MSME development in NTB is the low adoption of digital technology. According to the Micro and Small Industry (IMK) Survey, only 13.22% of micro and small enterprises in NTB Province used the internet. Food industries accounted for 5,990 enterprises, or approximately 41.49% of all businesses that used the internet. These figures indicate that most MSME owners in NTB have not yet used digital technology optimally to support promotion, transactions, or business management [3]. East Lombok Regency has considerable potential for MSME development. Data from [4] indicate that 26,873 MSME units operate across 21 districts. Masbagik District records the highest number, with 4,137 MSME units. This concentration indicates intense business activity and substantial development potential that remains to be optimized.

According to the latest data from the East Lombok Regency Office of Cooperatives and SMEs [4], 492 MSMEs in East Lombok Regency hold a Business Identification Number (NIB); their distribution is shown in Figure 1.

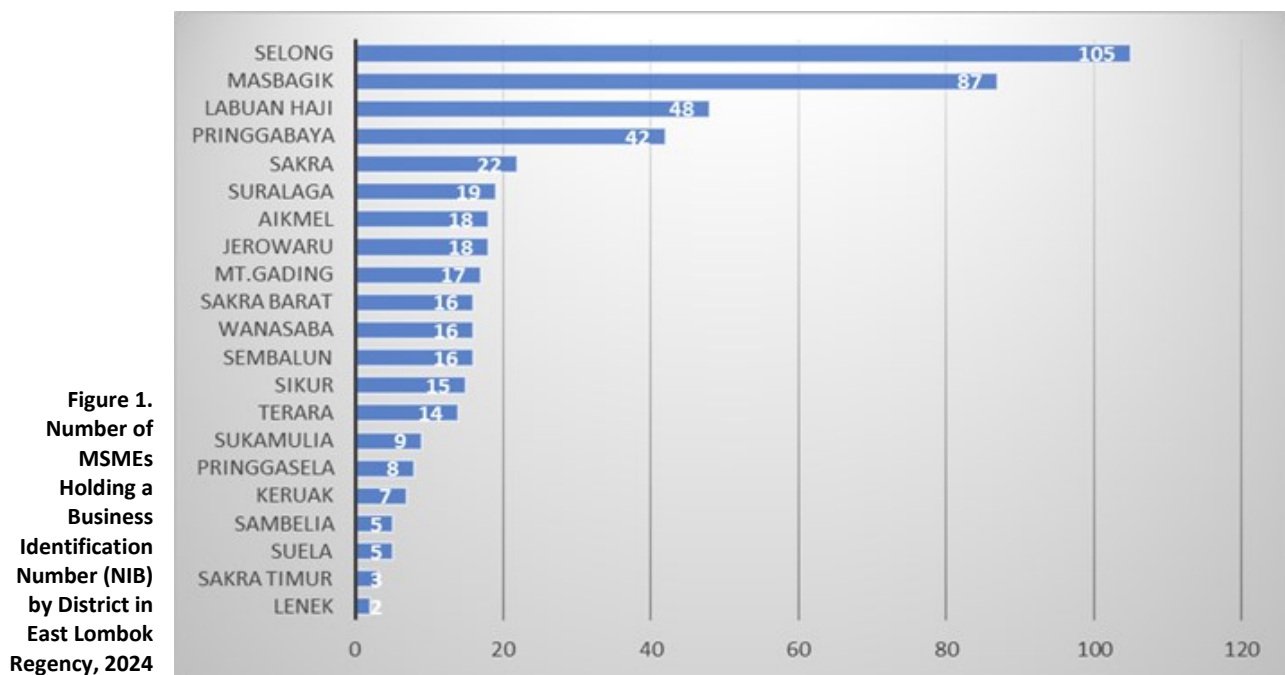


Figure 1 shows that MSMEs with an NIB are concentrated in Selong and Masbagik districts, each with more than 80 registered businesses. Masbagik District's position as one of the largest concentrations of MSMEs in East Lombok Regency reflects the readiness of business owners, particularly to engage in digitalization. MSMEs with an NIB generally maintain more orderly business administration and are therefore better prepared to adopt digital technologies that enhance productivity. These conditions indicate that Masbagik District has substantial economic potential and is a relevant setting for examining how digitalization can help MSMEs grow more rapidly, efficiently, and adaptively in response to market dynamics.

In the MSME context, digitalization includes the use of *e-commerce*, digital marketing, digital payment systems, and *cloud*-based technology to support production and distribution processes [5]. These technologies facilitate operations, broaden market reach, and improve business efficiency and competitiveness. Digitalization has also been shown to increase productivity and profitability [6]. The adoption of digitalization is becoming increasingly evident among MSMEs in East Lombok Regency. A study reported in [7] found that most MSME owners in East Lombok Regency had used social media and *e-commerce* to expand market reach and improve operational efficiency, although limited internet access and low digital literacy remained constraints.

Although MSME digitalization in East Lombok Regency has developed rapidly, adoption remains uneven across the region. Each district has distinct economic characteristics and dynamics, and digitalization has not been applied uniformly across all business functions [8]. Current use is concentrated mainly in social-media marketing, whereas digital applications for finance, operations, and customer service, such as accounting software, inventory management, cashless payment systems, and *chatbots*, remain limited. Digitalization should therefore not be treated as a single variable; it comprises four principal dimensions: marketing, financial, operational, and customer service digitalization. Each dimension presents distinct challenges and contributes differently to MSME productivity [9].

Theoretically, digitalization enables MSMEs to improve operational efficiency, strengthen business governance, and enhance competitiveness by using technology to structure business processes and adapt them to market change [5]. MSME productivity, meanwhile, refers to a business's effectiveness in generating output from the inputs it uses. Strategic digital integration can increase business efficiency and output [10]. Wulan et al. [6] further emphasized that digital transformation significantly improves productivity through process efficiency and expanded market access.

Although several studies have established a positive relationship between digitalization and MSME productivity, most have examined broad contexts and have not addressed the specific conditions of particular localities. Zikri [10] discussed the relationship between digital transformation and MSME productivity at the national level. Wulan et al. [6] likewise found that digital transformation can increase productivity by up to 30%; however, their study emphasized theoretical aspects without local-level empirical evidence. Similarly, Kristiana and Ismalina [11] demonstrated a positive effect of digitalization on the productivity of micro and small manufacturing enterprises in Indonesia, but their national analysis covered a very broad dataset. Methodologically, earlier research has relied largely on secondary analysis and literature reviews, whereas studies using primary data from MSME owners in specific localities remain limited.

Accordingly, this study examines the effect of digitalization on MSME productivity in Masbagik District, East Lombok Regency. Specifically, it analyzes the partial and simultaneous effects of marketing, financial, operational, and customer service digitalization on MSME productivity and identifies the dimension with the strongest influence.

2. Method

This study employed a quantitative associative approach to analyze the effect of digitalization on MSME productivity in Masbagik District, East Lombok Regency. Data collection began in December 2025. The study population consisted of 87 MSME units. The Slovin formula with a 5% margin of error yielded a sample of 71 respondents. Purposive sampling was used according to the following criteria: the business met the MSME criteria under Government Regulation No. 7 of 2021, had operated for at least one year, and had implemented digitalization in its business activities. Primary data were collected using a closed-ended questionnaire with a 1-5 Likert scale, while supporting data were obtained through observation and documentation.

The independent variables were marketing, financial, operational, and customer service digitalization, while the dependent variable was MSME productivity, measured in terms of increased sales, production volume, efficiency, and turnover growth. Data were analyzed using SPSS version 26. Data quality was assessed through validity and reliability tests, followed by the classical assumption tests of normality, multicollinearity, and

heteroscedasticity. The effects among variables were then examined using multiple linear regression, a t-test to determine partial effects, an F-test to determine simultaneous effects, and the coefficient of determination to assess the model's ability to explain variation in MSME productivity.

3. Results and Discussion

3.1 Multiple Linear Regression Results

Multiple linear regression is a statistical method used to determine the effects of more than one independent variable on a single dependent variable. The results are presented in Table 1.

Table 1.
Multiple Linear
Regression
Results

Variable	Unstandardized B	Coefficients Std. Error	Standard. Coeff. Beta	Sig.
(Constant)	-12.03	3.26	-	<0.01
Marketing Digitalization	0.38	0.08	0.38	<0.01
Financial Digitalization	0.50	0.08	0.50	<0.01
Operational Digitalization	0.46	0.09	0.44	<0.01
Customer Service Digitalization	0.35	0.09	0.35	<0.01

As shown in Table 1, the multiple linear regression model indicates that MSME productivity is influenced by four predictors: marketing, financial, operational, and customer service digitalization. The estimated regression equation is:

$$Y = -12.03 + 0.38(X1) + 0.50(X2) + 0.46(X3) + 0.35(X4) + e$$

where Y denotes MSME productivity, X1 marketing digitalization, X2 financial digitalization, X3 operational digitalization, and X4 customer service digitalization. The marketing digitalization coefficient of 0.38 indicates that a one-unit increase in marketing digitalization increases MSME productivity by 0.38 units, assuming all other variables remain constant. The financial digitalization coefficient of 0.50 indicates that a one-unit increase in financial digitalization increases MSME productivity by 0.50 units, assuming all other variables remain constant. Similarly, the operational digitalization coefficient of 0.46 indicates that a one-unit increase in operational digitalization increases MSME productivity by 0.46 units, assuming all other variables remain constant. The customer service digitalization coefficient of 0.35 indicates that a one-unit increase in customer service digitalization increases MSME productivity by 0.35 units, assuming all other variables remain constant.

3.2 Classical Assumption Test Results

The results of the classical assumption tests are presented in Table 2.

Table 2.
Multicollinearity
Test Results

Variable	Collinearity Statistics		Sig.	Asymp. Sig. (Monte Carlo)
Tolerance	VIF			
Marketing Digitalization	0.94	1.06	0.63	0.20
Financial Digitalization	0.99	1.01	0.72	
Operational Digitalization	0.95	1.06	0.83	
Customer Service Digitalization	0.91	1.10	0.29	

Table 2 shows that all independent variables have Tolerance values above 0.10 and variance inflation factor (VIF) values below 10. Specifically, Marketing Digitalization has a Tolerance value of 0.94 and a VIF of 1.06; Financial Digitalization, 0.99 and 1.01; Operational Digitalization, 0.95 and 1.06; and Customer Service Digitalization, 0.91 and 1.10, respectively. These values indicate no strong correlations among the independent variables; therefore, the regression model is free from multicollinearity.

The Glejser heteroscedasticity test results in Table 2 show that the model is free from heteroscedasticity and therefore satisfies the assumption of homoscedasticity. The significance values (p-values) of all independent variables (X1, X2, X3, and X4) exceed 0.05, indicating that none of the independent variables has a statistically significant effect on the absolute residuals. Thus, the residual variance is constant and evenly distributed, and the regression estimates are suitable and reliable for decision-making.

The one-sample Kolmogorov-Smirnov normality results in Table 2 yielded an Asymp. Sig. (2-tailed) value of 0.20, which exceeds 0.05. The Monte Carlo Sig. (2-tailed) value was 0.65, with a 99% confidence interval of 0.64-0.66; this value also exceeds 0.05. The regression residuals are therefore normally distributed, satisfying the model's normality assumption.

3.3 t-Test Results

As shown in Table 1, marketing digitalization has a regression coefficient of 0.38 and a significance value of $p < 0.01$. This result indicates a positive and significant effect on MSME productivity: a one-unit increase in marketing digitalization increases MSME productivity by 0.38 units, *ceteris paribus*. Financial digitalization has a regression coefficient of 0.50 and a significance value of $p < 0.01$, meaning that a one-unit increase in financial digitalization increases MSME productivity by 0.50 units, *ceteris paribus*. Operational digitalization has a regression coefficient of 0.46 and a significance value of $p < 0.01$, meaning that a one-unit increase in operational digitalization increases MSME productivity by 0.46 units, *ceteris paribus*. Finally, customer service digitalization has a regression coefficient of 0.35 and a significance value of $p < 0.01$, meaning that a one-unit increase in customer service digitalization increases MSME productivity by 0.35 units, *ceteris paribus*.

3.4 F-Test

The F-test results are presented in Table 3.

	Sum of Squares	df	Mean Square	F	Sig.
Regression	800.86	4	200.21	22.69	<0.01 b
Residual	582.47	66	8.83		
Total	1383.32	70			

Table 3. F-Test Results

Note: $R = 0.76$, $R^2 = 0.58$, and adjusted $R^2 = 0.55$

Based on the ANOVA results in Table 3, the calculated F-value is 22.69, with a significance value of $p < 0.01$. Because the significance value is below 0.05, marketing, financial, operational, and customer service digitalization simultaneously have a significant effect on MSME productivity. Collectively, the four independent variables explain variation in MSME productivity. The regression model is therefore suitable for explaining the effects of marketing, financial, operational, and customer service digitalization on MSME productivity.

3.5 Coefficient of Determination (R^2)

The coefficient of determination values accompanying Table 3 show that $R = 0.76$, indicating a strong relationship between the independent and dependent variables. The R^2 value of 0.58 means that 57.9% of the variation in MSME productivity is explained by marketing, financial, operational, and customer service digitalization, while the remaining 42.1% is explained by variables outside the model. The adjusted R^2 value of 0.55 indicates that the regression model retains substantial explanatory power after adjustment for the number of predictors and sample size.

3.6 Discussion

3.6.1 Effect of Marketing Digitalization on MSME Productivity

The partial t-test from the multiple linear regression analysis indicates that Marketing Digitalization (X1) has a regression coefficient of 0.38, a significance value of $p < 0.01$, and a calculated t-value of 4.63. Marketing digitalization therefore has a positive and significant effect on MSME productivity in Masbagik District, East Lombok Regency. Increased adoption of marketing digitalization consequently improves business productivity. In other words, the more optimally and consistently business owners use social media, *e-commerce*, and digital platforms for promotion and sales, the greater their opportunity to increase sales volume and turnover. Higher sales directly increase business output.

The ANOVA (F-test) results show that the overall regression model significantly predicts variable Y, as indicated by an F-value of 22.69 and a significance level of $p < 0.01$. Marketing digitalization, together with the other digitalization variables in the model, therefore has a simultaneous effect on MSME productivity. Thus, the influence of marketing digitalization cannot be separated from the overall system of business digitalization adopted by MSME owners. This finding is consistent with production theory, which states that firms manage inputs to produce output optimally. According to Lipsey et al. (1993, as cited in Anggraini et al., 2022), production theory explains how firms manage inputs and determine output to maximize profit with the fewest possible inputs. This proposition is supported by Solow's theory, which identifies technology as a principal factor of production that makes the input-output relationship more efficient [12]. In this study, marketing digitalization represents the use of technology that enables MSMEs to expand their market reach without a substantial increase in promotional costs, thereby creating business efficiencies that improve productivity.

According to the *Technology Acceptance Model* [13], technology acceptance is influenced by perceived usefulness and perceived ease of use. When MSME owners in Masbagik District perceive that digital media can increase sales and expand market reach, they are likely to use the technology continuously. Consistent use subsequently improves business efficiency and productivity. This finding is reinforced by [14], which reports that accounting digitalization improves efficiency and reduces MSME operating costs through automated records and fewer administrative errors. In addition, [15] explains that digital innovation through fintech and digital transaction services significantly improves MSME financial performance, particularly profitability and capital turnover. Furthermore, [16] states that financial digitalization creates a more efficient, transparent, and adaptive system and encourages financial technology innovation. Such efficiency and transparency strengthen financial control and ultimately improve productivity.

3.6.2 Effect of Financial Digitalization on MSME Productivity

Financial Digitalization (X2) has a positive and significant effect on MSME productivity in Masbagik District, East Lombok Regency, with a regression coefficient (Beta) of 0.50, a significance value of $p < 0.01$, and a calculated t-value of 6.23. The greater the use of financial recordkeeping applications, digital payment systems, and cashless transactions, the higher the resulting business productivity. These technologies therefore contribute to increased business output. This finding is consistent with production theory, which states that production requires inputs such as capital, labor, and technology to generate output [17]. Financial digitalization constitutes the use of technology to manage capital more effectively through structured recordkeeping, cost

control, and cash-flow monitoring. When capital is managed systematically and under control, inputs are used more efficiently and output can increase.

This finding is also supported by [14], which reports that financial (accounting) digitalization improves efficiency and reduces MSME operating costs. Moreover, [15] explains that digital innovation through fintech and digital transaction services significantly improves MSME financial performance, particularly profitability and capital turnover. The theoretical arguments and earlier findings therefore support the present result that financial digitalization increases MSME productivity.

3.6.3 Effect of Operational Digitalization on MSME Productivity

The partial t-test from the multiple linear regression analysis shows that Operational Digitalization (X3) has a regression coefficient of 0.46, a significance value of $p < 0.01$, and a calculated t-value of 5.30. Operational digitalization therefore has a positive and significant effect on MSME productivity in Masbagik District, East Lombok Regency. The more extensively and effectively technology is used in business operations, the higher the resulting productivity. The use of technologies such as digital point-of-sale (POS) systems, inventory management applications, and digital production tools can improve work efficiency and streamline business processes. When production and business management become more structured and records are maintained clearly, the use of raw materials, time, and labor is better controlled, thereby increasing output in both quantity and quality.

Theoretically, this finding is consistent with production theory, in which capital, labor, skills, and technology constitute factors of production [17]. Solow [12] emphasized that technology is a principal factor of production that increases the efficiency of the input-output relationship. Operational digitalization applies technology to improve a business's internal work mechanisms. Through digital recordkeeping, more accurate inventory management, and integrated transaction processes, MSME owners in Masbagik District can optimize the use of raw materials, time, and labor. These improvements enable businesses to produce greater or more consistent output without substantially increasing resources. Productivity therefore increases through greater efficiency rather than merely through the addition of factors of production.

Furthermore, according to the *Technology Acceptance Model* (TAM) introduced by [13], technology acceptance is influenced by perceived usefulness and perceived ease of use. MSME owners in Masbagik District will continue using digital operational systems when those technologies demonstrably streamline workflows and improve efficiency.

3.6.4 Effect of Customer Service Digitalization on MSME Productivity

Customer Service Digitalization (X4) has a regression coefficient of 0.35, a significance value of $p < 0.01$, and a calculated t-value of 4.17. Because the significance value is below 0.05, this variable has a significant effect on MSME productivity in Masbagik District, East Lombok Regency. The positive coefficient indicates that greater adoption of customer service digitalization is associated with higher business productivity. The use of technology in customer service can be explained through the *Technology Acceptance Model* (TAM) developed by [13], which holds that technology adoption is influenced by perceived usefulness and perceived ease of use. When MSME owners find that *WhatsApp Business*, chatbots, and social media facilitate communication and accelerate service, they become more likely to continue using these technologies. These perceived benefits support the sustained use of digital services in business activities.

From the perspective of production theory, technology is a factor that can increase the efficiency with which inputs are used, thereby generating greater output. Digital customer service accelerates transactions, facilitates the delivery of product and promotional information, and enables two-way communication with consumers. These improvements in service and interaction increase customer satisfaction and the likelihood of repeat purchases. They ultimately increase sales and turnover, which is reflected in higher MSME productivity. This finding is reinforced by [18], which reports that digital *Customer Relationship Management* (CRM) significantly improves MSME marketing performance, particularly sales, customer interaction, and repeat-purchase opportunities. Reference [19] also explains that digital transformation enables MSMEs to interact directly with customers, collect feedback, and adapt marketing strategies, thereby increasing customer engagement and loyalty.

Thus, the positive effect of customer service digitalization on productivity can be understood as a process that begins with technology acceptance based on perceived benefits and proceeds to greater efficiency and growth in business output. The more effectively digital customer service is used, the higher the productivity of MSMEs in Masbagik District, East Lombok Regency.

3.6.5 The Digitalization Variable with the Strongest Effect on MSME Productivity

The multiple linear regression results show that marketing (X1), financial (X2), operational (X3), and customer service digitalization (X4) all have positive and significant effects on MSME productivity in Masbagik District, East Lombok Regency, as demonstrated by a significance value of $p < 0.01$ for each variable. Financial Digitalization (X2) has the largest *standardized coefficient Beta*, at 0.50, compared with 0.44 for operational digitalization, 0.38 for marketing digitalization, and 0.35 for customer service digitalization. The magnitude of the Beta value for Financial Digitalization (X2) indicates that this variable makes the strongest contribution to explaining higher MSME productivity. Financial digitalization can therefore be identified as the most influential variable in improving MSME productivity in Masbagik District, East Lombok Regency.

The dominant role of financial digitalization can be explained through the *Technology Acceptance Model* (TAM) developed by [13]. Under this framework, technology adoption is influenced by perceived usefulness and perceived ease of use. MSME owners who directly experience the benefits of digital financial systems, such as easier transaction recording, cash-flow monitoring, and cost control, tend to accept these technologies more readily. When a system is considered useful and easy to use, its adoption becomes sustained and produces tangible effects on business performance.

Production theory states that production requires inputs such as capital, labor, and technology to generate output [17]. Financial digitalization can be conceptualized as the use of technology to manage capital more effectively through structured recordkeeping, cost control, and cash-flow monitoring. When capital is managed systematically and under control, inputs are used more efficiently and output can increase. This finding is consistent with [16], which states that financial digitalization creates a more efficient, transparent, and adaptive system and encourages financial technology innovation. Reference [14] likewise reports that accounting digitalization improves efficiency and reduces MSME operating costs through automated records and fewer administrative errors.

4. Conclusion

The results demonstrate that marketing, financial, operational, and customer service digitalization have positive and significant effects on MSME productivity in

Masbagik District, East Lombok Regency, both partially and simultaneously. The adoption of digitalization across multiple business functions can therefore improve MSME productivity. The regression results further show that financial digitalization is the most influential variable, as indicated by its larger beta coefficient relative to the other variables.

5. Declaration

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