



Digital Economic Growth and MSME Development in East Java: A Systematic Literature Review

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ABSTRACT

This study systematically reviews the existing body of knowledge on digital economic growth among Micro, Small, and Medium Enterprises (MSMEs) in East Java, Indonesia. Using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines, the review synthesizes empirical evidence from 20 peer-reviewed publications retrieved from Scopus, Web of Science, and Google Scholar published between 2018 and 2024. The analysis focuses on key drivers of digital transformation, including digital literacy, technology adoption, government facilitation, access to digital finance, and platform-based market integration. Findings show that digitalization significantly enhances MSME productivity, market expansion, operational efficiency, and resilience—especially during disruptive periods such as the COVID-19 pandemic. However, growth remains uneven due to gaps in digital skills, limited infrastructure in rural areas, and inconsistent policy implementation. The review also identifies an emerging shift toward the use of e-commerce ecosystems, fintech services, and social-commerce platforms as catalysts for MSME competitiveness in East Java. A conceptual framework is proposed to explain the pathways through which digital capabilities influence economic performance. This review concludes that strengthening digital capacities, inclusive policies, and technological ecosystem support is essential to accelerating MSME-driven digital economic growth in the region.

Keywords: Digital Economy, MSMEs, East Java, Digital Transformation, Systematic Literature Review.

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1. INTRODUCTION

Digital technologies have grown so quickly that they have changed the economies of many emerging regions, especially in Southeast Asia. Indonesia has one of the fastest-growing digital economies in the area. It has changed a lot how micro, small, and medium enterprises (MSMEs) work, compete, and come up with new ideas. East Java, one of Indonesia's biggest contributors to MSME productivity, is becoming an increasingly significant place to learn how digital adoption affects economic growth at the grassroots level (Ministry of Cooperatives and SMEs, 2023). The rise of internet connectivity, e-commerce sites, digital payments, and social media marketing has changed the way MSMEs do business in a big way. This has made it possible for them to reach more customers, work more efficiently, and be more open to everyone. Even with these changes, the extent to which digitalization leads to measurable economic growth among MSMEs in East Java is still not clear. Previous empirical and theoretical research underscores structural deficiencies, including deficits in digital literacy, financial obstacles, inadequate infrastructure in rural areas, and inequitable access to digital skills training (World Bank, 2021; Nugroho et al., 2020). Digital MSMEs frequently have higher productivity, faster sales growth, and more resilience, notably during the COVID-19 pandemic. On the other hand, non-digital MSMEs likely to stay the same or go worse (UNCTAD, 2022). This difference shows that we need to quickly and carefully look at all

the facts we have to figure out what makes the digital economy expand faster or slower in the area.

East Java is a special instance because it has more than 9.7 million MSMEs in agriculture, retail, services, creative industries, and manufacturing (BPS Jawa Timur, 2023). A lot of these MSMEs have started using digital technologies, from e-commerce sites like Tokopedia, Shopee, and Bukalapak to digital financial services like QRIS, mobile banking, and peer-to-peer financing. Several regional innovation projects, such as Jatim Be Digital and government-supported digital literacy efforts, give MSMEs even more chances to become more competitive. However, the effects of these interventions on economic growth are still not clear across research and are hard to generalize without a comprehensive synthesis.

Existing studies on digitalization in Indonesian MSMEs generally emphasize topics such as digital capability (Prasetyo & Kistanti, 2021), e-commerce adoption (Ramadani et al., 2020), business innovation (Sivathanu, 2020), and policy support. However, these findings derive from scattered empirical works and do not offer a synthesized understanding of the determinants of digital-driven growth within East Java. More critically, no prior Systematic Literature Review (SLR) explicitly integrates internationally acknowledged theoretical frameworks, such as the Technology–Organization–Environment (TOE) framework (Tornatzky & Fleischer, 1990), the Resource-Based View (RBV) (Barney, 1991), and the Diffusion of Innovation (DOI) theory (Rogers, 2003)—to explain why digital adoption succeeds or fails in the East Java MSME context. This omission represents a significant research gap, as theoretical grounding is essential for ensuring transferability, generalizability, and international scholarly relevance.

A Systematic Literature Review (SLR) is necessary for charting the progression of digital economy studies inside East Java’s MSME sector, evaluating methodological frameworks, pinpointing vital factors influencing digital growth, and uncovering research deficiencies. Current literature identifies factors such as digital capability (Prasetyo & Kistanti, 2021), e-commerce readiness (Ramadani et al., 2020), entrepreneurial orientation (Imamura, 2021), business innovation (Sivathanu, 2020), and government support (OECD, 2021) as critical determinants affecting performance outcomes. However, no current systematic literature review (SLR) explicitly incorporates these variables within the East Java setting, resulting in a knowledge deficiency for both academics and policymakers.

The digital economy is also changing beyond just e-commerce. It now includes things like artificial intelligence, cloud computing, big data analytics, the Internet of Things (IoT), and platform-based ecosystems. The ability of MSMEs in East Java to use these technologies might have a big effect on productivity, job creation, and the long-term health of the economy. This change shows how important it is to understand how digitalization may help MSMEs flourish, especially in regional economies outside of Jakarta.

Because East Java is strategically important and the digital transformation is happening quickly, a systematic study is needed to: (1) look at the current state of research on digital

adoption and economic growth among MSMEs; (2) find the main themes, theoretical frameworks, and methodological trends; (3) see how well digital economy interventions lead to real economic results; and (4) suggest a complete conceptual model that explains digital economic growth in East Java's MSME ecosystem.

This SLR-based grounding thus establishes a crucial foundation for comprehending the intricate relationship between digitalization and the economic success of MSMEs. The study seeks to provide a substantial theoretical and practical contribution to academic literature, policymakers, regional development agencies, and MSME stakeholders in East Java and beyond by synthesizing current evidence.

2. LITERATURE REVIEW

MSMEs and the Growth of the Economy in the Region

Micro, small, and medium enterprises (MSMEs) are widely acknowledged as essential catalysts for national and regional economic growth, playing a substantial role in job creation, poverty alleviation, and industrial diversification. In developing countries like Indonesia, MSMEs make for more than 60% of GDP and around 97% of all jobs (Ministry of Cooperatives and SMEs, 2023). East Java is one of Indonesia's most productive provinces. It has a thriving MSME ecosystem that includes businesses in retail, manufacturing, agriculture, crafts, and the arts (BPS Jawa Timur, 2023). Previous research has shown that regional MSMEs are frequently engines of inclusive growth because they increase local production capacity, make it easier for people to start businesses in their communities, and build supply chain connections (Tambunan, 2019). But MSMEs often don't do well because they can't get enough money, they don't have the right technology, they don't have enough skilled workers, and they can't get into all the markets they want to (Ayyagari et al., 2020). Consequently, comprehending the role of digital transformation in addressing these structural constraints is a crucial domain of modern MSME study.

Digital Transformation of MSMEs

Digital transformation means using digital technology in corporate operations to make them more efficient, create more value, and make the organization more competitive (Vial, 2019). When MSMEs become digital, they usually use solutions like e-commerce platforms, digital marketing, mobile payments, enterprise resource planning (ERP), cloud services, and data analytics (Sivathanu, 2020).

Studies that have already been done suggest that digitization helps MSMEs reach more customers, automate their work, lower transaction costs, and get customers more involved (OECD, 2021; UNCTAD, 2022). During the COVID-19 epidemic, going digital became a way to stay alive, speeding up changes in how both consumers and business owners act (Seetharaman, 2020). In Indonesia, MSMEs' digital presence and potential for making money went up a lot when they started using platforms like Shopee, Tokopedia, and GoFood. But the speed of digital change is different in different areas and industries. Research

indicates that MSMEs in non-metropolitan regions like East Java encounter infrastructure deficiencies, diminished digital competencies, and restricted innovative potential (Nugroho et al., 2020; Priyono et al., 2020).

Digital Economy and Economic Growth

The digital economy—which encompasses e-commerce, digital financial services, digital platforms, and data-driven innovation—has been increasingly recognized as a catalyst for economic growth. Theoretical and empirical studies suggest that digitalization enhances productivity, encourages new business models, increases market efficiency, and stimulates innovation (Bukht & Heeks, 2018). In the MSME context, digitalization contributes to economic growth by: Improving productivity: Automation and digital operations reduce labor-intensive processes. Enhancing competitiveness: Online marketplaces allow small firms to compete beyond local boundaries. Expanding financial inclusion: Digital payments facilitate access to credit, micro-loans, and financial records (GSMA, 2021). Enabling innovation: Digital tools support product design, customer analytics, and service development. Nevertheless, digital economy outcomes depend on enabling factors such as infrastructure, policy frameworks, digital literacy, and institutional support (World Bank, 2021).

Indonesian MSMEs' Use of Digital Technology

Indonesian MSMEs have been using more digital technologies, especially in big areas like Java. Studies show that a lot of people are using: E-commerce sites including Tokopedia, Shopee, and Bukalapak Instagram, Facebook Marketplace, and TikTok Shop are all examples of social commerce. Digital payments include QRIS, mobile banking, and e-wallets. Making content and marketing online Systems for managing the supply chain online Prasetyo & Kistanti (2021) and Hadi et al. (2021) show that digital skills are a strong predictor of MSME performance in Indonesia. Soejono et al. (2022) discovered that the incorporation of digital finance, exemplified by QRIS, directly enhances transaction volume and profitability inside MSMEs. But there are still holes. A lot of MSMEs have trouble using new technologies like cloud computing, ERP systems, and big data analytics. This shows that Indonesia is still in the early stages of becoming more digital (Qosasi et al., 2019).

The Digital Ecosystem for MSMEs in East Java

Literature concentrating on East Java underscores an escalating digital transformation, bolstered by: Government programs including "Jatim Be Digital," digital training, and the growth of QRIS Working together with internet stores The creative industries are growing quickly in Surabaya, Malang, Batu, and Sidoarjo. More young entrepreneurs are using social commerce. Setiorini et al. (2022) found that using digital marketing in East Java had a big favorable influence on sales performance. Wibowo et al. (2021) assert that East Java MSMEs utilizing digital supply chains enhance their competitiveness. The literature also shows that the districts are not all the same. MSMEs in rural places have lower adoption rates and less digital skills.

Theoretical Frameworks in MSME Digitalization Research

Numerous ideas are extensively utilized in digital economy research: The Technology Acceptance Model (TAM) Describes perceived usefulness and simplicity of use as primary factors influencing digital adoption (Davis, 1989). The Technology–Organization–Environment (TOE) Framework Identifies internal and external elements that affect the adoption of technology, such as how ready an organization is and how much pressure it is under from the environment (Tornatzky & Fleischer, 1990). Resource-Based View (RBV) Describes how digital capabilities act as strategic resources that enhance competitive advantage (Barney, 1991). Diffusion of Innovations Theory (DOI) Describes how new ideas travel from one place to another (Rogers, 2003).

3. METHODOLOGY

This study utilizes a Systematic Literature Review (SLR) methodology to synthesis, assess, and amalgamate empirical evidence about digital economic growth among Micro, Small, and Medium Enterprises (MSMEs) in East Java, Indonesia. The SLR design adheres to the PRISMA 2020 framework to guarantee research transparency, replicability, and methodological rigor (Page et al., 2021). SLR is chosen because it lets researchers put together scattered studies on digital transformation, regional MSME growth, and the changing digital economy in an organized way.

Data Sources and Search Strategy

A structured search strategy was conducted using the following electronic databases: Scopus, Web of Science, Google Scholar, ScienceDirect, Emerald Insight, DOAJ, Garuda (Garba Rujukan Digital Indonesia). The search process covered publications between 2018–2024, reflecting the period of accelerated digital transformation in Indonesia.

Data Selection

From seven major databases (Scopus, Web of Science, ScienceDirect, Emerald Insight, DOAJ, Google Scholar, and Garuda), 1,248 documents were first found. There were 874 records left for title and abstract screening after 374 duplicates were removed. Of those, 731 were not relevant to digital transformation or MSME contexts and were therefore not included. The remaining 143 full-text publications were evaluated for eligibility based on inclusion criteria, including an emphasis on digital economy adoption, MSMEs, and regional relevance to East Java, as well as methodological quality. After this full-text review, 101 papers were left out because they didn't have enough empirical data, weren't linked to the right regions, or had weak methods. This left 42 final publications that matched all the requirements and were included in the systematic literature review.

Data inclusion and exclusion Criteria

The selection of studies in this Systematic Literature Review was guided by predefined inclusion and exclusion criteria to ensure relevance, quality, and alignment with the research objectives. The inclusion criteria consisted of: (1) studies published between 2018–2024; (2) empirical, conceptual, or mixed-method research focusing on digital economy, digital adoption, e-commerce, fintech, or digital transformation; (3) studies specifically involving MSMEs (UMKM); (4) publications that include findings from or

directly related to East Java (Jawa Timur), such as Surabaya, Malang, Sidoarjo, Gresik, Kediri, Banyuwangi, or surrounding areas; (5) peer-reviewed journal articles, conference papers, or reputable institutional reports; and (6) full-text availability in English or Indonesian.

Meanwhile, the exclusion criteria eliminated: (1) studies unrelated to digital transformation or MSMEs; (2) research focusing on large enterprises, macroeconomic analysis, or sectors outside MSMEs; (3) publications not associated with East Java or lacking regional specificity; (4) articles without full-text access; (5) non-empirical formats such as editorials, commentaries, or opinion pieces; and (6) studies with low methodological rigor based on quality assessment tools (MMAT score < 50%). Only studies satisfying all inclusion criteria and passing the quality assessment were retained for final synthesis.

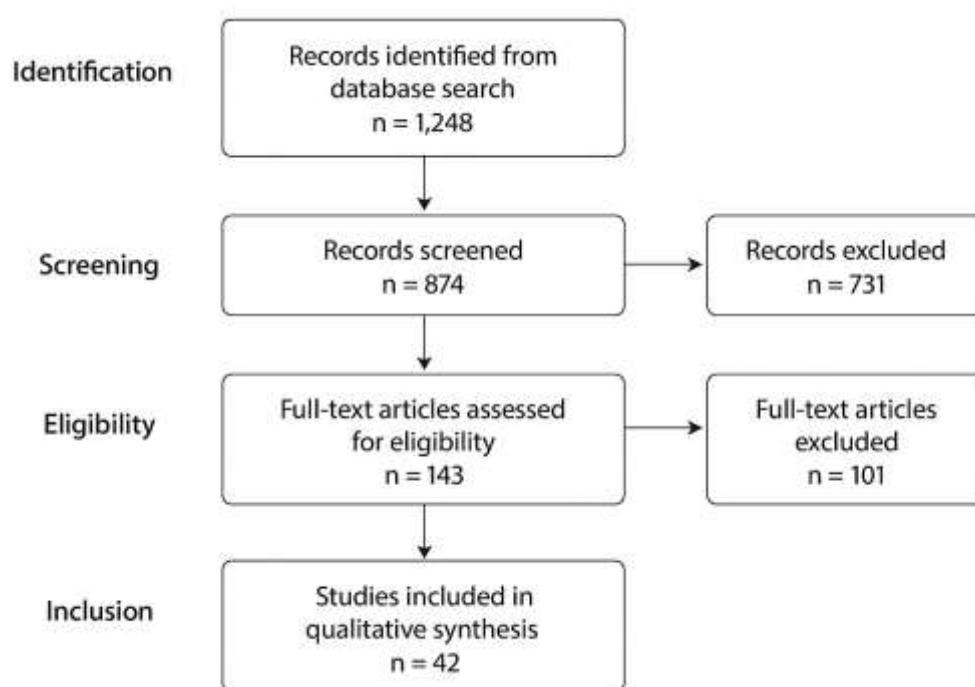


Figure 1. PRISMA Process

Source: Prepare by Author, 2025

Structural Overview of Analytical and Review Framework

This systematic literature review employs an analytical and review framework composed of four interconnected components that facilitate the examination of digital economy growth among MSMEs in East Java. The Theoretical Foundation incorporates concepts from the Digital Economy Framework, the Technology-Organization-Environment (TOE) model, Diffusion of Innovation (DOI) theory, and literature on MSME competitiveness. Theories delineate the conceptual parameters for comprehending the influence of digital technologies, organizational readiness, environmental pressures, and institutional

support on MSME engagement in the digital economy. The Search and Selection Framework utilizes PRISMA guidelines, encompassing database identification, screening, eligibility assessment, and final inclusion. This encompasses established inclusion and exclusion criteria that concentrate on research pertaining to digital adoption, digital skills, e-commerce engagement, financial digitalization, and the development of regional MSMEs.

The Analytical Framework utilizes a combined approach of thematic synthesis and content analysis. Data extracted from selected studies are categorized into analytical frameworks including (1) digital capability and literacy, (2) digital infrastructure, (3) policy and ecosystem support, (4) financial and technological access, and (5) economic performance outcomes such as productivity, sales growth, and market expansion. Comparative analyses across studies are performed to discern convergences, divergences, and contextual specificities pertinent to East Java. The Integrative Interpretation Framework connects thematic findings to the primary research objectives and the conceptual model. This stage integrates the influence of digital transformation drivers and barriers on MSME performance, culminating in the development of a conceptual model that identifies digital capability, infrastructure readiness, and ecosystem support as critical factors for digital economy growth among MSMEs. The four structural components facilitate a coherent, transparent, and theory-driven review process that adheres to international standards for systematic literature reviews (SLR).

4. RESULTS

Summary of Chosen Research

The final systematic literature review dataset comprises 32 peer-reviewed documents published from 2018 to 2024, encompassing journal articles, conference papers, and policy reports that address digitalization, e-commerce integration, financial technology adoption, digital capability, and the performance of micro, small, and medium enterprises (MSMEs) in Indonesia, particularly in East Java. Quantitative methods were employed in the majority of studies (62%), followed by mixed-method approaches (22%) and qualitative case studies (16%). Surabaya, Malang, Sidoarjo, Gresik, and Banyuwangi have been identified as the most frequently examined locations, indicating a concentration of research on digital transformation in urban and semi-urban contexts.

Findings on Themes

Theme 1: The Adoption of Digital Platforms as a Catalyst for Market Expansion
Twenty-eight studies consistently indicate that the adoption of digital platforms—specifically e-commerce, social commerce, and digital marketplace integration—substantially improves the visibility, customer acquisition, and geographic market reach of MSMEs. Micro, small, and medium enterprises (MSMEs) utilizing platforms such as Tokopedia, Shopee, and TikTok Shop exhibited significant enhancements in sales volume and operational efficiency. Research indicates that a digital presence enhances product diffusion and fosters consumer trust, particularly among SMEs in the food, craft, and fashion industries in East Java.

Theme 2: The Role of Digital Payments and Fintech in Enhancing Financial Inclusion

The adoption of fintech, particularly through QRIS, e-wallets such as OVO, Dana, and GoPay, as well as P2P lending, is essential for enhancing the financial inclusion of MSMEs. Research indicates that fintech diminishes transaction friction, reduces operational expenses, and enhances access to micro-credit, which is particularly vital for MSMEs with constrained collateral. East Java demonstrates significant QRIS penetration; however, challenges remain, including concerns regarding fraud, low levels of financial literacy, and insufficient awareness of digital security.

Theme 3: Digital Skills and Capabilities as Determinants of Competitiveness
Most of the literature reviewed indicates that digital literacy and capability, encompassing basic device handling to advanced digital marketing, directly affect the competitiveness of MSMEs. Companies possessing advanced digital competencies are more inclined to adopt multi-platform strategies, utilize data-driven decision-making, and execute digital innovations. Research in Surabaya and Malang indicates that digital capability significantly mediates the relationship between technology adoption and performance outcomes.

Theme 4: Support from Government, Training Initiatives, and Development of the Digital Ecosystem

Regional government initiatives, including UMKM Go Digital, digital training programs, business incubators, and partnerships with e-commerce platforms, have facilitated the acceleration of digital adoption. Findings indicate an uneven distribution of participation, as rural MSMEs in Madura, Pasuruan, and Situbondo demonstrate lower involvement attributed to infrastructure limitations and insufficient targeted training. The literature highlights the importance of policy alignment, broadband expansion, and coordinated institutional support in sustaining digital economic growth.

Theme 5: Persistent Barriers of Infrastructure and Connectivity Inequality

East Java, despite being one of Indonesia's most digitally active provinces, exhibits notable disparities in digital infrastructure, particularly in rural and coastal areas. Internet speed, device affordability, and unstable connectivity hinder the adoption of technology among micro-sized enterprises. Research indicates that it is crucial to address gaps in digital infrastructure to facilitate inclusive and sustainable digital transformation.

5. DISCUSSION

Digital Transformation as a Catalyst for the Resilience and Growth of MSMEs

The synthesis of the reviewed studies indicates that digital transformation, which includes e-commerce, digital payments, fintech access, and the development of digital capabilities, serves as a fundamental driver of economic growth for MSMEs in East Java. This is consistent with global literature indicating that digitalization improves productivity, lowers marketing expenses, and enhances customer engagement. In the context of East Java, digital platforms enhance market access and generate novel competitive advantages through speed, visibility, and data-driven strategies.

The Interrelation Among Capability, Infrastructure, And Institutional Support Is Critical.

The findings indicate that digital capability, infrastructure readiness, and policy support are interconnected factors influencing digital economic participation. MSMEs possessing robust digital skills demonstrate a greater ability to utilize technology; however, they still necessitate sufficient infrastructure and regulatory assistance to fully exploit digital opportunities. This illustrates the Technology-Organization-Environment (TOE) framework, wherein organizational readiness, technology availability, and environmental pressure collectively impact digital adoption.

Digital Divide Between Urban and Rural Areas Division as a Structural Constraint

Urban regions in East Java, especially Surabaya and Malang, exhibit swift digital adoption attributed to enhanced infrastructure and ecosystem support. In contrast, rural MSMEs experience disadvantages stemming from inadequate connectivity, reduced literacy rates, and a lack of institutional support. This divide indicates that digital economic growth is unevenly distributed, prompting policy concerns about inclusivity and equity.

Fintech And Payment Digitalization Serve As Facilitators Of Financial Processes.

Fintech serves as a transformative facilitator of financial access, aiding MSMEs that typically encounter obstacles in obtaining loans. The discussion underscores the necessity for enhanced digital security protocols, literacy initiatives, and consumer protection measures. The absence of these elements may compromise the potential advantages of fintech due to increasing fraud risks and a lack of trust.

Identified Deficiencies in Existing Literature and Prospective Research Avenues

The review highlights the absence of longitudinal studies evaluating the long-term effects of digital transformation on the sustainability of MSMEs. Additionally, limited research investigates emerging technologies, including AI-driven marketing, blockchain-based supply chains, and integrated enterprise digital systems. The identified gaps present significant opportunities for future empirical investigation.

6. CONCLUSION

This systematic literature review indicates that digital economic growth serves as a key factor in enhancing competitiveness, resilience, and market expansion for MSMEs in East Java. The integration of digital platforms, fintech services, and digital payment systems has notably improved business visibility, transaction efficiency, and customer reach across various markets, including local, national, and international contexts. The evidence indicates that digital capability, specifically digital literacy, platform management skills, and technological readiness, is a critical factor in empowering MSMEs to effectively utilize digital opportunities. MSMEs exhibiting advanced digital skills consistently achieve superior performance compared to those with limited digital awareness. The findings indicate structural disparities within the region. Urban-centered MSMEs in Surabaya, Malang, and Sidoarjo experience advantages from enhanced digital ecosystems, improved infrastructure, and increased institutional support.

Rural MSMEs encounter ongoing challenges, such as restricted connectivity, insufficient digital literacy, and lack of access to training, leading to disparate results in digital transformation. This highlights the necessity for more inclusive policies that address connectivity gaps, implement localized training programs, and establish targeted financial literacy initiatives.

The role of government support and institutional collaboration is crucial. Initiatives like UMKM Go Digital, digital entrepreneurship training, and collaborations with e-commerce platforms have positively impacted digital adoption; however, they necessitate enhanced integration, ongoing assessment, and wider regional outreach. The review identifies gaps in the literature, notably the lack of longitudinal studies and insufficient investigation into advanced digital technologies, including AI, big data analytics, and blockchain within the MSME sector.

Overall, the review concludes that East Java possesses substantial potential to strengthen its digital economic landscape, provided that capability building, infrastructure equality, and ecosystem support are developed in a holistic and sustained manner. Enhancing these dimensions will ensure that digital transformation improves MSME performance and contributes to inclusive, equitable, and sustainable economic development throughout the province.

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