

THE INFLUENCE OF DIGITAL MARKETING, BUSINESS CAPITAL, AND HR COMPETENCE ON THE SUCCESS OF FASHION UMKM BUSINESSES IN THE MEDAN AREA DISTRICT

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Abstract

This study aims to examine the effects of digital marketing, business capital, and human resource competencies on the business success of fashion MSMEs in Medan Area District. The research employs a quantitative approach using a survey method with 124 MSME actors as respondents. Data were collected through questionnaires and analyzed using multiple regression analysis to test the hypotheses. The findings reveal that digital marketing, business capital, and human resource competencies each significantly influence business success both individually and simultaneously. Specifically, digital marketing has the highest contribution to business success, followed by human resource competencies and business capital. The study also finds that these three variables collectively explain a substantial proportion of the variance in business success. This research contributes to the existing literature by emphasizing the importance of integrating digital strategies, adequate capital management, and competent human resources in achieving sustainable business performance. Furthermore, the findings provide practical insights for MSME actors to enhance their competitiveness through optimizing digital marketing, improving financial management, and developing human resource capabilities, while future studies are encouraged to explore additional factors such as innovation and market orientation.

Keywords: Digital Marketing, Business Capital, Human Resource Competence, Business Success

INTRODUCTION

The era of globalization has brought significant transformations in economic, social, and technological aspects of human life. One of the primary drivers of this transformation is the rapid advancement of information and communication technology (ICT), which has fundamentally reshaped how individuals and organizations interact and conduct business activities (Dwivedi et al., 2021). The evolution of communication technology—from conventional systems to internet-based digital platforms—has enabled faster, more efficient, and highly interactive exchanges of information, thereby creating both opportunities and challenges for businesses across various sectors (Verhoef et al., 2021).

In today's digital economy, market dynamics are evolving rapidly, leading to significant changes in consumer behavior. Consumers are no longer passive recipients but active participants in the value creation process by accessing information, comparing alternatives, and sharing experiences through digital platforms (Hollebeek & Macky, 2022). This shift has intensified competition and requires businesses to continuously adapt to technological developments and changing consumer preferences. For Micro, Small, and Medium Enterprises (MSMEs), particularly in the fashion sector, this transformation presents both opportunities for expansion and challenges related to limited resources and capabilities.

One of the most influential factors in determining business success in the digital era is digital marketing. Digital marketing refers to the use of digital channels such as social media, search engines, websites, and e-commerce platforms to promote products and engage customers. Recent studies indicate that digital marketing significantly enhances business performance by increasing brand awareness, customer engagement, and sales growth (Dwivedi et al., 2021). In the context of fashion MSMEs, digital platforms such as Instagram, TikTok, and online marketplaces play a vital role in reaching broader markets and strengthening brand identity.

However, the effectiveness of digital marketing depends on the ability of business actors to utilize digital tools strategically. Many MSMEs still face challenges in adopting digital technologies due to limited digital literacy, lack of infrastructure, and insufficient training (Simorangkir et al., 2025). This indicates that technological access alone is not sufficient; it must be supported by adequate knowledge and skills to achieve optimal results.

In addition to digital marketing, business capital is a fundamental factor influencing MSME sustainability and growth. Capital enables businesses to finance production, adopt new technologies, and expand market reach. According to recent studies, access to finance remains a major constraint for MSMEs, particularly in developing countries, where financial barriers and limited financial literacy hinder business growth (OECD, 2021). Adequate capital is also essential for supporting digital transformation, as it allows businesses to invest in digital infrastructure and marketing activities.

Furthermore, human resource (HR) competence plays a critical role in determining business performance. HR competence includes knowledge, skills, and abilities that enable individuals to manage business operations effectively and adapt to environmental changes. Research shows that HR competence significantly influences innovation, decision-making, and organizational performance (Hattab et al., 2023). In the fashion MSME sector,

competencies such as creativity, digital literacy, and marketing skills are essential for maintaining competitiveness in a rapidly evolving market.

The relationship between digital marketing, business capital, and HR competence is interdependent and mutually reinforcing. Effective digital marketing requires financial resources and skilled human capital, while the efficient use of capital depends on managerial competence. Studies indicate that MSMEs that successfully integrate these three factors tend to achieve better performance and long-term sustainability (Dwivedi et al., 2021).

Despite extensive research on these variables, most studies examine them separately, resulting in limited understanding of their combined influence on MSME success. In addition, empirical findings often vary depending on context, industry, and research methods, highlighting the need for further investigation, particularly in specific sectors such as fashion MSMEs.

The Medan Area District represents a region with significant growth in fashion MSMEs, contributing to local economic development. However, many businesses in this sector still face challenges such as limited capital, low digital marketing adoption, and varying levels of HR competence. These challenges may hinder their ability to compete effectively in the digital economy.

Moreover, the COVID-19 pandemic has accelerated digital transformation across industries, forcing MSMEs to adopt digital technologies to survive and remain competitive (OECD, 2021). This situation has further emphasized the importance of digital marketing capabilities, financial resilience, and human resource adaptability.

Based on the above background, this study aims to analyze the influence of digital marketing, business capital, and HR competence on the success of fashion MSMEs in the Medan Area District. This research seeks to provide a comprehensive understanding of how these factors contribute to business performance, both individually and collectively.

The significance of this study lies in its contribution to the literature on MSME development and digital transformation, particularly in developing regions. The findings are expected to provide practical insights for MSME actors and policymakers in improving strategies, enhancing competitiveness, and achieving sustainable business success in the digital era.

REVIEW OF LITERATURE

In the development of contemporary business studies, particularly in Micro, Small, and Medium Enterprises (MSMEs), increasing attention has been given to the factors influencing business success in the digital era. The rapid advancement of technology has transformed how businesses operate, interact with customers, and compete in the market. In this context, digital marketing, business capital, and human resource (HR) competence have emerged as critical determinants of MSME success, especially in the fashion sector which is highly dynamic and trend-driven.

Digital transformation has significantly altered the paradigm of marketing and customer engagement. According to Chaffey & Chadwick (2022), digital marketing refers to the strategic use of digital channels, platforms, and technologies to create, communicate, and deliver value to customers. In the context of MSMEs, digital marketing enables businesses to reach broader markets, enhance brand visibility, and build stronger relationships with

customers through interactive and personalized communication. Furthermore, Dwivedi et al. (2021) highlight that digital marketing capabilities significantly improve business performance by facilitating data-driven decision-making and customer engagement.

Recent studies emphasize that digital marketing is not merely about online presence but also about strategic integration of content, platforms, and customer insights. According to Saura et al. (2021), the effectiveness of digital marketing depends on how well businesses utilize social media, search engines, and e-commerce platforms to create meaningful interactions with customers. In the fashion MSME sector, where consumer preferences change rapidly, digital marketing plays a crucial role in responding to trends and maintaining competitiveness.

In addition to digital marketing, business capital is another fundamental factor influencing MSME success. Capital provides the necessary resources for production, marketing, innovation, and expansion. According to Ceesay (2025), limited access to financial resources remains one of the primary challenges faced by MSMEs worldwide. Without adequate capital, businesses struggle to scale operations and adopt new technologies.

Moreover, Bongomin et al. (2020) argue that financial inclusion and access to external funding significantly enhance the growth potential of small businesses. Effective capital management is equally important, as highlighted by Badamasi et al. (2024), who found that MSMEs with better financial planning and allocation strategies tend to achieve higher levels of profitability and sustainability. In the context of fashion MSMEs in Medan Area District, proper utilization of business capital can support production capacity, product innovation, and market expansion.

Human resource competence is another key determinant of business success. According to Becker (2021), human capital, which includes knowledge, skills, and abilities, plays a crucial role in improving organizational performance. In MSMEs, the competence of business owners and employees directly affects decision-making, innovation, and adaptability to market changes.

Research by Mustikowati et al. (2023) indicates that entrepreneurial competencies such as managerial skills, marketing knowledge, and innovation capability significantly influence the success of small businesses. Furthermore, Duangjan et al. (2025) emphasize that HR competence enhances the ability of MSME actors to utilize digital technologies effectively, which is particularly important in the era of digital transformation.

In the fashion industry, HR competence becomes even more critical due to the need for creativity, innovation, and responsiveness to market trends. According to Ferreira et al. (2021), businesses that invest in developing human capital are more likely to achieve sustainable competitive advantages. This aligns with the Resource-Based View (RBV) theory, which suggests that unique internal resources, including skilled human resources, are key drivers of business success.

The integration of digital marketing, business capital, and HR competence creates a synergistic effect that enhances business performance. According to Lewar et al. (2024), MSMEs that successfully combine digital capabilities, financial resources, and human capital are better positioned to adapt to environmental changes and achieve long-term success. This integration is particularly relevant in the fashion MSME sector, where competition is intense and consumer preferences are constantly evolving.

Furthermore, recent studies highlight the importance of contextual factors such as local market characteristics and cultural influences. According to Sumadi et al. (2025), the effectiveness of digital marketing strategies and business practices varies depending on regional and cultural contexts. For MSMEs in Medan Area District, understanding local consumer behavior and preferences is essential for developing effective marketing strategies and achieving business success.

In conclusion, the literature indicates that digital marketing, business capital, and HR competence are key factors influencing the success of fashion MSMEs. Digital marketing enhances market reach and customer engagement, business capital supports operational and strategic growth, and HR competence ensures effective management and innovation. The interaction of these three variables provides a comprehensive framework for understanding MSME success, particularly in the context of fashion businesses in Medan Area District. Therefore, this study aims to examine the influence of these variables to provide empirical insights and practical implications for MSME development.

RESEARCH METHOD

This study employs a quantitative research approach using a survey method as the primary instrument for data collection, referring to the positivistic paradigm in social research which allows objective, systematic, and measurable analysis of variables (Sugiyono, 2023). The population in this study consists of all fashion MSME actors in Medan Area District, totaling 179 business units. These respondents were selected because they are directly involved in managing marketing strategies, financial resources, and human resources within their businesses. The sampling technique used is probability sampling with a simple random sampling approach, providing equal opportunity for each member of the population to be selected. The sample size was determined using the Slovin formula with a 5% margin of error, resulting in 124 respondents considered representative of the population (Ghozali, 2021).

The data collection instrument in this study uses a structured questionnaire designed with a five-point Likert scale, ranging from strongly disagree to strongly agree. The questionnaire was developed based on theoretical constructs and adapted from previous studies related to digital marketing, business capital, human resource competence, and business success. Prior to the main data collection, the instrument was tested through expert judgment and pilot testing to ensure its validity and reliability. Construct validity was examined using factor analysis, while reliability was measured using Cronbach's alpha coefficient with a minimum threshold of 0.70, indicating acceptable internal consistency (Hair et al., 2020). The data collection process focusing on four main variables: digital marketing, business capital, HR competence, and business success.

The data analysis technique used in this study is multiple linear regression analysis to test the research hypotheses regarding the influence of independent variables on the dependent variable. This method is considered appropriate for examining the simultaneous and partial effects of digital marketing, business capital, and HR competence on the success of fashion MSMEs (Ghozali, 2021). Prior to conducting regression analysis, several classical assumption tests were carried out, including normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model meets the required statistical

assumptions. The data processing was performed using SPSS software, and the interpretation of results considers both statistical significance and practical implications in the context of MSME development.

The research instrument was designed based on adaptations of previously validated measurement scales, with modifications tailored to the characteristics of fashion MSMEs. Indicators of digital marketing include the use of social media, online promotion, and digital interaction; business capital includes capital availability and utilization; HR competence includes knowledge, skills, and experience; while business success includes indicators such as sales growth, profitability, and business sustainability. This systematic approach to data collection and analysis is supported by a strong theoretical foundation, aiming to produce findings that are not only statistically valid but also practically relevant. The interpretation of the results focuses on the relative contribution of each independent variable to business success, as well as the potential interaction between variables, providing a deeper understanding of the factors influencing the performance of fashion MSMEs in Medan Area District.

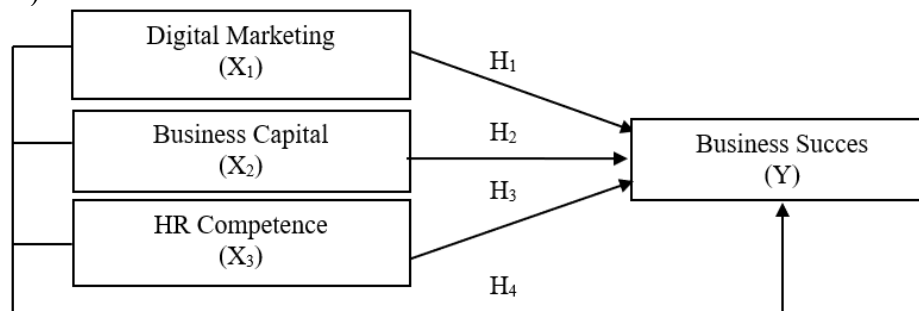
Research Hypothesis

This study aims to analyze the influence of digital marketing, business capital, and human resource (HR) competence on the success of fashion MSMEs in Medan Area District. Based on the review of the literature and previous research, the hypotheses proposed in this study are as follows:

- H1: Digital marketing has a positive and significant effect on the success of fashion MSMEs in Medan Area District.
- H2: Business capital has a positive and significant effect on the success of fashion MSMEs in Medan Area District.
- H3: HR competence has a positive and significant effect on the success of fashion MSMEs in Medan Area District.
- H4: Digital marketing, business capital, and HR competence simultaneously have a significant effect on the success of fashion MSMEs in Medan Area District.

Research Model

This research model describes the relationship between independent variables (digital marketing, business capital, and HR competence) to dependent variables (customer satisfaction). This model can be illustrated as follows:



The research model illustrates that the three independent variables digital marketing, business capital, and human resource (HR) competence have a direct relationship with the success of fashion MSMEs in Medan Area District. These relationships will be empirically tested using multiple linear regression analysis to determine both the partial and simultaneous

effects of each variable on business success. This quantitative study examines how digital marketing, business capital, and HR competence impact the success of fashion MSMEs in the Medan Area District. Using a survey method and multiple linear regression analysis, the research evaluates the partial and simultaneous effects of these factors. The findings aim to help MSME owners optimize their strategies and resources to achieve sustainable business growth.

RESULTS AND DISCUSSION

The following are the research results obtained from the analysis using SPSS, namely:

Table 1.
F test
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1682.654	3	560.885	249.917	.000 ^b
	Residual	269.314	120	2.244		
	Total	1951.968	123			

a. Dependent Variable: Keberhasilan Usaha

b. Predictors: (Constant), Kompetensi SDM, Modal Usaha, Digital Marketing

Source: Data processed (2025)

Table 2.
Regression Analysis
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.632	1.262		-.501	.617
	Digital Marketing	.118	.046	.122	2.590	.011
	Modal Usaha	.268	.024	.382	11.116	.000
	Kompetensi SDM	.589	.039	.716	15.291	.000

a. Dependent Variable: Keberhasilan Usaha

Source: Data processed (2025)

Table 3.
Correlation Coefficient and Determination Coefficient Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928 ^a	.862	.859	1.498

a. Predictors: (Constant), Kompetensi SDM, Modal Usaha, Digital Marketing

Source: Data processed (2025)

T Test

The results of the t-test indicate that all independent variables digital marketing, business capital, and HR competence have a positive and significant effect on the success of fashion UMKM businesses in the Medan Area District. First, the digital marketing variable shows a regression coefficient of 0.118 with a t-value of 2.590 and a significance value of 0.011. Since the significance value is less than 0.05, the first hypothesis (H1) is accepted. This means that digital marketing has a positive and significant effect on business success. In other words, better implementation of digital marketing strategies will increase the success of fashion UMKM businesses. Second, the business capital variable has a regression coefficient of 0.268 with a t-value of 11.116 and a significance value of <0.001 . Because the significance value is below 0.05, the second hypothesis (H2) is accepted. This indicates that business capital has a strong positive and significant influence on business success. Adequate capital enables businesses to operate more effectively and expand their activities. Third, the HR competence variable shows the highest influence, with a regression coefficient of 0.589, a t-value of 15.291, and a significance value of <0.001 . Since the significance value is less than 0.05, the third hypothesis (H3) is accepted. This means that HR competence has a positive and highly significant effect on business success. Higher competence in human resources contributes greatly to improving the performance and sustainability of fashion UMKM businesses.

F Test

The F-test results show that digital marketing, business capital, and HR competence simultaneously have a positive and significant effect on the success of fashion UMKM businesses in the Medan Area District. This is evidenced by the calculated F-value of 249.917 with a significance value of <0.001 , which is smaller than 0.05. Therefore, the fourth hypothesis (H4) is accepted, meaning that all independent variables together significantly influence business success. These results indicate that the regression model is feasible and can be used to explain the relationship between digital marketing, business capital, and HR competence on business success. Thus, improving these three factors simultaneously will contribute to increasing the success of fashion UMKM businesses, although based on the partial test, HR competence shows the most dominant influence, followed by business capital and digital marketing.

Pengaruh *Digital Marketing* Terhadap Keberhasilan Usaha

The Influence of Digital Marketing on Business Success Based on the results of the first partial test, the calculated t value was greater than the t table, with a value of $2.590 > 1.97976$, and a significance value of <0.05 , with a value of $0.011 < 0.05$. This indicates that digital marketing has a significant influence on the success of fashion MSMEs in Medan Area District. Based on this, Hypothesis 1 (H1) in this study is accepted. These test results align with previous research, such as that by Chandra et al. (2023) and Asmawiyah et al. (2025), which found that digital marketing has a significant influence on business success..

The Influence of Business Capital on Business Success

Based on the results of the second partial test, the calculated t value was greater than the t table, with a value of $11.116 > 1.97976$, and a significance value of <0.05 , with a value of $0.000 < 0.05$. This indicates that business capital significantly influences the success of fashion MSMEs in Medan Area District. Based on this, Hypothesis 2 (H2) in this study is accepted. These test results align with previous research, including research by

Holilurrohman et al. (2023), Yanti & Suwena (2022) and Nam Hee et al. (2020), which found that business capital significantly influences business success.

The Influence of Human Resource Competence on Business Success

Based on the results of the third partial test, the calculated t value was greater than the t table ($15.291 > 1.97976$), and the significance value was <0.05 ($0.001 < 0.05$). This indicates that human resource competence significantly influences the success of fashion MSMEs in Medan Area District. Based on this, Hypothesis 3 (H3) in this study is accepted. These test results align with previous research, such as Dewi (2022) study, which found that human resource competence significantly influences business success.

The Influence of Digital Marketing, Business Capital, and Human Resource Competence on Business Success

Based on the results of the fourth hypothesis test, the calculated F value was greater than the F table value, with a value of $249.917 > 2.68$, and a significance value of <0.05 , with a value of $0.000 < 0.05$. This indicates that digital marketing, business capital, and human resource competence significantly influence the success of fashion MSMEs in Medan Area District. Based on this, Hypothesis 4 (H4) in this study is accepted. Based on the results of the coefficient of determination test, it was found that 85.9% of the business success variable can be explained solely by digital marketing, business capital, and human resource competence. The remaining 14.1% is explained by other variables not included in the study, such as entrepreneurial motivation and entrepreneurial characteristics.

CONCLUSION

Based on the research results, digital marketing, business capital, and HR competence have a positive and significant influence on the success of fashion UMKM businesses in the Medan Area District. Among these variables, HR competence is the most dominant factor, followed by business capital and digital marketing, indicating that business success is largely determined by the quality of human resources supported by sufficient financial resources and effective use of digital technology. Digital marketing helps expand market reach and increase sales, while business capital supports operational activities and business development. Simultaneously, these three variables complement each other in influencing business success, showing that optimal performance can be achieved through the integration of technological capability, financial strength, and human resource quality. Therefore, fashion UMKM businesses need to improve HR competence, strengthen capital, and maximize digital marketing strategies to achieve sustainable growth and competitiveness.

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