

Exploration Of Digital Marketing Understanding And Capital Access On The Performance Of Msmes In Pontianak

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the Indonesian economy, yet they still face challenges in utilizing digital marketing and accessing capital. In the era of digital transformation, adaptability to technology-based marketing and ease of accessing capital are crucial factors in improving business performance. This study aims to explore MSMEs' understanding of digital marketing, assess access to capital, and analyze the impact of these two factors on MSME performance in Pontianak. The study employed a qualitative approach with a phenomenological method. Seven MSMEs in Pontianak were purposively selected based on their business types, use of digital marketing, and experience with accessing capital. Data collection was conducted through in-depth interviews, observation, and documentation. Data analysis employed the Miles and Huberman model, which included data reduction, data presentation, and conclusion drawing. The results indicate that most MSMEs understand digital marketing as a means of expanding markets, increasing business visibility, and reaching new consumers, although its implementation is still simple and largely self-taught. In terms of capital, the majority of informants still rely on personal capital or family support, while access to formal financial institutions is suboptimal due to administrative constraints, service issues, and perceived loan risk. Digital marketing and capital have proven to play a crucial role in MSME performance, particularly in increasing market reach, supporting business expansion, and strengthening business sustainability. Therefore, increasing digital literacy and inclusive access to financing needs to be continuously promoted.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy, both in their contribution to Gross Domestic Product (GDP) and employment (Wati et al., 2024). MSMEs are drivers of the local economy and support

national economic stability, especially in the face of crises. Their resilience makes MSMEs more flexible and adaptive than large businesses (Yolanda, 2024). Therefore, strengthening the capacity of MSMEs is a crucial focus in sustainable development. However, the complex business environment demands that MSMEs continue to adapt. Digital transformation is a key challenge for MSMEs to remain competitive (Lestari & Choirunissa, 2025).

Along with the development of information and communication technology, consumer behavior patterns have undergone significant changes, where information search activities and transactions are increasingly shifting to digital platforms. This condition makes digital marketing a strategy that MSMEs cannot ignore in developing their businesses. (Muharam et al., 2023). The use of social media, marketplaces, and other digital platforms opens up opportunities to reach a wider market efficiently. However, not all MSMEs have an adequate understanding of how to manage digital marketing effectively (Silaban et al., 2026). The digital literacy gap remains a major obstacle that causes the use of technology to be less than optimal. This indicates a gap between the demands of digital development and the readiness of MSMEs to adopt it (Bidasari et al., 2023).

The problem in implementing digital marketing in MSMEs lies not only in limited access to technology, but also in a lack of strategic understanding in managing digital marketing. In their research, Farhan et al. (2022) stated that most MSMEs still use social media simply without focused content planning or a clear marketing strategy. This condition reflects that the use of digital marketing is not fully based on a comprehensive understanding of digital consumer behavior. Furthermore, Lianardo et al., (2022) they also stated that limited human resources, lack of training, and minimal mentoring are factors that exacerbate these problems. As a result, the potential of digital marketing as a means of increasing competitiveness has not been fully utilized. Therefore, a better understanding of how MSMEs interpret and implement digital marketing in their business activities is needed.

On the other hand, access to capital is a crucial factor in determining the sustainability and development of MSMEs. Business capital is not only needed to start a business, but also to expand its scale, increase production capacity, and support product innovation (Pratami & Mu'arrif, 2025). Soebiantoro & Haryanti (2024) stated that although various financial institutions have provided various financing schemes, in reality, not all MSMEs can access them easily. Administrative barriers, collateral requirements, and low financial literacy are the main obstacles in obtaining financing. Furthermore, perceptions of financial institutions also influence business actors' decisions in accessing capital. This condition indicates a gap between the availability and actual access to capital (Arifa et al., 2025).

Understanding digital marketing and access to capital are closely linked to MSME performance. Theoretically, digital marketing can increase sales by expanding market reach (Lianardo et al., 2022), while access to capital enables businesses to expand and develop (Soebiantoro & Haryanti, 2024). However, in practice, the impact of these two factors is not always felt uniformly by every MSME (Wati et al., 2024). Business performance can be

measured not only through quantitative indicators such as increased turnover, but also through business actors' perceptions of business development and sustainability (Yolanda, 2024). This shows that MSME performance is complex and cannot be fully represented in numerical form. Therefore, an approach is needed that can capture the subjective experiences of business actors in more depth.

In the local context, Pontianak City, as one of the centers of economic activity in West Kalimantan, has significant potential for MSMEs with diverse business characteristics. MSMEs in Pontianak are generally managed independently or by families, thus facing unique challenges in facing technological developments and access to economic resources. Adaptation to digital marketing and the ability to access capital are crucial issues for business sustainability. However, research specifically exploring the experiences of MSMEs in Pontianak is still relatively limited. Most previous studies have used a quantitative approach that focuses on the relationships between variables. This indicates the need for more in-depth and contextual research.

Based on this, this study does not use a quantitative approach because it does not aim to test hypotheses or generate generalizations. This study uses a qualitative approach with a phenomenological method that focuses on the lived experiences of MSMEs because it can further explore the meaning of their subjective experiences, which are complex and contextual. Thus, researchers can better understand how business actors interpret digital marketing and access to capital in the context of their businesses. This study aims to explore the understanding of digital marketing, examine access to capital, and analyze its significance on the performance of MSMEs in Pontianak. The results are expected to provide academic and practical contributions to MSME development.

RESEARCH METHODS

This study uses a qualitative approach with a phenomenological method to understand the subjective experiences of Micro, Small, and Medium Enterprises (MSMEs) actors regarding digital marketing and access to capital. This approach was chosen because it can explore the meaning of informants' lived experiences in depth and contextually. The study was conducted in Pontianak, involving seven MSMEs who were purposively selected based on the criteria of active businesses, having varied use of digital marketing, and different experiences in accessing capital. The selection of informants aimed to obtain diverse data and rich perspectives according to the research focus.

Data collection was conducted through in-depth interviews as the primary technique, supported by observation and documentation. Data analysis employed the Miles and Huberman model, which encompasses data reduction, data presentation, and drawing conclusions through coding, categorization, and the discovery of key themes. To maintain data validity, the study employed source triangulation, technical triangulation, and member checking to ensure the research findings align with the informants' experiences, thereby maintaining the credibility of the findings. Furthermore, the study was conducted in stages

and continuously, with the researcher as the primary instrument directly involved in the data collection and interpretation process. All data obtained were analyzed systematically from the beginning of the study to the final stage to gain a deeper understanding of the phenomena being studied. The analysis process was conducted interactively between field data and the research conceptual framework, ensuring that the results were able to describe the empirical conditions comprehensively, validly, and relevantly to the research objectives.

RESULTS AND DISCUSSION

Results

This study involved seven Micro, Small, and Medium Enterprises (MSMEs) in Pontianak, selected purposively based on their business type, length of service, use of digital marketing, and experience in accessing capital. Interviews revealed that the informants had diverse business backgrounds, spanning traditional culinary, processed food, hampers, fashion, and digital-based businesses, demonstrating that MSMEs in Pontianak are dynamically developing in response to market needs. A detailed profile of the informants is presented in Table 1 below.

Table 1. Profile of Research Informants

No	Name of MSME	Type of business	Year of Establishment	Number of employees	Average Turnover/Month
1	Neni Cookies	Various cakes	2005	1 person	Rp. 3,000,000
2	Mak Mar's Seasoning	Instant cooking spices	2016	6 people	Rp. 4,000,000
3	Pudding House	Puddings and hampers	2023	Seasonal freelance	Rp. 5,000,000
4	Indie Store	Digital premium application	2020	There isn't any	Rp. 40,000,000
5	Bilqis Onion Crackers	Onion crackers	1997	1 person	Rp. 4,000,000
6	By Zeefa	Fashion and hampers	2017	Seasonal freelance	Rp. 3,000,000
7	Lupis Ayu	Traditional cuisine	2020	3 people	Rp. 6,000,000

Source: Researcher Processing (2026)

Table 1 shows that the research informants are dominated by businesses in the food and beverage sector, indicating that the culinary sector remains a potential business sector in Pontianak. Furthermore, digital-based businesses have emerged, demonstrating the shift in business patterns in the digital transformation era. The diverse characteristics of these informants serve as an important basis for this research to understand how MSMEs interpret digital marketing, navigate access to capital, and examine the impact of both on business performance. Therefore, the data obtained does not only describe one particular type of

business but also represents the various conditions of MSMEs in Pontianak.

Based on the results of in-depth interviews with seven MSMEs in Pontianak, several main themes were obtained related to the understanding of digital marketing, access to capital, and the meaning of both on business performance. Through the process of data reduction, categorization, and theme extraction, this study produced three major themes, namely: (1) MSMEs' understanding of digital marketing, (2) access to capital for MSMEs in Pontianak, and (3) the meaning of digital marketing and capital on MSME performance.

1. MSMEs' Understanding of Digital Marketing

Interview results indicate that most informants view digital marketing as crucial for running a business in today's era. Digital marketing is understood as a promotional tool that can expand market reach, introduce products to new consumers, and increase sales. An informant from Rumah Puding stated that digital marketing is *"very important because it helped my account grow."* A similar sentiment was expressed by an informant from Indie Store, who called digital marketing *"very necessary"* because her business market is internet users. Informant Lupis Ayu also stated that the use of digital media has had a significant impact because her business is starting to be known to people from other regions.

The findings indicate that the majority of MSMEs have recognized that digital marketing is an indispensable necessity for modern businesses. Changes in consumer behavior, with increasing internet access, have encouraged businesses to utilize social media and digital platforms as marketing tools. However, MSMEs' understanding of digital marketing remains simplistic and practical. Most respondents perceive digital marketing solely as promotional activities through social media, such as uploading product photos, short videos, or distributing information via WhatsApp. A Neni Cookies informant stated that promotions are conducted through distributing brochure links on WhatsApp and occasionally using Instagram. A Bilqis Onion Crackers informant utilizes Facebook and WhatsApp, strategically uploading product photos and videos. Meanwhile, a Bumbu Mak Mar informant admitted to not yet understanding digital marketing and still relying on word-of-mouth promotion and consignment of products in stores and markets.

This situation indicates that digital marketing has not been fully utilized strategically. Most business owners have not yet implemented the concepts of branding, market segmentation, content performance analysis, or sustainable promotional planning. In other words, digital marketing is still understood as a simple promotional tool, not as an integrated business strategy. Furthermore, almost all informants stated that their digital marketing skills were acquired autodidactically without formal training or mentoring from any party. Informants from Rumah Puding, Neni Cookies, Indie Store, By.Zeeffa, and Lupis Ayu stated that they learned on their own through business experience. These findings indicate that digital literacy among MSMEs develops informally based on practical needs in the field. The lack of training and mentoring has the potential to lead to suboptimal

digital marketing utilization.

2. Access to Capital for MSMEs in Pontianak

The research results show that the sources of business capital for the informants were dominated by personal funds and family support. Most MSMEs started their businesses using their own savings with a relatively small nominal amount. Informant Neni Cookies started the business with capital of IDR 500,000, Indie Store with IDR 1,000,000, Lupis Ayu with IDR 1,000,000, By.Zeefa with IDR 2,000,000, and Kerupuk Bawang Bilqis with IDR 6,000,000. Meanwhile, Rumah Puding obtained initial capital from parents of IDR 5,000,000.

These findings indicate that the majority of MSMEs rely more on internal capital than external financing. Using personal funds is considered safer because it does not incur installment obligations or debt risks. Furthermore, the small scale of their businesses means some entrepreneurs feel their personal capital is sufficient for initial operations. On the other hand, utilization of formal financial institutions remains relatively low. Most informants admitted to having never applied for a loan from a bank, cooperative, or other financial institution. This was found among informants from Bumbu Mak Mar, Rumah Puding, Indie Store, Kerupuk Bawang Bilqis, and By.Zeefa. Low interest in formal financing may be due to entrepreneurs' caution regarding loan risks, limited capital requirements, or the perception that the application process is quite complicated.

However, some informants had access to formal financing but had different experiences. Informant Neni Cookies stated that she had received a People's Business Credit (KUR) loan from BRI Bank for Rp10,000,000 and had no problems during the application process. The informant even mentioned that the loan interest was relatively low. In contrast to this experience, informant Lupis Ayu reported obstacles when trying to access financing to open a new stall. The informant stated that her KUR application at BNI Bank was not disbursed due to a long process and a lack of responsiveness from the marketing team. Furthermore, her application to BRI Bank was also unsuccessful because the KUR quota was reportedly exhausted. These findings indicate that although MSME financing programs are available, actual access in the field still faces administrative, service, and quota limitations.

3. The Meaning of Digital Marketing and Capital on MSME Performance

Based on informants' experiences, digital marketing is seen as a crucial tool for increasing market reach and introducing businesses to new consumers. Informant Neni Cookies stated that digital marketing is influential because people who were previously unfamiliar with the business become aware of the products offered. Informant By.Zeefa stated that businesses thrive through digital channels because they can be reached by many people from various cities. Meanwhile, Rumah Puding assessed that all consumer activities are now digital, thus the influence of digital marketing is significant.

The findings indicate that digital marketing is perceived as being able to increase

business visibility, expand markets, and drive sales growth. The presence of digital media provides opportunities for MSMEs to reach consumers without being limited by geographic location. However, the magnitude of digital marketing's influence is not felt equally across all types of businesses. An informant from Indie Store, which operates in the digital business sector, stated that the influence of digital marketing is significant because its target market is internet users. Conversely, an informant from Kerupuk Bawang Bilqis assessed the influence of digital marketing as only "moderate" because even without digital promotion, product sales are quite stable. Meanwhile, Bumbu Mak Mar is able to continue operating without actively utilizing digital marketing because it already has a loyal customer base and is known through traditional marketing.

This shows that the impact of digital marketing is highly dependent on product characteristics, consumer behavior, business model, and market needs of each MSME. Online-oriented businesses tend to rely more heavily on digital marketing than traditional businesses with established customer networks. In addition to digital marketing, capital is also considered a crucial factor in supporting business development. Capital is needed not only to start a business but also for expansion and capacity building. Informant Lupis Ayu, for example, needed additional capital to open a new stall but faced challenges accessing formal financing. These findings confirm that capital plays a significant role in business growth, especially when MSMEs want to scale up their operations. Overall, the research results indicate that the performance of MSMEs in Pontianak is influenced by the ability of entrepreneurs to adapt to digital marketing and the ease of obtaining business capital. These two factors are interrelated in driving the sustainability and development of MSMEs.

Discussion

The research results show that most MSMEs in Pontianak are aware of the importance of digital marketing in running their businesses. Digital marketing is understood as a means to expand market reach, increase product visibility, and reach new consumers more quickly and efficiently. This finding aligns with research Muharam et al., (2023) that suggests that utilizing digital media can help MSMEs expand their market and increase promotional effectiveness. In the context of this research, informants define digital marketing as a modern business necessity relevant to changing consumer behavior, which is increasingly dependent on the internet and social media.

However, MSMEs' understanding of digital marketing remains at a basic operational level. Most informants utilize digital media only by uploading product photos and simple videos, distributing catalogs via WhatsApp, or using endorsement services. This situation indicates that digital marketing has not been implemented strategically as a planned marketing system. These findings support research findings Farhan et al., (2022) that explain that many MSMEs still use social media simply without content strategies, market segmentation, or promotional performance evaluation. Thus, the main obstacle is not only access to

technology, but also limited managerial understanding of managing digital marketing.

Furthermore, the study found that the majority of MSMEs acquired digital marketing skills through self-study. Informants learned through personal experience, independent experimentation, and following market trends without formal training. This suggests that the digital transformation process of MSMEs in Pontianak is still developing informally. This finding aligns with Lianardo et al. (2022) yang menyatakan bahwa rendahnya kualitas sumber daya manusia, minimnya training research, and the lack of mentoring is a major obstacle to optimizing digital marketing in MSMEs. Therefore, improving digital literacy through practical training and ongoing mentoring is a critical need.

In terms of capital, the research results show that most informants started and ran their businesses using personal savings or family support. This choice suggests that MSMEs tend to rely on internal capital as a strategy perceived as safer and more flexible. This finding suggests that capital independence remains a common characteristic of micro-scale MSMEs. This condition aligns with the opinion Pratami & Mu'arrif (2025) that many MSMEs prefer internal capital sources because they are more accessible and do not incur installment burdens.

On the other hand, utilization of formal financing remains relatively low. Most informants have never applied for a loan from a bank or cooperative, while those who have accessed loans have varied experiences. Some informants felt the People's Business Credit (KUR) process ran smoothly, while others experienced lengthy processes, unresponsive service, and limited financing quotas. This finding reinforces research findings Soebiantoro & Haryanti (2024) that although financial institutions offer various financing schemes, MSMEs still face administrative, bureaucratic, and accessibility barriers. This means that the availability of financing programs does not fully guarantee easy access for business actors in the field.

The research also shows that digital marketing and access to capital are closely linked to MSME performance. Informants who actively utilize digital media experience increased market reach, increased orders, and greater recognition of their businesses among the wider community. These findings support research Asdiansyuri & Octavia (2025) that Sudirjo et al. (2023) dan Aflagaly et al. (2025) concluded that digital marketing has a positive effect on improving MSME performance. In this study, the benefits of digital marketing appear to be stronger in online-oriented businesses, such as digital service-based businesses and products that rely on online ordering.

However, the impact of digital marketing is not uniform across all types of businesses. MSMEs with established customers, strong local networks, or traditional products can still survive even if digital marketing is not being used optimally. This shows that the effectiveness of digital marketing is greatly influenced by business characteristics, consumer behavior, and the business model of each individual business owner. In other words, digital marketing is not the sole determinant of success, but rather a tool whose effectiveness

depends on the business context.

Meanwhile, access to capital has also proven crucial in supporting business growth, particularly for expanding production capacity, opening new branches or outlets, and product development. This finding aligns with research by [] Hamida et al., (2023), Dewi & Masdiantini (2023)[], and [] Wismanjaya & Werastuti (2022), which states that access to capital has a positive effect on MSME performance. In the context of this research, limited access to capital has the potential to hinder business actors who actually have greater growth opportunities.

Overall, this study shows that the performance of MSMEs in Pontianak is not determined by a single factor, but rather influenced by a combination of digital adaptability and ease of access to business capital. MSMEs that are able to utilize marketing technology while also having adequate capital support tend to have a greater opportunity to grow and survive in a competitive business environment. Therefore, strengthening digital capacity and expanding access to inclusive financing are two important strategies for future MSME development.

CONCLUSION AND SUGGESTIONS

Based on the research results, it can be concluded that MSMEs in Pontianak generally understand the importance of digital marketing as a means to expand markets, increase business visibility, and drive sales, although its utilization tends to be simple and self-taught. In terms of capital, most MSMEs still rely on personal capital or family support, while access to formal financial institutions has not been optimally utilized due to administrative constraints, service issues, and perceived loan risks. This study also shows that digital marketing and access to capital play a significant role in MSME performance, particularly in increasing consumer reach, supporting business expansion, and strengthening business sustainability. Therefore, increasing digital literacy and easy access to inclusive financing are strategic factors in driving the development of MSMEs in Pontianak.

This study confirms that digital transformation and easy access to capital are two interrelated aspects in supporting the sustainability and competitiveness of MSMEs in Pontianak. Business actors' ability to utilize digital technology can open up broader market opportunities, while adequate capital support can strengthen business capacity for sustainable growth. However, optimizing these two aspects still faces various obstacles, particularly low digital literacy and limited access to formal financing. Therefore, synergy is needed between MSMEs, the government, financial institutions, and business partners to create an adaptive, inclusive, and sustainable MSME ecosystem in the digital era.

Based on the research findings, several recommendations can be put forward. For MSMEs, it is necessary to improve digital marketing capabilities more strategically through learning, training, and optimal utilization of digital platforms so that marketing is not just a simple promotion, but is able to build branding and consumer loyalty. For the government and related institutions, there is a need for mentoring programs, digital literacy training, and

expanding access to financing that is easier, faster, and more inclusive for MSMEs. Furthermore, financial institutions are expected to improve service quality and simplify financing administration processes to make it more accessible to micro and small businesses. Further research is recommended to expand the study with a wider number of informants or use a mixed methods approach to provide a more comprehensive picture of the influence of digital marketing and access to capital on MSME performance.

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