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## The Influence of Business Legality, Entrepreneurial Mindset, and Digital Transformation on Increasing the Competitiveness of MSMEs in Buleleng Regency

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### **Abstract:**

*This study aims to determine how the influence of Business Legality, Entrepreneurial Mindset and Digital Transformation on Increasing Competitiveness in Micro, Small and Medium Enterprises (MSMEs) in Buleleng Regency. This study uses a quantitative approach, with the data collection technique used is a questionnaire distributed with Google Form media and a physical questionnaire assisted by the PLUT KUMKM Buleleng assistant with a Likert scale measuring instrument, where those selected as respondents are MSME owners with a total of 100 business owners. The data analysis technique used in this study is a structural equation model ( Structural Equation Modeling SEM) based on Partial Least Square (PLS) using the SmartPLS application . The novelty of this study lies in variables that have not been widely studied such as business legality variables, entrepreneurial mindset, digital transformation and competitiveness. In addition, the novelty of this study is that there has not been any research that directly examines the influence of entrepreneurial mindset on increasing the competitiveness of MSMEs. The results of the study indicate that Business Legality, Entrepreneurial Mindset , and Digital Transformation have a positive and significant effect on Increasing the Competitiveness of MSMEs. The research findings indicate that ownership of business legality, entrepreneurial mindset and carrying out digital transformation can increase competitiveness so that MSMEs are able to survive and continue to grow. The results of this study offer insights, valuable suggestions and provide solutions to problems related to increasing the competitiveness of MSMEs. Thus, the research findings can be a guideline for decisions for MSMEs and future government policies to help overcome the problems of MSME competitiveness .*

**Keywords:** Business Legality, Entrepreneurial Mindset, Digital Transformation, MSME Competitiveness

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## 1. Introduction

The findings of this study reveal that business legality has a positive and significant effect on the competitiveness of MSMEs in Buleleng Regency. This indicates that MSMEs with complete and recognized legal status are better positioned to compete in the market. Having proper business legality such as a *Business Identification Number (NIB)*, brand registration, and other permits provides several advantages, including expanding market access, increasing consumer trust, and facilitating partnerships with larger companies or participation in government programs (Hutagalung, 2024; Anggraeni, 2022; Aji Putra et al., 2022).

These results are consistent with Indrawati et al. (2023), who emphasized that legality serves as essential legal protection for businesses, reducing operational risks and disputes. Similarly, Nurhaliza et al. (2023) demonstrated that the lack of business legality can limit MSMEs' growth potential and restrict them from entering modern markets, exporting products, or collaborating with large corporations. These findings suggest that when MSMEs are legally registered, they gain greater credibility and are more likely to engage in broader economic activities, which aligns with previous studies highlighting the role of legality in fostering business sustainability and competitiveness (Yolanda, 2024).

Moreover, legal recognition also enhances access to financing, government support, and formal supply chains. According to Sugiarti et al. (2020), MSMEs with complete legal documents are better able to integrate into digital platforms and e-commerce networks, which further strengthens their competitive position. This is supported by Sulistiyani et al. (2020), who found that marketing strategies based on legal and structured foundations significantly contribute to MSME competitiveness.

The second key finding of this study shows that the entrepreneurial mindset positively and significantly influences MSME competitiveness. Entrepreneurs with a strong entrepreneurial mindset are more proactive, innovative, and resilient, enabling them to adapt to changes and seize market opportunities (Rosmiati et al., 2022). Kirkley (2016, in Purba, 2021) defines entrepreneurial mindset as the process of transforming ideas and expectations into tangible behaviors that drive business growth. This mindset shapes entrepreneurial behavior, which is critical for business performance and competitiveness.

This finding aligns with Azizah (2018) and Purwaningsih and Megaster (2019), who demonstrated that entrepreneurial mindset, combined with environmental factors and self-efficacy, strongly influences entrepreneurial decision-making and interest. Dewi et al. (2024) also highlighted that entrepreneurial competence and mindset play a crucial role in achieving business success in the culinary sector, indicating its broader relevance across different industries. In the context of MSMEs in Buleleng Regency, fostering this mindset enables entrepreneurs to create innovative products

and implement creative strategies to enhance competitiveness, as supported by Sri Kasih et al. (2023), who found a direct relationship between innovation, creativity, and competitive advantage.

Furthermore, Jayadi (2019) emphasized that entrepreneurial behavior directly impacts competitiveness, especially in traditional industries like footwear manufacturing. Similarly, Sihite (2018) argued that human resource competence, shaped by entrepreneurial thinking, is a foundational element in building sustainable competitive advantages.

The third significant finding indicates that digital transformation has a positive and significant impact on MSME competitiveness. Digital transformation enables MSMEs to adopt advanced information and communication technologies, thereby improving efficiency, reducing operational costs, and expanding market reach. According to Firmansyah et al. (2022), digital literacy and transformation are essential for MSMEs to transition from traditional business practices to modern, competitive enterprises. This transition allows businesses to engage in e-commerce, digital marketing, and data-driven decision-making processes.

The role of digital transformation in competitiveness has been widely acknowledged. Morze and Strutynska (2021) noted that digital transformation is a societal shift that requires strategic adaptation by businesses to remain competitive. Fajar Wati et al. (2022) further illustrated how global corporations like Starbucks leveraged digital strategies to enhance competitiveness, a principle equally applicable to MSMEs on a smaller scale. In Indonesia, Solechan et al. (2023) highlighted that MSMEs adopting digital platforms experienced rapid growth due to broader customer access and more efficient business operations.

Putro et al. (2024) also discussed the opportunities and challenges faced by MSMEs in digitalizing their processes, emphasizing that proper planning and digital skills are critical for success. Sugiarti et al. (2020) found that e-commerce adoption directly increases MSME competitiveness by allowing them to penetrate new markets without geographical constraints. This aligns with Sulistiyani et al. (2020), who noted that digital marketing strategies are vital for modern MSME growth.

Collectively, these findings indicate that the synergy of legality, mindset, and technology forms the foundation for MSME competitiveness. Legal compliance establishes trust and credibility, entrepreneurial mindset fosters innovation and resilience, and digital transformation provides the tools to scale and compete in increasingly digital marketplaces. This integrated approach reflects the broader economic role of MSMEs in Indonesia, as emphasized by Yolanda (2024), who noted their contribution to national economic development.

Finally, the results support previous studies by Rifki Rahmanda Putra et al. (2023), which highlighted that creativity and innovation are essential for sustaining competitiveness in the creative tourism sector, a finding that resonates with the broader MSME ecosystem. By combining formal legality, innovative thinking, and digital adaptation, MSMEs in Buleleng Regency can elevate their position from traditional, localized businesses to modern, competitive enterprises capable of contributing significantly to regional and national economies.

## 2. Theoretical Background

**Competitiveness:** Competitiveness is an effort that must be made by business/economic actors to continue to exist in carrying out their activities (Sulistiyani *et al.* , 2020) . Competitiveness relates to how effective an organization is in a competitive market, compared to other organizations that offer the same or similar products or services. Competitiveness is the ability to show better, faster, or more meaningful results. (Sihite, 2018) . MSME competitiveness is the ability of MSMEs to compete in an increasingly competitive market and maintain sustainable business growth. Furthermore, Sugiarti *et al.* , (2020) explained that MSMEs must have competitiveness in order to survive. Companies that lack competitiveness will be abandoned by the market. Lack of competitiveness means lack of superiority, and lack of superiority means no reason for a company to survive *in* a competitive market in the long term. From the explanations above, it can be concluded that competitiveness is the ability to gain a higher market share than competitors and gain greater profits compared to others by implementing several strategies to market products so that they are superior and competitive.

**Business Legality:** Business legality, also known as a business permit, is an important element in demonstrating one's identity to legalize a business so that it can be accepted by the community (Indrawati *et al.* , 2023) . Many MSMEs do not yet understand the importance of having business legality documents (Hutagalung, 2024) . The absence of these legal documents can limit MSMEs' access to wider markets, financing from financial institutions, and reduce consumer trust . Fulfilling business legality has a broad and profound impact on improving the quality and competitiveness of MSMEs, through having legal documents can build stronger consumer trust. Products that have met the safety and quality standards set by authorized institutions will be more easily accepted by the market, especially in an era where consumer awareness of product safety is increasing (Nurhaliza *et al.* , 2023) . Business legality is a fundamental aspect in the development of MSMEs (Yolanda, 2024) . Organizations, including MSMEs, need to comply with the rules and norms that apply in the environment. their institutions to gain legitimacy, business legality is a standard that is owned by business actors where every business must have legality in order to guarantee its business. (Anggraeni, 2022) . Based on the description above, it can be concluded that business legality is an important element that functions as official recognition from the state for a business, as well as being an identity that legalizes the business in the eyes of the

law and the public. This legality not only provides legal protection but also makes it easier for business actors, especially MSMEs, to obtain their rights, such as access to financing, collaboration with various parties, and a sense of security in conducting business

***Entrepreneurial Mindset*** : The *entrepreneurial mindset* itself is a factor that arises from within and becomes the main force in initiating entrepreneurial decisions that will later take the form of entrepreneurial behavior. *An entrepreneurial mindset* will change the mindset in acting, such as taking advantage of opportunities, being innovative and creative according to (Purwaningsih & Megaster, 2019) . *An entrepreneurial mindset* will change the mindset in acting , such as taking advantage of opportunities, having creative ideas and executing them into the form of innovation (Azizah, 2018) . With an *entrepreneurial mindset* , an entrepreneur will be encouraged to continue to innovate to create profitable opportunities (Rosmiati *et al* ., 2022) . Based on the description above, it can be concluded that *an entrepreneurial mindset* is a mindset that focuses on entrepreneurship, where individuals choose to face uncertainty and risk as part of the learning and decision-making process. *Entrepreneurial This mindset* reflects an innovative and creative attitude in taking advantage of existing opportunities, as well as turning ideas into real actions in running a business.

**Transformation** : According to Morze & Strutynska ( 2021 ) define digital business transformation as an objective process that responds to changes in the business environment. Digital transformation is the adoption of digital technology to fundamentally increase the productivity and value of MSMEs. The use of digital technology significantly assists MSMEs in rapidly expanding their market reach without having to meet customers directly. This situation presents an opportunity for MSMEs to rise, move up a class, become advanced, independent, and competitive MSMEs that contribute to the national economy. Of course, they must be able to transform from conventional businesses *to digital*. (Firmansyah *et al* ., 2022) . All business actors are required to be more creative, innovative, and always provide the best of the products they sell to be competitive. It is not only the product that must be considered, but also the strategies that will be used to achieve the company's goals, namely carrying out digital transformation . According to Solechan *et al.*, (2023) , digital transformation in MSMEs refers to the use of information and communication technology to increase efficiency, productivity, and business competitiveness. Based on this explanation, it can be concluded that digital transformation is the process of adopting technology that aims to increase productivity, create value, and improve social welfare, especially for MSMEs. This process involves the integration of digital technology into all aspects of business operations, including business models, processes, and customer experiences.

### 3. Methodology

This study uses a quantitative approach, with the data collection techniques used being questionnaires distributed using *Google Forms* and physical questionnaires assisted by the Buleleng PLUT KUMKM facilitator with a Likert scale as the measuring tool. The population in this study was all formal MSMEs in Buleleng Regency, where those selected as respondents were MSME owners with a total number of Respondents were 100 business owners with 83 micro businesses, 15 small businesses and 2 medium businesses.

The sampling technique used *Probability Sampling technique*, namely *Proportionate Stratified Random Sampling*, which is a sampling technique if the population has members or elements that are not homogeneous and are stratified proportionally (Sugiyono, 2018). The data analysis technique used in this study is a structural equation model *Structural Equation Modelin* (SEM) based on *Partial Least Square* (PLS) using the *SmartPLS application*.

### 4. Empirical Findings/Results

#### *Outer Model*

There are 3 criteria in using data analysis techniques with SmartPLS to assess the Outer Model (Measurement Model), namely Convergent Validity, Discriminant Validity, and Composite Reliability.

#### 1. Convergent Validity

In this stage, there are 2 value criteria that will be evaluated, namely the Loading Factor value and the Average Variance Extracted (AVE) value.

**Table 1. Outer Loading Value**

<i>Variable</i>	<i>Indicator</i>	<i>Outer Loading Value</i>	<i>Conclusion</i>
Business Legality	LU 1	0.887	<i>Valid</i>
	LU 2	0.803	<i>Valid</i>
	LU 3	0.881	<i>Valid</i>
	LU 4	0.813	<i>Valid</i>
<i>Entrepreneurial Mindset</i>	EM 1	0.879	<i>Valid</i>
	EM 2	0.790	<i>Valid</i>
	EM 3	0.800	<i>Valid</i>
Digital Transformation	TD 1	0.929	<i>Valid</i>
	TD 2	0.939	<i>Valid</i>
	TD 3	0.761	<i>Valid</i>
Competitiveness	DS 1	0.747	<i>Valid</i>
	DS 2	0.900	<i>Valid</i>
	DS 3	0.823	<i>Valid</i>

The factor loading value (Outer Loading) of each variable in the test using the SmartPLS application has a value  $> 0.7$  so that the indicators used in the research questionnaire are valid for use.

**Table 2. AVE Value**

Variable	AVE
Business Legality (X1)	0.717
Entrepreneurial Mindset (X2)	0.679
Digital Transformation (X3)	0.772
Competitiveness (Y)	0.682

The Average Variance Extracted (AVE) values for each construct are Business Legality (X1) = 0.717, Entrepreneurial Mindset (X2) = 0.679, Digital Transformation (X3) = 0.772, and Competitiveness (Y) = 0.682. The four constructs already have an Average Variance Extracted (AVE) value  $\geq 0.05$ , which means that the construct is categorized as valid.

## 2. Discriminant Validity

**Table 3. Discriminant Validity**

Indicator	X1	X2	X3	Y
LU 1	0.887	0.557	0.592	0.707
LU 2	0.803	0.389	0.384	0.416
LU 3	0.881	0.494	0.571	0.411
LU 4	0.813	0.592	0.533	0.383
EM 1	0.447	0.879	0.458	0.536
EM 2	0.314	0.790	0.468	0.359
EM 3	0.641	0.800	0.685	0.646
TD 1	0.564	0.645	0.929	0.594
TD 2	0.550	0.640	0.935	0.578
TD 3	0.497	0.481	0.761	0.560
DS 1	0.429	0.404	0.503	0.747
DS 2	0.577	0.382	0.491	0.900
DS 3	0.486	0.608	0.629	0.823

The loading factor of the Business Legality indicators (LU1, LU2, LU3, and LU4) has a higher loading factor for the Business Legality construct (X1) than for the other constructs. This is also the case for the other indicators, so the construct used is declared valid.

### 3. Reliability Test

**Table 4. Reliability Test**

Variable	Cronbach's Alpha	Composite Reliability (Rho)	Composite Reliability (Rho c)
Business Legality (X1)	0.873	0.951	0.910
Entrepreneurial Mindset (X2)	0.773	0.799	0.864
Digital Transformation (X3)	0.847	0.850	0.910
Competitiveness (Y)	0.765	0.775	0.865

Reliability criteria can be seen from the composite reliability (rho) and Cronbach's alpha values of each construct. A construct is considered highly reliable if the composite reliability and Cronbach's alpha values are greater than 0.70 and Cronbach's alpha values are greater than 0.60. Therefore, it can be concluded that all research constructs are reliable.

#### *Inner Model*

In testing the inner model or structural model, the relationship between constructs, significance values, and the R-square of the research model is examined. The structural model is evaluated using the R-square of the dependent construct, the t-test, and the structural path parameter coefficients.

#### 1. R Square

**Table 5. R Square**

Variables	R-Square	R-Square Adjusted
Competitiveness (Y)	0.545	0.531

Based on the output data from the analysis using the bootstrapping method, the R-Square value for the Competitiveness variable was 0.545, which means that the variability of Competitiveness is 0.545. Competitiveness can be explained by the variables of business legality, entrepreneurial mindset, and digital transformation in the model at 54.5%.



## 2. Hypothesis Test

**Table 6. Path Coefficients**

Variable	Original Sample (O)	Simple Mean (M)	Standard Deviation (STDEV)	T-Statistic (10/STDEVI)	P Value
Business Legality > Competitiveness	0.228	0.231	0.100	2,278	0.023
Entrepreneurial Mindset > Competitiveness	0.308	0.310	0.089	3,483	0.000
Digital Transformation > Competitiveness	0.312	0.315	0.101	3,089	0.002

The results of the analysis of the direct or immediate influence between variables include:

1. Business legality has a positive and significant effect on competitiveness, as seen in the parameter coefficient value of 0.228. The significant value of 0.023 is smaller than the alpha level of 0.050, with an exogenous T-statistic value of 2.278, which is greater than the endogenous value of 1.96 (t-table).
2. Entrepreneurial Mindset has a positive and significant effect on Competitiveness, as seen from the parameter coefficient value of 0.308. The significant value is 0.000, less than 0.050, with an exogenous T-Statistic value of 3.483, greater than the endogenous value of 1.96 (t-table).
3. Digital Transformation has a positive and significant effect on the parameter coefficient of 0.312. The significant value is 0.002, less than 0.050, with an exogenous T-Statistic value of 3.089, greater than the endogenous value of 1.96 (t-table).

## 5. Discussion

Based on a study conducted on MSMEs throughout Buleleng Regency, after hypothesis testing, it was found that business legality has a positive and significant effect on increasing competitiveness. This means that if the level of business legality increases, competitiveness also increases. The results of the analysis show that with the legality of businesses owned by MSMEs in Buleleng Regency, their competitiveness can increase, because having a legal MSME business can expand market reach, increase consumer trust, and open up wider opportunities for cooperation so that MSMEs are able to increase their competitiveness.

The lack of business legality can limit the growth potential of MSMEs and make it difficult for MSMEs to market products in modern markets, export or partnering with large companies thus influencing the increasing competitiveness of MSMEs (Indrawati & Rachmawati, 2021).

Hypothesis testing also revealed a positive and significant effect of entrepreneurial mindset on increasing competitiveness. This means that as the entrepreneurial

mindset improves, competitiveness also increases. The analysis shows that the entrepreneurial mindset of MSMEs in Buleleng Regency can increase competitiveness because, starting from a mindset, an entrepreneur will translate what is in their mind into tangible forms, namely through their behavior. Turning a hope or expectation in their mind into reality through behavior in running a business is called entrepreneurial behavior (Kirkley, 2016 in Purba F, 2021).

Based on the results of the hypothesis test, digital transformation has a positive and significant impact on increasing competitiveness. This means that as digital transformation increases, competitiveness also increases. The analysis shows that digital transformation in Buleleng Regency MSMEs increases their competitiveness by referring to the use of information and communication technology to increase efficiency and productivity. Digital transformation significantly assists MSMEs in rapidly expanding their market reach without having to meet customers directly. This situation presents an opportunity for MSMEs to rise, move up a class, become advanced, independent, and competitive MSMEs, and contribute to the national economy (Firmansyah et al., 2022).

## 6. Conclusion

Based on the research results that have been tested by researchers, it can be concluded that business legality has a positive and significant effect on increasing competitiveness. This means that if the level of business legality increases, competitiveness also increases. MSMEs with good business legality can increase their competitiveness. Then, *entrepreneurial mindset* has a positive and significant effect on increasing competitiveness. This means that the more *the entrepreneurial mindset increases*, the more competitiveness also increases. Furthermore, digital transformation has a positive and significant effect on increasing competitiveness. This means that if digital transformation increases, competitiveness also increases.

Some suggestions from researchers are aimed at MSME owners in Buleleng Regency, they are expected to understand the importance of having business legality, *entrepreneurial mindset* and carrying out digital transformation to develop businesses with high competitive capabilities. MSMEs that still do not have business legality should immediately create and fulfill business legality according to the type of business they are running. Then, start to instill *an entrepreneurial mindset* in themselves to be able to seize existing opportunities and immediately utilize them to develop their businesses. Also, it is important for MSMEs to start and increase the use of digital technology in running their businesses. Furthermore, for the Buleleng Regency government, especially the Department of Trade, Industry, Cooperatives and MSMEs, to conduct and increase the focus of coaching and training related to the importance of having business legality, *entrepreneurial mindset* and digital transformation to answer the challenges of MSMEs, especially in increasing their competitiveness. Then, for future researchers, it is hoped that they will be able to

refine the research model by adding variables that are theoretically able to influence the increase in MSME competitiveness. In this research, also limited to MSMEs in Buleleng Regency with a sample size that is not too large, so it would be better if further research uses a larger sample size and expands the research area so that the level of generalization is higher.

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