Mantik Journal, 10 (2) (2026), ISSN 2685-4236 (Online)

Published by:Institute of Computer Science (IOCS)

Jurnal Mantik

Journal homepage: www.iocscience.org/ejournal/index.php/mantik

Digital competency strengthening model, motivation, and innovative work culture to improve performance and the competitiveness of MSMEs in the special economic zone of Palu

Evawarta I. Pagisi[1], Maulid Sakaria[2], Abd. Azis[3]

[1,2,3] Entrepreneurship Studies Program, Alkhairaat University, Indonesia

A R T I C L E I N F O

Article history:

Received Jun 05, 2026
Revised Jun 11, 2026
Received Jun 22, 2026

Keywords:

Digital Competence;
Innovative Work Culture;
Motivation;
MSMEs;
Performance;

ABSTRACT

This study aims to analyze the influence of digital competencies, motivation, and innovative work culture on the performance of MSMEs in Palu City as an effort to strengthen business competitiveness in the era of digital transformation. The research uses a quantitative approach with a survey method of 150 MSME actors selected through purposive sampling techniques. Data were collected using questionnaires that had met the criteria for validity and reliability, with a Cronbach's Alpha value of 0.853 indicating a high level of reliability. Data analysis was carried out using multiple linear regression. The results of the study produced a regression equation $Y = 8.020 - 0.033X_1 + 0.242X_2 + 0.353X_3$. Partially, digital competence had no significant effect on the performance of MSMEs ($\beta = -0.033$; $t = -0.794$; $p = 0.428$), while motivation had a positive and significant effect ($\beta = 0.242$; $t = 2.710$; $p = 0.008$) and innovative work culture also had a positive and significant effect ($\beta = 0.353$; $t = 4.261$; $p = 0.000$). The results of the simultaneous test showed that digital competence, motivation, and innovative work culture together had a significant effect on the performance of MSMEs with values of $F = 16.835$ and $p = 0.000$. Multicollinearity testing showed no correlation problems between independent variables with a Tolerance value of 0.709–0.953 and a VIF of 1.050–1.411. The findings of the study indicate that the improvement in the performance of MSMEs is more determined by motivation factors and innovative work culture than by digital competence alone. Therefore, the MSME development strategy needs to be directed at strengthening human resources that not only focus on improving digital skills, but also on forming motivation and work culture that is adaptive, creative, and innovation-oriented to support business sustainability and competitiveness.

Corresponding Author:

Evawarta I. Pagisi,
Departement, Faculty, Study Program,
Alkhairaat University,
Trans Palu-Donggala Road) Number 39, Lere Village, West Palu District, Palu City, Central Sulawesi, Indonesia.
Email: eva.nesiad4f@gmail.com

1. INTRODUCTION

MSMEs contribute significantly to the Indonesian economy (Aminullah et al., 2024; Nursini, 2020) by absorbing more than 97% of the national workforce and contributing

more than 60% to GDP (Kementerian UMKM, 2024) However, in the midst of the acceleration of the digital economy, most MSMEs face major challenges (Cueto et al., 2022), low digital competence, lack of innovation, and weak innovative work culture (Muzakkir, 2025; Sanusi, Z. M., & Roostika, 2023; Suraji, 2022). This condition leads to stagnant productivity and low competitiveness in both domestic and global markets (Vasani & Abdulkareem, 2024).

Various studies show that digital competence is a key factor in increasing the efficiency and productivity of MSMEs (Hasbolah, 2021; Kusumastuti, 2022; Sanusi, Z. M., & Roostika, 2023)while work motivation and innovative culture are catalysts for improving organizational performance (Kontoghiorghes, 2015; Virgiawan, 2021) On the other hand, many MSMEs still rely on traditional work systems and have not integrated technology in their business processes (Hendrawan et al., 2024) MSME shops in the Palu City SEZ provide an empirical overview of the real condition of MSME actors' businesses which are dominated by micro and small businesses with simple characteristics in terms of appearance, management, and use of digital technology. SMEs in the Special Economic Zone (SEZ) of Palu City are generally dominated by micro and small businesses that are still managed in a simple manner with a relatively limited level of digital technology utilization in promotion through social media and customer communication. In contrast to SMEs in areas with more mature digital ecosystems, SMEs in the Palu SEZ still face challenges in digital literacy, managerial capacity, and innovation culture, despite having great opportunities through government support, investment access, and the development of special economic zones. Therefore, digital transformation in the Palu City SEZ requires an approach that not only focuses on technology, but also on strengthening competence, motivation, and innovative work culture in order to be able to improve business performance and competitiveness in a sustainable manner.

The diversity of business types shows the great potential of the local economy, as well as indicating limitations in innovation, branding, and digitalization, thus strengthening the urgency of research related to strengthening digital competencies, work motivation, and innovative work culture to improve the performance, competitiveness, and sustainability of MSMEs in the midst of the demands of the digital economy.

This is related to President Prabowo Subianto's Asta Cita, especially on the agenda of developing superior human resources, strengthening the people's economy, and accelerating digital transformation (Tlogopayung, 2024) There is a strong emphasis on developing national workforce competencies to be able to adapt to the modern technology-based economy, while strengthening the MSME sector as the backbone of Indonesia's economic independence. In addition, it is in line with the government's commitment to national digital transformation. Based on the description, research will be carried out related to strengthening digital competencies, innovation and work motivation to strengthen the performance and competitiveness of MSMEs. With the formulation of the problem "What is the relationship between digital competency level, work motivation, and innovative work culture as part of the model of strengthening MSMEs in the Palu City SEZ, Central Sulawesi?". The goal is to find out the relationship between these keywords in an effort to strengthen the performance and competitiveness of MSMEs in the Palu City SEZ.

2. RESEARCH METHOD

Departing from the need to fully understand how strengthening human resources (HR) can encourage improved performance and competitiveness of MSMEs in the midst of the demands of digital economy transformation, especially in the Palu City SEZ. This research positions MSMEs not only as economic units, but as small organizations that are highly dependent on human quality, work value, and adaptability to technological changes. Therefore, the research approach is directed at integrating HR management perspectives, organizational behavior, and digital transformation to explain the

relationship between digital competencies, work motivation, and innovative work culture in shaping the performance of MSMEs. Seek to build an evidence-based understanding of the internal key factors that determine success in utilizing digital opportunities, as well as formulate a model of strengthening human resources that is contextual, applicative, and relevant to the characteristics of MSMEs in SEZs.

The research uses quantitative methods (Ikbal et al., 2018; Kasenda & Wijayangka, 2019), objectively empirically tested the influence of digital competencies, work motivation, and innovative work culture on the performance and competitiveness of MSMEs in Palu City SEZ through standardized variable measurements and statistical analysis. The approach allows for systematic testing of models and hypotheses, including the strength of the direction of the relationship between variables, so that the model of strengthening MSME human resources developed has strong scientific validity and reliability. Its advantages lie in the ability to produce measurable, objective, and generalizable findings, while supporting the preparation of evidence-based recommendations relevant to policy making and MSME development program design, especially in the context of digital transformation and increasing competitiveness. This type of *explanatory sequential design research* was conducted in Palu City-a representative of the MSME cluster of Central Sulawesi Province. Population, all MSME actors are registered with the Cooperatives and MSMEs Office. The sample was determined by 150 respondents using *proportionate stratified random sampling.*

The research population is all MSME actors operating in the Palu City Special Economic Zone (SEZ). The determination of the number of samples was carried out by taking into account the need for multiple linear regression analysis as well as the characteristics of the study population. Referring to the opinion of (Hair et al., 2022), the sample size for multivariate and regression analysis is recommended to be in the range of at least 100 respondents in order to produce stable parameter estimates and have adequate statistical strength. In addition, Green, Lawrence W., & Kreuter, (1991) ecommended a minimum sample size for regression model testing using the formula $N \geq 50+8m$, where m is the sum of independent variables. With three independent variables, the minimum sample number required is 74 respondents. Therefore, the use of 150 respondents in this study has exceeded the recommended minimum limit so that it is considered adequate to produce more accurate estimates and improve the generalization ability of the research results.

The low competitiveness of MSMEs in the Palu City SEZ era in the digital economy era is rooted in the limited quality of human resources, especially in the use of technology and innovation development. To answer these challenges, the research focuses on strengthening digital competencies, work motivation, and innovative work culture as key factors that simultaneously affect the performance of MSMEs, which is reflected in productivity, sales growth, and customer satisfaction. The further improvement in MSME performance is expected to encourage the creation of competitiveness and business sustainability, so that it leads to the formulation of a model for strengthening MSME human resources that is adaptive and relevant to the needs of digital transformation in special economic zones. The following are the needs of research data:

Tabel 2. Kebutuhan Data Penelitian

Variable	Indicator
X1: Digital Competence *(Arifin et al., 2025; Hasan et al., 2025; Heinonen, 2010; Ilie, 2020; Louati et al., 2024; Saputri et al., 2023)*	Digital Information Literacy
	Digital Technology Utilization
	Digital Communication
	Digital Security
	Digital Utilization for Innovation
X2: Work Motivation *(Birdthistle & Birdthistle, 2008; Boadi et al., 2019; Dini et al., 2025; Gamage, 2014; Panda & Panda, 2005; Toode et al., 2011)*	Achievement Motivation
	Work Responsibility
	Recognition and Appreciation
	Business Commitment
	Self-Development Needs
X3: Innovative Work Culture *(Ali Taha & Sirková, 2016; Kratzer et al., 2017; Wu & Perng, 2016)*	Openness to New Ideas
	Risk-Taking Orientation
	Continuous Learning
	Support for Creativity
	Adaptability to Change
Y: MSME Performance *(Hariadi et al., 2022; Subagyo et al., 2020; Supramono et al., 2025)*	Business Productivity
	Sales Growth
	Customer Growth
	Customer Satisfaction
	Business Sustainability

This study uses indicators that are comprehensively compiled to measure each research variable. Digital competence is measured through digital information literacy, technology use, digital communication, data security, and the use of technology for business innovation. Work motivation is measured through achievement drive, responsibility, work recognition, business commitment, and self-development needs. An innovative work culture is measured by openness to new ideas, courage to take risks, continuous learning, creativity support, and adaptability to change. Meanwhile, MSME performance is measured through business productivity, sales growth, increase in the number of customers, customer satisfaction, and business sustainability. Data collection was carried out using a structured questionnaire with a Likert scale that was distributed to MSME actors in the Palu City SEZ, both in person and online. The data obtained was then analyzed using a quantitative approach based on Structural Equation Modeling–Partial Least Squares (SEM-PLS) through testing the validity and reliability of instruments (outer model), as well as testing the relationship between variables and the strength of structural models (inner model), so as to be able to comprehensively explain the influence of digital competence, work motivation, and innovative work culture on the performance of MSMEs in the context of digital transformation.

3. RESULTS AND DISCUSSIONS

3.1 Uji Validitas Variabel X1

Table 2. Results of the Validity Test of Research Variables

Variable	Number of Indicators	Pearson Correlation Range (r-value)	Sig.	Indicator with the Highest Correlation	Highest Correlation Value	Remarks
Digital Competence (X1)	5	0.871 – 0.959	0.000	Digital Technology Utilization (X1.2)	0.959	Valid
Work Motivation (X2)	5	0.738 – 0.817	0.000	Business Commitment (X2.4)	0.817	Valid

Innovative Work Culture (X3)	5	0.604 – 0.756	0.000	Openness to New Ideas (X3.1)	0.756	Valid
MSME Performance (Y)	5	0.588 – 0.810	0.000	Customer Growth (Y1.3)	0.810	Valid

All research variables were deemed legitimate based on the validity test results, which showed a correlation coefficient above the necessary minimum and a significant value of 0.000 (< 0.05). The Digital Competency variable (X1) has the highest correlation range, which is 0.871–0.959, with the dominant indicator of Digital Technology Use (0.959). The Motivation variable (X2) has a correlation range of 0.738–0.817, with the dominant indicator of Commitment to Business (0.817). The Innovative Work Culture variable (X3) showed a correlation range of 0.604–0.756, with the dominant indicator of Openness to New Ideas (0.756). Meanwhile, the MSME Performance variable (Y) has a correlation range of 0.588–0.810, with the dominant indicator of Increasing the Number of Customers (0.810). These results show that all indicators are able to represent the measured constructs precisely, so that the research instrument is suitable for further analysis in explaining the relationship between digital competence, motivation, innovative work culture, and MSME performance.

3.2 Research Data Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.853	20

Based on the results of the reliability test, a Cronbach's Alpha value of 0.853 was obtained for the 20 statement items used in the study. This value is above the minimum reliability limit of 0.70 and is included in the good reliability category according to the criteria of Hair et al. (2022), thus showing that the research instrument has a high level of internal consistency. These results indicate that all items that measure the variables of Digital Competence, Motivation, Innovative Work Culture, and MSME Performance are able to provide stable, consistent, and reliable measurement results. Thus, the research instrument is declared reliable and suitable for use as a data collection tool, and is supported by the results of the validity test that show that all indicators have been able to measure the research construct appropriately, so that the resulting data has an adequate level of reliability to be used in statistical analysis and hypothesis testing.

3.3 Uji Asumsi Klasik

a. Uji Normalitas Data

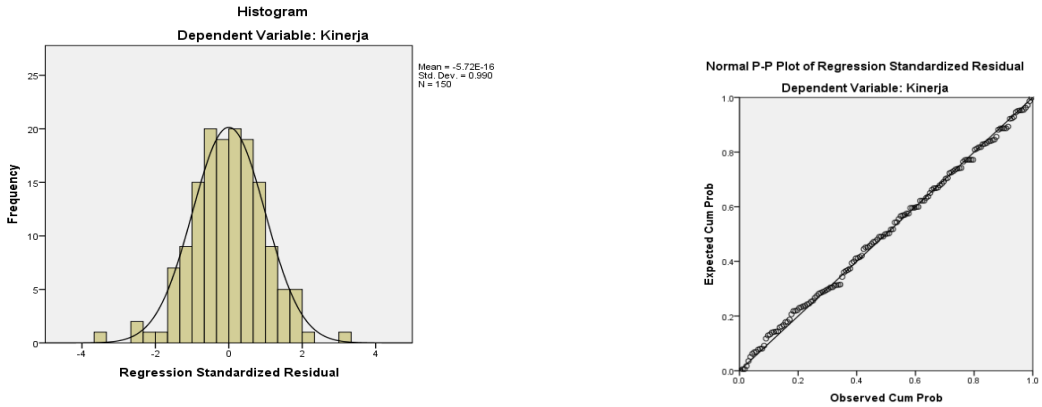

Figure 1. Output of Data Normality Test Results

The results of the data normality test for the research variable were distributed normally with the information that in the histogram output the curve line formed was in the form of a symmetrical curve. It can be concluded that the data has been distributed normally. Then this is reinforced by the output in the second image, namely in the Normal P-P Plot output that is produced are small circles that exist following a diagonal line, so that it can be concluded that the data has been distributed normally.

b. Uji Heterokedastisitas

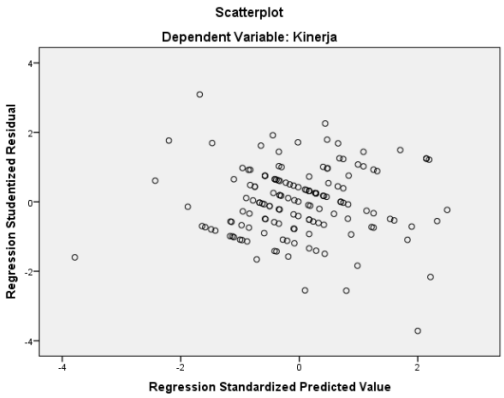

Figure 2. Output Scatterplot Heterokedastisitas

Based on the output image produced from the heteokedasticity test using a scatterplot, the small circle is spread around the line connected from the number 0, and does not form a specific pattern, so it can be concluded that there are no symptoms of heterokedasticity in the study data variable.

c. Data Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8.020	1.761		4.555	.000		
	Kompetensi Digital	-.033	.042	-.058	-.794	.428	.953	1.050
	Motivasi	.242	.089	.225	2.710	.008	.739	1.354
	Budaya Kerja	.353	.083	.361	4.261	.000	.709	1.411

a. Dependent Variable: Kinerja

A regression model that examines the influence of Digital Competence, Motivation, and Work Culture on MSME Performance is declared free from multicollinearity problems. This is shown by the Tolerance value which is above 0.10, namely Digital Competence of 0.953, Motivation of 0.739, and Work Culture of 0.709, as well as the VIF value which is far below the maximum limit of 10, of 1,050, 1.354, and 1.411, respectively. These results show that there is no high correlation between independent variables so that each variable is able to explain the variation in MSME performance independently. Thus, the regression model has fulfilled the classic assumption of multicollinearity, so that the results of the analysis obtained can be considered stable, accurate, and feasible to test the influence of Digital Competence, Motivation, and Work Culture on MSME Performance.

3.4 Multiple Linear Regression Test

a. Simultaneous F Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	299.933	3	99.978	16.835	.000[b]
	Residual	867.060	146	5.939		
	Total	1166.993	149			

a. Dependent Variable: Kinerja

b. Predictors: (Constant), Budaya Kerja, Kompetensi Digital, Motivasi

The Fcal value was found to be 16.835 with a significance level of 0.000 based on the findings of the F (simultaneous) test, which is less than the value of α = 0.05. These results suggest that Digital Competence, Motivation, and Work Culture together have a substantial effect on MSME Performance, hence the research hypothesis is approved. The results show that improving MSME performance is influenced by multiple factors, but is the result of the interaction of various aspects of human resources which include digital skills, motivational encouragement, and a work culture that develops in the business. According to statistics, the three independent variables can account for a portion of the variation in MSME performance, as indicated by the Sum of Squares Regression value of 299.933, while the Sum of Squares Residual of 867.060 suggests that additional factors outside the model also have an impact on business performance. However, the significance of the results of the F test confirms that the regression model built has met the goodness of fit criteria and is suitable to be used to explain and predict the performance of MSMEs, so that it can be the basis for the preparation of strategies to strengthen MSME human resources to increase business competitiveness and sustainability in the digital era.

Improving the performance of MSMEs has a close relationship with increasing competitiveness, especially in the context of the digital economy. Performance as reflected in increased business productivity, sales growth, number of customers, customer satisfaction, and business sustainability will strengthen the ability of MSMEs to compete in an increasingly competitive and technology-based market. MSMEs that have better performance tend to be better able to adapt to market changes, take advantage of digital opportunities, improve the quality of products and services, and expand the reach of marketing through digital platforms.

b. Partial t Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	8.020	1.761		4.555	.000		
	Kompetensi	-.033	.042	-.058	-.794	.428	.953	1.050

Digital							
Motivasi	.242	.089	.225	2.710	.008	.739	1.354
Budaya Kerja	.353	.083	.361	4.261	.000	.709	1.411
a. Dependent Variable: Kinerja							

The Digital Competency variable has a regression coefficient of -0.033, a t-count value of -0.794, and a significance level of 0.428, according to the findings of the t-test (partial). Since the significance value is more than 0.05, it does not significantly affect MSME Performance. These results demonstrate that MSME actors' digital capabilities have not been able to directly improve business performance. This could be due to the fact that digital technology is still only used for basic tasks and has not been fully integrated into business management. However, with a regression coefficient value of 0.242, a t-count value of 2.710, and a significance of 0.008, the Motivation variable demonstrated a positive and significant influence on MSME Performance. This suggests that the more motivated business actors are, the more they will work to improve business quality and meet business objectives. With a regression coefficient of 0.353, a t-count value of 4.261, and a significance of 0.000, the Work Culture variable also had a positive and significant impact. Based on the standard beta value of 0.361, it emerged as the most important variable. These findings demonstrate the critical impact that a workplace culture that fosters creativity, innovation, ongoing learning, and flexibility plays in enhancing MSMEs' performance. Thus, the improvement of MSME performance is more determined by motivation and work culture factors than digital capabilities alone, so that strengthening organizational behavior and culture aspects is a strategic factor in supporting sustainable business success.

3.5 Multiple Linear Regression Equation Results

$$Y = 8{,}020 - 0{,}033X_1 + 0{,}242X_2 + 0{,}353X_3$$

Multiple linear regression results show that while digital competence has no discernible impact on MSME performance, motivation and innovative work culture have a favorable and significant impact. Innovative Work Culture was the most dominant variable with a regression coefficient of 0.353, followed by Motivation of 0.242. These findings show that the improvement in MSME performance is more determined by internal factors of human resources, especially commitment, creativity, adaptability, and enthusiasm for developing businesses, than digital capabilities alone. However, simultaneously Digital Competence, Motivation, and Innovative Work Culture have a significant effect on MSME Performance (Fcal = 16,835; Sig. = 0.000), so strengthening the competitiveness of MSMEs requires an integrated approach between digital capacity building, business motivation, and innovative work culture to support sustainability and business growth in the digital era.

The results of the study show that innovative work culture is the most dominant factor influencing the performance of MSMEs, so increasing business competitiveness needs to be directed at strengthening openness to new ideas, creativity, continuous learning, and adaptability to market changes. These findings indicate that the success of MSMEs is not only determined by mastery of technology, but also by a work culture that encourages innovation and continuous improvement. In addition, there are still other factors outside the research model that have the potential to affect the performance of MSMEs, such as access to capital, managerial ability, entrepreneurial orientation, product innovation, marketing strategy, service quality, business network, government support, as well as market conditions and levels of business competition. Therefore, efforts to improve the performance of MSMEs require a more comprehensive approach by integrating internal and external factors of the business in a sustainable manner.

4. CONCLUSION

The results of the study show that the performance of MSMEs in Palu City is influenced by factors related to the quality of human resources, especially motivation and innovative work culture. The performance of MSMEs has been shown to be positively and significantly impacted by motivation in part. This indicates that the drive to succeed, dedication to managing a business, and the desire to keep growing are crucial elements in boosting productivity and commercial success. It has also been demonstrated that an innovative workplace culture has a favorable and noteworthy impact; in fact, it has emerged as the most important factor in explaining MSMEs' performance.

These findings indicate that openness to new ideas, adaptability to change, and the habit of making continuous improvements are important capital for MSMEs to maintain and improve their competitiveness. Meanwhile, digital competence has not shown a significant influence on the performance of MSMEs, which indicates that the use of digital technology by business actors is still not optimal and has not been fully integrated in business activities that are able to generate added value directly. However, the results of simultaneous testing prove that digital competence, motivation, and work culture together have a significant effect on the performance of MSMEs. These findings confirm that improving business performance requires a comprehensive approach through strengthening the capacity of human resources, not only from the aspect of digital technical capabilities but also from the aspects of behavior, commitment, and work culture that supports innovation. Therefore, efforts to develop MSMEs in Palu City need to be directed at programs that are able to integrate digital competency improvement with strengthening motivation and forming an innovative work culture. This strategy is expected to accelerate the transformation of MSMEs towards a more productive, adaptive, and competitive business in facing the challenges of the digital economy that continues to grow.

For further research, it is recommended to consider other variables such as entrepreneurial orientation, product innovation, digital marketing capabilities, managerial ability, access to capital, market orientation, and government support to obtain a more comprehensive model in explaining the improvement of MSME performance and competitiveness in a sustainable manner.

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