

# The Role of the Digital Economy in Increasing the Competitiveness of MSMEs in Indonesia

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## ABSTRACT

The abstract the digital economy is the main force driving economic transformation throughout the world, especially in Indonesia. The rapid progress of information and communication technology has caused various sectors to adopt digital platforms to increase operational efficiency and expand market access. This essay focuses on how Indonesian MSMEs, which are the backbone of the country's economy, can take advantage of the digital economy to increase their competitiveness. To be able to develop amidst increasing market competition, MSMEs must strategically integrate digital technology such as social media, fintech and e-commerce.

This research uses qualitative methods, literature research and secondary data to highlight the benefits of the digital economy for MSMEs. Key benefits include improved operational efficiency and increased customer reach in both domestic and international markets. However, MSMEs face significant challenges in utilizing digital technology, including low levels of digital literacy, inadequate technological infrastructure in rural areas, and a lack of regulatory support for digital economic growth.

The findings show that the digital economy encourages innovation in product development, marketing and business management, thereby providing opportunities for MSMEs to increase competitiveness. To overcome these challenges, collaboration between the government, private sector, educational institutions and the MSME community is needed to create an inclusive and sustainable digital ecosystem. The article offers strategic recommendations for optimizing the benefits of the digital economy for MSMEs, including supportive regulations, infrastructure development, and digital literacy training.

**Keywords:** Digital Economy, MSMEs, Digital Technology, Competitiveness.

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## INTRODUCTION

The global economic landscape is being significantly altered by the digital economy. Information and communication technology advancements in the period of Industrial Revolution 4.0 have not only altered human interactions but also produced new, more sustainable, inclusive, and efficient business models. E-commerce, financial technology (fintech), big data, artificial intelligence (AI), and the Internet of Things (IoT) are just a few of the many facets that make up the digital economy. For developing nations like Indonesia, this shift creates enormous potential to boost economic competitiveness, lessen social inequalities, and build a more inclusive economic environment (Zikri 2024).

With a population of over 270 million, Indonesia is one of Southeast Asia's biggest digital markets. The digital economy in Indonesia is one of the fastest-growing industries due to the country's extensive internet penetration and steadily rising rate of technology adoption. Indonesia's digital economy is expected to be worth USD 150 billion by 2025. A significant contributor is the e-commerce industry, which is bolstered by the growth of fintech, which offers inclusive financing options for both corporate players and society.

However, MSMEs (micro, small, and medium-sized enterprises) are strategically important to the Indonesian economy (Firmansyah et al. 2021). According to data from the Ministry of Cooperatives and SMEs, MSMEs account for around 97% of jobs in Indonesia and more than 60% of the country's GDP. Notwithstanding their noteworthy contribution, MSMEs continue to encounter a number of obstacles that hinder their growth, including restricted market access, insufficient business capital, low levels of digital literacy, and constraints in using contemporary technologies (Rohmana 2023).

MSMEs can overcome these different challenges with the help of digital transformation. Through e-commerce platforms, business management apps, and finance services, digital technology enables MSMEs to reach a wider audience, boost operational efficiency, and make financing more accessible. Additionally, by using analytical data to comprehend client wants, develop new goods, and enhance customer service, digitalization enables MSMEs to make their products more competitive (Anam Khoirul 2016).

But despite the vast opportunities presented by the digital economy, there are also obstacles to overcome. One of the biggest challenges is the low degree of computer literacy among MSME participants, particularly in rural areas. Another major barrier is uneven technology infrastructure, such as restricted internet access. In addition, rules that do not adequately accommodate the digital environment frequently act as a roadblock to MSME players' digital transformation. Therefore, in order to help MSMEs fully realize the promise of the digital economy, an integrated approach is required (Rosyalia Widia Sofyan, Eko Setyasari, and Kurniadi 2023).

The purpose of this article is to examine how the digital economy has helped MSMEs in Indonesia become more competitive. The advantages of the digital economy, the difficulties MSMEs encounter during the digitalization process, and potential measures the government, private sector, and MSME community can take to establish a sustainable and inclusive digital ecosystem will all be covered in this study. As a result, this study not only advances scholarly research on the digital economy but also offers helpful suggestions for enhancing MSMEs' competitiveness in the face of fiercely competitive global economic conditions (Marlina et al. 2024).

It is intended that by taking a comprehensive approach, this essay will offer detailed insight into how digital transformation might promote Indonesia's economic expansion. MSMEs may become more resilient, creative, and sustainable economic players by making the most of the digital economy's potential (Vera Maria, Ahmad Fauzan Aziz, and Depi Rahmawati 2024).

## LITERATURE REVIEW

### Digital Economy Concept

Any economic activity that uses information and communication technology (ICT) as a foundation for communication between economic actors is referred to as the "digital economy." The digital economy, according to (Supriyanto 2023), is a phenomena that involves the use of technology to make commercial connections and transactions easier. In the context of globalization, the digital economy is influencing consumer behavior patterns in addition to how people conduct business. Businesses can now swiftly access data and information thanks to digitalization, which facilitates improved decision-making and more effective marketing tactics. Furthermore, technological advancements like blockchain, artificial intelligence (AI), and the Internet of Things (IoT) have given companies new chances to innovate and adjust to shifting market conditions.

A more connected world with rapid access to information and services is another effect of the digital economy. This makes it possible to develop new company models that are more adaptable and sensitive to shifts in customer demand. Additionally, the growth of digital platforms like social media, mobile applications, and e-commerce enables businesses to reach a wider audience and engage with clients more frequently. Businesses who can successfully incorporate digital technology into their business plans will have a major competitive edge in the digital age. In this instance,

the digital economy serves as a catalyst for innovation and long-term economic growth in addition to being a tool for improving operational efficiency.

### The Role of MSMEs in the Indonesian Economy

MSMEs, or micro, small, and medium-sized businesses, are crucial to the Indonesian economy. The Ministry of Cooperatives and SMEs (2020) estimates that MSMEs employ over 97% of the workers and make up about 60% of the GDP. Due to their enormous numbers, MSMEs are not only propelling the local economy but also making a substantial contribution to the expansion of the national economy. In addition, MSMEs contribute to job creation, poverty alleviation, and enhanced community well-being. In this regard, MSMEs must adopt the digital economy in order to stay competitive and relevant in a market that is becoming more and more cutthroat.

Additionally, MSMEs are very flexible, which enables them to quickly adjust to shifting consumer demands and market conditions. MSMEs' varied product and service offerings can satisfy regional demands and boost the economy. Additionally, MSMEs frequently work in industries like handicrafts, food and beverage, and services that have not been thoroughly investigated by big businesses. MSMEs may support equitable and sustainable economic growth by taking use of the possibilities of the local market (May, Saputri, and Fasa 2024).

Nevertheless, despite their significant contribution, MSMEs continue to encounter a number of obstacles that prevent them from expanding. Obtaining sufficient funding is one of the biggest obstacles. Lack of collateral, poor credit histories, and a lack of knowledge about various financial products make it difficult for many MSMEs to get loans from traditional financial institutions. It will be challenging for MSMEs to

make the investments required for company expansion and development if they do not have adequate access to funding (Hasriani 2023).

In this situation, the difficulty of obtaining financing may be resolved by the digital economy. MSMEs may have another option for obtaining the working cash they require: fintech platforms that offer microloans and other financial services (Putra, Solechan, and Hartono 2023). MSMEs can more easily access financial services, streamline the loan application process, and improve their cash flow management with the help of online platforms and mobile applications. Therefore, the utilization of the digital economy not only boosts MSMEs' competitiveness but also offers them chances to expand and thrive in a business environment that is becoming more and more competitive.

### **Benefits of the Digital Economy for MSMEs**

Numerous studies demonstrate that MSMEs can gain greatly from the digital economy. (Saputri et al. 2023) assert that MSMEs can boost brand awareness, market reach, and operational efficiency by integrating digital technologies. MSMEs can contact customers in different areas, including abroad, by selling their goods online through e-commerce platforms. This makes it possible for MSMEs to compete with larger businesses, something that was previously challenging. Furthermore, utilizing social media as a marketing tool can improve consumer connections, foster brand loyalty, and expedite reactions to market demands. Additionally, the digital economy enables MSMEs to embrace new business models that might boost their revenue, such dropshipping and sharing the economy.

Another significant benefit in the digital economy is the availability of analytical data that MSMEs can access. MSMEs can comprehend consumer behavior, market preferences, and new trends by employing analytical data. Making better

company decisions, creating products that meet consumer requirements, and creating more successful marketing campaigns are all possible with this information. MSMEs can improve their competitiveness and solidify their market position by making good use of data.

Additionally, MSMEs can improve daily operations' efficiency by utilizing digital technologies. For instance, operating expenses and transaction time can be decreased by automating corporate procedures, utilizing inventory management software, and implementing digital payment systems (Nugrah Leksono Putri Handayani and Poppy Fitrijanti Soeparan 2022). Additionally, MSMEs can enhance cooperation with distributors, suppliers, and other business partners by utilizing an effective platform for communication and collaboration. As a result, the supply chain may become more effective and sensitive to consumer demands.

### **Challenges Faced by MSMEs in Adopting the Digital Economy**

Despite the numerous advantages, MSMEs in Indonesia encounter a number of obstacles while attempting to embrace the digital economy. (Permana 2021) state that the primary obstacle is the low degree of digital literacy among MSME participants, which makes it difficult for them to use technology efficiently. Many MSME owners lack the necessary skills to effectively use digital platforms for their companies. Inadequate technology infrastructure also makes it more difficult for MSMEs to obtain digital services, particularly in rural areas. In addition, policies that hinder the growth of the digital economy hinder MSMEs' ability to compete and innovate. Another issue is cyber security, as many MSMEs lack sufficient security measures to safeguard their company's data and information (INDEF 2024).

In order to help MSMEs, it is crucial that stakeholders, including the government, academic institutions, and the business sector cooperate. Prioritizing digital literacy training and education can help MSMEs acquire the skills they need to adjust to changing technology (Firdausya and Ompusunggu 2023). To guarantee that all business players can benefit from the potential presented by the digital economy, it is also crucial to improve internet connectivity in remote places and fortify digital infrastructure.

### **Strategy to Increase the Competitiveness of MSMEs in the Digital Era**

There are a number of tactics that may be used to assist MSMEs in adjusting to the digital economy. In order to build a digital ecosystem that promotes MSMEs, cooperation between the public and private sectors as well as educational institutions is crucial, claims (Abdillah Arif Nasution et al. 2024). Strategic measures that must be implemented include developing rules that facilitate the digitalization of MSMEs, bolstering technology infrastructure, and offering digital training. Digital marketing, data management, and fundamental technical skills should all be covered in digital training. MSME participants can take advantage of the full potential of the digital economy and improve their digital literacy in this way. In addition, establishing a network of MSMEs that help and support one another may foster an innovative atmosphere.

Additionally, it is critical that MSMEs concentrate on product and service innovation in order to build their competitive advantages. MSMEs can carry out more thorough market research to comprehend customer wants and preferences by leveraging digital technology. MSMEs will be able to compete more successfully if they create items that are more inventive and pertinent to market trends. Additionally, MSMEs

can find new ways to reach a larger audience by having the guts to try new marketing strategies like influencer marketing or innovative social media content (Kondo et al. 2023).

### **The Government's Role in Supporting the Digital Economy**

The government plays a key role in supporting the development of the digital economy in Indonesia. Through the right policies, the government can create a conducive environment for MSMEs to innovate and adapt to digital technology (Kharisma 2021). Policies that support the development of digital infrastructure, such as increasing internet access in remote areas, are very important to ensure that all business actors can access the opportunities offered by the digital economy. Apart from that, the government needs to establish regulations that protect MSMEs from unfair business practices, as well as provide incentives for MSMEs that adopt digital technology (Safri, Murniyanti, and Firmansyah 2025).

Government assistance might also come in the form of initiatives that make it easier for MSMEs to obtain funding for their digital transformation. The financial strain on MSMEs adopting digital solutions can be lessened by offering low-interest loan and subsidy programs for technical gadgets (Sholihin 2024). In addition, the government must collaborate with the private sector to develop programs that support the expansion of MSMEs, like business incubators and mentorship programs that emphasize the development of digital skills.

### **METHODOLOGY**

This study examines how the digital economy might boost MSMEs' competitiveness in Indonesia using a qualitative methodology and case studies. The study was conducted at a number of MSMEs in the fashion, handicraft, and culinary industries in Surabaya, East Java. MSME owners

and managers who had integrated digital technology into their companies fulfilled the research participants' requirements, which included using a digital platform for marketing and having a business that had been registered and operating for at least a year.

Participant observation, in-depth interviews, and documentation studies were used to gather data. To learn more about respondents' experiences with digital technology, the difficulties they encountered, and the advantages they saw, semi-structured interviews were used. While documentation studies gather data from financial reports, marketing materials, and transaction records, participatory observation aids academics in understanding how technology is used in MSMEs' day-to-day operations.

Interviews were transcribed, themes were coded, and conclusions were interpreted in order to examine the data using qualitative analysis techniques. Techniques for member screening and data triangulation were used to guarantee the accuracy and dependability of the data. By keeping the identity of the respondents private and clearly outlining the goals of the study, this study also complies with ethical standards. It is intended that by using this approach, research would be able to offer a thorough understanding of how the digital economy affects Indonesian MSMEs' ability to compete.

## **RESULT AND DISCUSSION**

A thorough picture of how the digital economy boosts the competitiveness of Micro, Small, and Medium-Sized Enterprises (MSMEs) in Indonesia is given by this study. The digital economy, which encompasses a number of elements like big data, e-commerce, financial technology (fintech), and company management apps, has shown itself to be a successful means of resolving a number of issues that MSMEs have

been dealing with. How the digital economy may increase MSMEs' access to markets is one of the research's key conclusions. MSMEs can now access a larger spectrum of consumers both domestically and internationally by leveraging e-commerce platforms. After using digital technology, a number of MSME participants in this study reported a notable rise in sales volume.

In addition to providing MSMEs with greater access to markets, the digital economy also greatly improves their operational efficiency. MSMEs can better manage small enterprises with the aid of a variety of digital tools, including software for delivery monitoring, stock management, and financial administration. By using this technology, business actors can save operating costs and free up resources for more strategic endeavors like marketing or product development. Fintech services offer inclusive finance options that enable MSMEs to obtain cash without encountering barriers like collateral requirements or convoluted administrative procedures. For novices and small MSMEs, who are frequently disregarded by traditional finance institutions, this convenience is crucial.

Notwithstanding the diverse opportunities presented, a number of obstacles continue to prevent MSMEs from fully utilizing the potential of the digital economy. The low degree of digital literacy among MSMEs, particularly in rural regions, is one of the primary obstacles. A lot of MSMEs lack a thorough understanding of how to use digital technology to meet their goals. Some business players, for instance, are unable to fully utilize e-commerce platforms or business management programs and instead rely solely on social media platforms for marketing. Aside from that, a significant barrier is the lack of adequate technology infrastructure, particularly in rural areas. MSMEs in these regions are frequently unable to access the digital ecosystem due to

unequal internet availability and expensive connection fees.

The intricacy of laws pertaining to the digital economy presents another difficulty. Some MSME participants struggle to comprehend the regulations pertaining to consumer data protection or taxation in digital transactions. MSMEs may become less interested in actively participating in the digital economy as a result of this uncertainty. In addition, small firms frequently cite fear of online fraud and data security threats as reasons for their reluctance to go digital.

MSMEs have implemented a number of adaptive tactics in order to overcome these obstacles. Participating in digital literacy training that is arranged by the government, the corporate sector, or the MSME community is one of the actions that many people take. The fundamentals of digital technology are covered in this course, including how to run an online store, use social media for advertising, and handle money with digital tools. In addition, a lot of MSMEs use social media as their primary marketing tool because it is not only accessible but also affordable and efficient for reaching customers.

Working together with technology partners is another tactic to hasten the adoption of digital technology. To learn how to maximize the use of digital financial products, for instance, some MSMEs are collaborating with fintech service providers. Some MSMEs also use technology solutions, such digital logistics services or financial management apps, that are offered by startups or big businesses. This partnership aids MSMEs in overcoming their resource and technological constraints.

This study's discussion demonstrates that the digital economy may serve as the primary driver of MSMEs' increased competitiveness in Indonesia. However, cooperation from a variety of sources is required to optimize these advantages. By lowering

connectivity costs and extending internet access to remote locations, the government may play a vital role in driving the development of technical infrastructure. Encouraging MSME involvement in the digital economy also requires inclusive policies, such as tax simplification and incentives for MSMEs transitioning to digital.

However, by offering comprehensive training, user-friendly apps, and reasonably priced technological solutions, the private sector, including IT firms, can assist MSMEs in their digital transformation. The MSME community can also serve as a platform for information and experience exchange, fostering a cooperative environment that speeds up the adoption of new technologies.

Although there are still obstacles to overcome, Indonesian MSMEs stand to gain a great deal from the digital economy. MSMEs can become more resilient, creative, and sustainable economic players with the correct approach and sufficient assistance. In addition to making them more competitive in the domestic market, this change will fortify Indonesia's place in the increasingly interconnected global economy. MSMEs need to be at the forefront of utilizing the digital economy, which is the way of the future.

## **CONCLUSION AND RECOMMENDATION**

According to this study, the digital economy plays a significant part in making MSMEs in Indonesia more competitive. MSMEs can expand their market reach, boost operational effectiveness, and improve their brand image by utilizing digital technologies. The use of social media and e-commerce platforms enables MSMEs to connect with previously unreachable customers, boosting sales volumes and opening up new company growth prospects.

Notwithstanding the numerous advantages, MSMEs encounter a number of difficulties during

the digitalization process. Significant barriers include a lack of technology infrastructure, low levels of digital knowledge among MSME participants, and policies that are not yet completely supportive. In order to give MSMEs access to technology, training, and legislation that are advantageous to them, the public, private, and community sectors must work together.

Business actors may innovate even in challenging circumstances, as demonstrated by the adaptive techniques adopted by MSMEs, such as social media marketing and cooperation with digital communities. MSMEs in Indonesia can use

the digital economy as a tool to boost their competitiveness and make a greater contribution to the growth of the national economy with the correct assistance and efficient cooperation.

All things considered, this study emphasizes how crucial the digital economy is to the development of MSMEs and how supportive policies are required to fully realize this potential. Growing digital literacy and technical accessibility will be essential in the future to building an inclusive and long-lasting business environment for MSMEs in Indonesia.

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