

The Influence of Digital Literacy, Marketing Strategy, and Business Duration on The Income of MSMEs Using E-Catalogs in Denpasar City

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KEYWORDS	ABSTRACT
Digital literacy; MSME businesses; marketing strategy; Revenue	The development of the current era where digitalization is growing rapidly indirectly shifts the pattern of business people in running a business. Utilizing the marketplace as a medium to interact with buyers is an opportunity to be able to develop a business with a wider reach. The government, which is also active in the procurement process of goods and services, also uses electronic media in the procurement of goods and services to create a transparent shopping climate, fair competition, and shopping at reasonable prices. The purpose of this study is to determine the influence of digital literacy, marketing strategies, and business duration in increasing the income of MSMEs using E-Catalog in Denpasar City. This research is a type of quantitative research. Data collection techniques through observation and interviews conducted by researchers to MSME actors using E-Catalog in Denpasar City. The results of this study show that digital literacy, marketing strategies, and business length have a positive and significant effect on the income of MSMEs using E-Catalog in Denpasar City.

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Introduction

MSMEs are one of the economic boosters in Indonesia, currently numbering 64.2 million enterprises that contribute 61% of Indonesia's GDP and absorb 97% of the total workforce or around 119.6 million people (Coordinating Ministry for Economic Affairs, 2023). MSMEs are a group of businesses that have a large percentage and contribution to the Indonesian economy, with their dominance accounting for almost 100% of firms in the country (Salsabillah et al., 2024). Given the significant role of MSMEs in Indonesia, it is appropriate that MSME actors receive special attention from the government, as they have emerged as a vibrant and dynamic sector crucial for economic resilience (Wahyudi, 2023). Not only do they have the ability to survive various kinds of economic shocks, but MSMEs also help in encouraging economic growth and income equity through entrepreneurship (Asikin et al., 2024). Furthermore, MSMEs play a vital role in labor absorption in each region and the expansion of job opportunities, particularly in emerging markets where most formal jobs are generated by small and medium enterprises, creating

7 out of 10 jobs (United Nations, 2024). The creative industry within MSMEs, which includes research and development, advertising, architecture, and design, significantly contributes to innovation and economic diversification (Salsabillah et al., 2023). Additionally, MSMEs have proven their adaptability to dynamic market changes and contribute significantly to the development of creativity and innovation, making them essential pillars in supporting Indonesia's economic structure and national competitiveness (Budiman et al., 2023).

The MSME category is basically based on the amount of business capital at the time of establishment. If the business capital reaches a maximum of one billion rupiah (excluding land and buildings where the business is located), it is categorized as a Micro Business class. Businesses with a capital of more than one billion rupiah to five billion rupiah are included in the Small Business class. Businesses with capital between five billion rupiah and ten billion rupiah are categorized as Medium Businesses. Anything larger than this becomes a Large Business class. According to the Indonesian Chamber of Commerce, the role of MSMEs is substantial for the growth of the Indonesian economy, with the number of MSMEs reaching 99% of all business units. Looking at the data on the growth of MSMEs in Indonesia, the number of MSMEs has been consistently increasing every year. As of 2023, the number of MSMEs in Indonesia is 66 million, which is predicted to continue rising in the following years (Tambunan, 2023).

The growth of MSMEs also faces various challenges such as innovation and technology, digital literacy, productivity, legality or licensing, financing, branding and marketing, human resources, standardization and certification, and equitable distribution of coaching, training, and facilitation. To overcome these challenges, government intervention is needed in stimulating and establishing policies that encourage the growth and development of MSMEs in the future. One of the government's efforts to support the development of MSMEs is by encouraging business actors to adopt digitalization.

The development of MSMEs requires a holistic approach and ecosystem, covering at least six aspects: policy, financial access, market, human resource capacity, mentoring, and culture. Digitalization plays an important role in combining these six components, further accelerating MSME development programs. For the public or consumers, it also provides many benefits, such as access to MSME products and access to financial services by reducing transaction costs (Puspasari, 2022).

One of the government's roles in encouraging the growth of the digital ecosystem in MSMEs is through increasing online shopping applications. Not only for the general public, the government also directs procurement for every government need to be carried out online. This policy not only opens opportunities for MSMEs to participate in government procurement but also makes the procurement system in government more transparent and fair.

One of the applications launched by the government to facilitate the electronic procurement of goods and services is the *E-Catalog*. The Electronic Catalog (*E-Catalog*) is one of the efforts to realize the procurement of goods or services, which aims to increase the participation of MSMEs. *E-Catalog* is an online shopping application developed by the Government Goods/Services

Procurement Policy Institute (LKPP), where government spending needs in various sectors, both goods and services, are fulfilled through the e-purchasing process.

In support of the government's program in economic digitalization, Bali Province has also participated in utilizing electronic catalogs in the process of procuring government spending. As of December 2022, there are 243 business actors or MSMEs in Bali Province who are registered as local catalog providers (PBJEK Bali Provincial Secretariat, 2023). The procurement system carried out through electronic catalogs is expected to create a new climate, particularly in competitive competition and product quality development at a reasonable selling price.

Denpasar City is one of the cities in Bali Province with strong MSME growth. Data shows the significant potential for increasing market access and income. However, the reality is that not all MSMEs benefit equally from the presence of this platform. Many MSMEs have not succeeded in joining as providers in electronic catalogs. This is due to limitations in digital literacy, marketing strategies, capital, and product standardization. MSMEs also face difficulties in adopting digital technology and digital literacy, as well as in compiling financial reports digitally. Additionally, MSMEs must also pay attention to aspects such as licensing, financial management, product innovation, and business development.

Digital literacy of MSME owners is the ability to access, understand, and utilize information technology in business operations and marketing. Digital literacy has a significant influence on the income of MSMEs. With good digital literacy, MSMEs can leverage technology to increase market reach, efficiency, and innovation, ultimately contributing to increased revenue. Entrepreneurs with low levels of digital literacy tend to struggle with managing online stores, promoting products, or making transactions through e-commerce platforms. According to the research conducted by Ananda (2024), it is stated that the impact of digital literacy on increasing company profits is not significant due to a lack of understanding of digital literacy. However, digital literacy-based marketing has a positive impact on the sustainability of MSMEs in Telanaipura District, Jambi City. With digital literacy, MSMEs can more easily promote their businesses and reach a wider range of consumers.

The second factor that can affect MSME income is marketing strategy. Marketing is one of the most important aspects of the success of MSMEs because it allows them to meet consumer needs, increase brand awareness, and improve customer loyalty. The role of MSME owners in determining the right marketing strategy for their business is crucial in increasing revenue. Strategies involving pricing, promotion, distribution, and product packaging significantly affect the businessiveness of MSME products in the eyes of consumers, especially in digital platforms such as *E-Catalog*. MSME actors who adapt their marketing strategies to the needs of the digital market generally have higher income opportunities than those who still apply conventional strategies.

Research conducted by Universitas Brawijaya by Bolango, K. B. (2021) shows that the right marketing strategy can increase the sales turnover of MSMEs by up to 30%. This shows that the role of marketing is very significant in improving the performance of MSMEs. One of the main challenges faced by MSMEs in implementing an effective marketing strategy is the limited

resources, both in terms of finance, human resources, and marketing knowledge. According to Mavilinda, H. F., et al. (2021), MSMEs that adopt digital marketing strategies can increase their sales turnover by up to 50%. This shows that the role of marketing, especially digital marketing, is essential for the success of MSMEs.

Another factor that may affect MSME income is the length of the business. Generally, the longer a business runs, the more experience and networks the business actor gains. An entrepreneur with greater experience and expertise in managing, producing, and selling products is better equipped to make decisions under various circumstances. The length of time a business has been established can influence income levels, as the business owner develops more knowledge about consumer preferences (Firdausa & Arianti, 2013). According to research conducted by Aprilia, et al. (2023), business length, education level, and technology positively and significantly affect income.

Based on this background and the research gap in previous studies, it is important to re-test the factors affecting MSME income. Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in Indonesia's economy, contributing significantly to economic growth, employment, and income distribution. In Denpasar City, MSMEs face challenges such as limited digital literacy, inadequate marketing strategies, and varying levels of business experience, which hinder their ability to maximize the potential of digital platforms like *E-Catalogs*. The government's push for digitalization, including the adoption of *E-Catalogs* for procurement, aims to enhance transparency and market access for MSMEs. However, not all businesses have been able to capitalize on these opportunities due to gaps in knowledge and resources. This study seeks to examine how digital literacy, marketing strategies, and business duration influence the income of MSMEs using *E-Catalogs* in Denpasar City. The findings aim to provide actionable insights for MSMEs to improve their digital competencies and strategic approaches, while also offering policymakers evidence-based recommendations to support MSMEs in transitioning to digital platforms. Ultimately, this research contributes to fostering sustainable business growth and strengthening the digital economy ecosystem for MSMEs in the region.

Material and Method

This study adopts a quantitative research method to examine the relationship between digital literacy, marketing strategy, business duration, and the income of MSMEs using *E-Catalogs* in Denpasar City. This research is located in Denpasar City, targeting MSMEs that have been registered as providers in *E-Catalog*. The object of this research is MSMEs using *E-Catalogs* in Denpasar City. The research subjects will be given questionnaires and statements related to the research variables, namely digital literacy, marketing strategy, and business duration.

Variable Operational Definition

The operational definition of variables is needed in this study to gain a deeper understanding of the variables used. The operational definitions of the variables in this study include:

- a. MSME Income

Income refers to the earnings from various sources obtained to meet needs (Briliani, 2019). The amount of income earned can also impact the quality of the product. Traders will maintain and even improve the quality of their products to avoid losing their source of income. The income of each trader is a result of their performance, meaning that high or low income will significantly affect the sustainability of the business. The revenue indicators used in this study include: 1) Sales turnover; 2) Type of business; 3) Working hours.

b. Digital Literacy

Digital literacy of MSME owners is the ability to access, understand, and utilize information technology in business operations and marketing. Digital literacy significantly influences the income of MSMEs. With good digital literacy, MSMEs can leverage technology to increase market reach, efficiency, and innovation, ultimately contributing to increased revenue. The digital literacy indicators used in this study include: 1) Understanding of technology; 2) Understanding digital ethics; 3) Digital communication skills.

c. Marketing Strategy

Marketing is one of the important aspects for the success of MSMEs, because through marketing, MSMEs can meet consumer needs, increase brand awareness, and foster customer loyalty. The marketing strategy indicators include: 1) The type of strategy used; 2) The level of strategy use; and 3) Impact on the target audience.

d. Length of Effort

Business length refers to the duration that traders have been operating in their business. The length of time the business has been running plays an important role in the sales process of the business. The longer the business operates, the more experience the entrepreneur gains, which can influence their decisions and actions (Sukirno, 2016:39). The indicators of business age in this study include: 1) The length of business establishment; 2) Compatibility with skills; and 3) Business continuity.

The population is the entire research object that has similar characteristics, which is used to obtain the information needed by researchers. The population in this study is all MSMEs using *E-Catalogs* in Denpasar City. A sample is a part of the population that is selected by a certain method to represent all members of the population. Since there is no exact number of MSMEs using *E-Catalogs* in Denpasar City, the sample in this study uses the accidental sampling method, which is a sampling technique based on chance or the availability of respondents in a certain place in accordance with the research's purpose.

F Test

This test was carried out to assess the level of significance of the simultaneous influence of digital literacy, marketing strategy, and business duration on the income of MSME *E-Catalog* users in Denpasar City, to determine whether the relationship is real (significant) or obtained by chance.

Partial Test (t-test)

The partial regression test (t-test) was used to test the hypothesis that digital literacy, marketing strategy, and business duration positively affect the income of MSMEs that are *E-Catalog* users in Denpasar City.

Results and Discussions

Classic Assumption Test

This test must be carried out on independent variables to avoid multicollinearity, autocorrelation and heteroskedasticity.

Normality Test

Normality tests are used to test whether or not the data is normally distributed

Table 1. Normality Test Results

	Unstandardized Residual
Kolmogorov-Smirnov Z	0,097
Asymp. Sig. (2-tailed)	0,061

Source: Data processed (2025)

The table of normality test results above shows that the data from each variable used in this study is normally distributed because the value of Asimp.sig (2-tailed) > level of significant ($\alpha = 5\%$).

Multicollinearity Test

The multicollinearity test aims to test whether in the regression model there is a correlation between independent variables. The multicollinearity test was carried out by looking at the tolerance value and the Variance Inflation Factor (VIF).

Table 2. Calculation of Tolerance and Variance Inflation Factor

Type	Collinearity Statistics	
	Tolerance	VIVID
Digital Literacy	0,378	2,645
Marketing Strategy	0,294	3,396
Long Term of Effort	0,527	1,897

Source: Data processed (2025)

The Tolerance and Variance Inflation Factor Calculation Table shows that the variables of digital literacy, marketing strategy, and business length are free from multicollinearity because the tolerance value is above 0.1 and the VIF value is below 10.

Heteroscedasticity Test

Heteroskedasticity testing was carried out using the glaxer test. A good regression model is homogeneity, which is the variance from one observation to another by regressing the residual absolute value to the independent variable (Ghozali, 2006). The results of heteroscedasticity testing with glajser test are presented in table 3.

Table 3. Heteroskedasticity Test Results with Glejser Test

Variable	Itself
Digital Literacy	0,058
Marketing Strategy	0,108
Long Term of Effort	0,763

Source: Data processed (2025)

Test Results with the Glejser Test shows that the level of significance of digital literacy variables, marketing strategies, and business length is not significant because the

significance level is above 0.05. So it can be concluded that digital literacy, marketing strategies, and business duration do not occur heteroscedasticity or in other words variance and residual inequality from one observation to another.

Multiple Linear Regression Test

After data analysis with the help of the SPSS program, the results of the test of the influence of patrilineal culture, education level and work involvement on the productivity of the female workforce in Bali Province were obtained as follows:

Simultaneous Test (F-Test)

The F test aims to see the significance of the simultaneous influence of free variables on bound variables.

Table 4. Simultaneous Test Results (F-Test)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Itself.
1	Regression	169.616	3	56.539	129.296	.000b
	Residual	27.549	63	.437		
	Total	197.164	66			

a. Dependent Variable: PD

b. Predictors: (Constant), LU, LD, SP

Source: Data processed (2025)

Because of the Fcount (129,296) and with a significance level of 0.000. This means that digital literacy, marketing strategies and business duration simultaneously have a significant effect on the income of MSMEs using E-Catalog in Denpasar City.

Partial Test (t-test)

The t-test is used to find out whether an independent variable has a partial effect on a bound variable assuming that other independent variables outside the model are considered constants. The partial regression test (t-test) was carried out to test the hypothesis that partially digital literacy, marketing strategy, and business duration have a positive and significant effect on the income of MSMEs using E-Catalog in the city of Denpasar.

Table 5. Partial Test Results (t-Test)

Coefficients^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Itself.
		B	Std. Error	Beta	
1	(Constant)	.558	.674		.411
	LD	.150	.061	.187	.017
	SP	.566	.087	.562	.000
	READ	.301	.072	.273	.000

a. Dependent Variable: PD

Source: Data processed (2025)

With the help of the SPSS program, the following test results were obtained:

- a. A constant value of 0.558 means that if digital literacy, marketing strategy, and business length are equal to zero, then the income of MSMEs using E-Catalog in Denpasar City is 0.558.

- b. Therefore, tcount (2.440) with a significance level of 0.017. This means that digital literacy has a positive and significant effect on the income of MSMEs using E-Catalog in Denpasar City. The value of the β_1 coefficient, which is 0.150, means that if digital literacy increases by 1 unit, then the income of MSMEs using E-Catalog in Denpasar City will increase by 0.150 assuming other variables are considered constant.
- c. Hence the thcount (6.477) with a significance level of 0.000. This means that the marketing strategy partially has a positive and significant effect on the income of MSME users of E-Catalog in the city of Denpasar. The value of the β_2 coefficient, which is 0.566, means that if the marketing strategy increases by 1 unit, then the income of MSMEs using E-Catalog in Denpasar City will increase by 0.566 assuming other variables are considered constant.
- d. Therefore, the tcount (4.215) with a significance level of 0.000. This means that the length of business has a positive and significant effect on the income of MSME users of E-Catalog in the city of Denpasar. The value of the β_3 coefficient, which is 0.301, means that if the business duration increases by 1 unit, then the income of MSMEs using E-Catalog in Denpasar City will increase by 0.301 assuming other variables are considered constant.

The Influence of Digital Literacy on the Income of MSMEs Using E-Catalog in Denpasar City

Because the tcount was obtained of (2.440) with a significant level of 0.017. This means that the digital literacy variable has a positive and significant effect on the income of MSMEs using E-Catalog in Denpasar City. Digital literacy is the ability of individuals to understand, use, evaluate, and create information through digital technology, especially the internet and other digital devices. E-Catalog is an electronic procurement system for goods and services developed by the Government Goods and Services Procurement Policy Institute (LKPP). For MSMEs, this platform provides direct access to the government market, which has a large and regular demand potential. Good mastery of digital literacy for business owners will pave the way to be able to partner with the government, so that with a large enough government market, MSMEs have the opportunity to increase their income by utilizing E-Catalog as a medium to participate in procurement in the government.

The Influence of Marketing Strategy on the Income of MSME E-Catalog Users in Denpasar City

Hence the thcount (6.477) with a significance level of 0.000. This means that the marketing strategy partially has a positive and significant effect on the income of MSME users of E-Catalog in the city of Denpasar. A marketing strategy is a long-term plan devised by a company to achieve marketing goals by leveraging a competitive advantage and understanding the needs of the target market. According to Kotler & Keller (2016), marketing strategy includes decisions regarding the intended market segment, product positioning,

marketing mix, and how to build long-term relationships with customers. In the context of using the LKPP E-Catalog, MSME marketing strategies do not only rely on conventional promotions, but also adjust to the characteristics of government digital platforms such as competitive prices, product differentiation, and service to consumers. Understanding how consumer characteristics will make it easier for business owners to determine the right marketing strategy, with the right marketing strategy will make it easier for business owners to reap the market and increase sales turnover.

The Influence of Business Length on the Income of MSMEs Using E-Catalog in Denpasar City

Therefore, the tcount (4.215) with a significance level of 0.000. This means that the length of business has a positive and significant effect on the income of MSME users of E-Catalog in the city of Denpasar. In theory, the longer a business operates, the greater the chance of having a higher revenue. In the context of MSMEs using E-Catalog in Denpasar City, the length of business has a positive effect on revenue because MSMEs that have been operating for a longer period of time are likely to be more administratively and technically prepared in using digital procurement systems such as E-Catalog. In addition, when viewed from the legality of the business, businesses that have been established for a long time usually have complete business documents and are in accordance with the requirements of the LKPP. A business that has been running for quite a long time also means that it has the potential for a wider network with government agencies, and a lot of experience in following procurement mechanisms in the government. Mature businesses tend to be better able to deal with logistical, shipping, or administrative obstacles in the E-Catalog system, thereby minimizing losses.

Conclusion

Based on the results of the test and analysis above, conclusions can be drawn from this study, namely: Digital literacy among MSME owners in Denpasar City can be considered very good. The desire to remain a provider for the government indirectly encourages MSME actors to learn and understand more about the terms and procedures for using *E-Catalog*. The government, in collaboration with LKPP, also provides assistance in the form of workshops and consulting services that help users overcome any obstacles they encounter when using the *E-Catalog*.

The marketing strategy Implemented by MSME actors who use *E-Catalog* in Denpasar City ensures that the products they display meet the product criteria required for government procurement, such as existing TDKN products or PDN products. Additionally, business actors also implement a quick response service system to process every purchase that enters the system. If the processing delay exceeds the time limit set by the system, the shopping package will be automatically canceled, which can reduce the assessment of partners, in this case, the government as buyers.

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