

Digitalization Of Women-Owned Micro, Small, And Medium Enterprises (Msmes) As An Effort To Strengthen Household And Community Economies

Digitalisasi UMKM Perempuan Sebagai Upaya Penguatan Ekonomi Keluarga Dan Komunitas

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ABSTRACT

Digitalization has become a key driver in the transformation of the global economy, including in the development of Micro, Small, and Medium Enterprises (MSMEs). This study aims to analyze the role of digitalization in empowering women-owned MSMEs and strengthening household and community economies. The research employs a qualitative approach using a literature review method by examining various relevant sources from academic journals and scholarly books. The findings indicate that digitalization has a significant positive impact on the performance of women-owned MSMEs, particularly in expanding market access, improving operational efficiency, and enhancing financial inclusion through the use of digital technologies such as e-commerce, social media, and digital financial services. Furthermore, digitalization contributes to increased household income and creates broader economic opportunities at the community level. However, the study also reveals that the implementation of digitalization faces several challenges, including low levels of digital literacy, limited access to technological infrastructure, and socio-cultural barriers that affect women's participation in the digital economy. These challenges result in a gap between the potential benefits and the actual implementation of digitalization among women entrepreneurs. Therefore, integrated efforts from multiple stakeholders are needed to enhance women's digital capacity through training programs, improved access to technology, and inclusive policy support. This study contributes to the existing literature on digital-based women's economic empowerment and provides insights for developing sustainable strategies to strengthen women-owned MSMEs in the digital era.

Keywords: Digitalization, Women-Owned Msmes, Household Economy, Community Economy, Economic Empowerment

ABSTRAK

Digitalisasi telah menjadi pendorong utama dalam transformasi ekonomi global, termasuk dalam pengembangan Usaha Mikro, Kecil, dan Menengah (UMKM). Penelitian ini bertujuan untuk menganalisis peran digitalisasi dalam memberdayakan UMKM milik perempuan serta memperkuat perekonomian rumah tangga dan masyarakat. Penelitian ini menggunakan pendekatan kualitatif dengan metode tinjauan pustaka melalui pemeriksaan berbagai sumber relevan dari jurnal akademik dan buku-buku ilmiah. Temuan menunjukkan bahwa digitalisasi memiliki dampak positif yang signifikan terhadap kinerja UMKM milik perempuan, terutama dalam memperluas akses pasar, meningkatkan efisiensi operasional, dan memperkuat inklusi keuangan melalui penggunaan teknologi digital seperti e-commerce, media sosial, dan layanan keuangan digital. Selain itu, digitalisasi berkontribusi pada peningkatan pendapatan rumah tangga dan menciptakan peluang ekonomi yang lebih luas di tingkat komunitas. Namun, studi ini juga mengungkapkan bahwa implementasi digitalisasi menghadapi beberapa tantangan, termasuk rendahnya tingkat literasi digital, keterbatasan akses terhadap infrastruktur teknologi, dan hambatan sosio-budaya yang memengaruhi partisipasi perempuan dalam ekonomi digital. Tantangan-tantangan ini mengakibatkan kesenjangan antara potensi manfaat dan implementasi digitalisasi yang sebenarnya di kalangan wirausaha perempuan. Oleh karena itu, diperlukan upaya terpadu dari berbagai pemangku kepentingan untuk meningkatkan kapasitas digital perempuan melalui program pelatihan, peningkatan akses terhadap teknologi, serta dukungan kebijakan yang inklusif. Penelitian ini memberikan kontribusi terhadap literatur yang ada mengenai

pemberdayaan ekonomi perempuan berbasis digital dan memberikan wawasan untuk mengembangkan strategi berkelanjutan guna memperkuat UMKM milik perempuan di era digital.

Kata Kunci: Digitalisasi, UMKM Milik Perempuan, Ekonomi Rumah Tangga, Ekonomi Masyarakat, Pemberdayaan Ekonomi

1. Introduction

The rapid advancement of information and communication technology (ICT) has fundamentally transformed the global economic structure, leading to the emergence of a digital economy characterized by the integration of digital technologies into all aspects of business and society. This transformation is marked by the proliferation of internet usage, mobile technologies, digital platforms, and e-commerce ecosystems, which have redefined how economic activities are conducted. Digitalization enables firms to enhance operational efficiency, reduce transaction costs, improve customer engagement, and foster innovation. In particular, digital technologies facilitate real-time communication, data-driven decision-making, and access to global markets, thereby increasing the competitiveness of businesses across sectors. As highlighted by Brennen and Kreiss (2016), digitalization represents the restructuring of social life around digital communication and media infrastructures, while Nambisan et al. (2019) emphasize its role in transforming innovation processes and entrepreneurial activities through digital platforms and ecosystems.

Within this evolving economic landscape, Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in driving economic growth and development, especially in developing countries. MSMEs contribute significantly to Gross Domestic Product (GDP), employment generation, and poverty reduction, making them a cornerstone of inclusive economic development. In Indonesia, MSMEs account for the majority of business units and serve as a critical source of livelihood for millions of people. However, despite their importance, MSMEs often face structural challenges, including limited access to capital, low productivity, and constrained market reach. Digitalization has emerged as a strategic solution to address these challenges by enabling MSMEs to access wider markets, adopt innovative business models, and improve their competitiveness. The OECD (2021) highlights that digital transformation can empower SMEs by enhancing their participation in global value chains, improving efficiency, and fostering innovation, although adoption remains uneven due to various structural barriers.

Furthermore, the integration of digital technologies into MSMEs is closely linked to the broader agenda of inclusive and sustainable development. Digitalization not only enhances economic performance but also promotes inclusivity by providing opportunities for marginalized groups, including women, to participate in economic activities. Women's entrepreneurship, particularly through MSMEs, has gained increasing attention as a driver of economic empowerment and social development. Women entrepreneurs contribute significantly to household income, poverty alleviation, and community resilience. As noted by Brush et al. (2019), women's entrepreneurship plays a critical role in economic development, yet it is often shaped by gender-specific constraints, including limited access to resources, networks, and institutional support.

In many developing contexts, women-owned MSMEs serve as an essential mechanism for strengthening household economies. Women often operate businesses that are closely linked to household needs and community-based economic activities, thereby creating a multiplier effect on social welfare. Income generated by women tends to be reinvested in family well-being, including education, healthcare, and nutrition, which contributes to long-term human development outcomes. Digitalization provides new opportunities for women entrepreneurs by enabling flexible work arrangements, reducing entry barriers to markets, and facilitating access to information and financial services. Through digital platforms such as social

media, e-commerce marketplaces, and mobile payment systems, women can expand their businesses beyond local markets and engage with broader customer bases. Rahayu et al. (2024) demonstrate that digitalization and financial literacy significantly enhance the capacity of women-owned MSMEs, particularly in improving business performance and financial management.

However, despite the significant potential of digitalization, women-owned MSMEs continue to face multiple challenges in adopting digital technologies. One of the primary barriers is the digital divide, which refers to disparities in access to technology, digital skills, and infrastructure. Women, particularly in rural and low-income settings, are more likely to experience limited access to digital tools and training opportunities. Additionally, socio-cultural norms and gender roles often restrict women's participation in economic activities, as they are expected to balance business responsibilities with household duties. Hechavarría and Ingram (2019) argue that gendered institutional conditions significantly influence entrepreneurial activity, highlighting the need for gender-sensitive policies and interventions.

Moreover, the lack of digital literacy and technical skills remains a critical constraint for women entrepreneurs in leveraging digital technologies effectively. Many women-owned MSMEs rely on traditional business practices and have limited exposure to digital marketing, e-commerce management, and financial technologies. This limitation reduces their ability to compete in increasingly digitalized markets. Rozak et al. (2024) find that although digital financial services have the potential to improve efficiency and transparency in business transactions, their adoption among women MSMEs is still limited due to knowledge gaps and lack of training. In addition, infrastructural challenges, such as limited internet connectivity and high costs of digital adoption, further hinder the digital transformation process.

On the other hand, existing literature consistently shows that when effectively implemented, digitalization has a significant positive impact on the performance and sustainability of MSMEs, including those owned by women. Digital platforms enable cost-effective marketing, direct interaction with customers, and access to real-time market information. Furthermore, digital financial services, such as mobile banking and e-wallets, enhance financial inclusion by providing easier access to credit, savings, and payment systems. Nambisan et al. (2019) highlight that digital entrepreneurship ecosystems create new opportunities for innovation and value creation, while the OECD (2021) emphasizes the role of policy support in accelerating digital adoption among SMEs.

Despite these advancements, there remains a notable gap between the potential benefits of digitalization and its actual implementation among women-owned MSMEs. This gap is influenced by a combination of technological, economic, and socio-cultural factors that limit the effective utilization of digital tools. Therefore, it is essential to conduct further research to understand how digitalization can be optimized to empower women entrepreneurs and strengthen household and community economies. Such research is crucial for identifying effective strategies, policies, and interventions that can address existing barriers and promote inclusive digital transformation.

In conclusion, the digitalization of women-owned MSMEs represents a strategic pathway for enhancing economic resilience, promoting gender equality, and achieving inclusive development. By leveraging digital technologies, women entrepreneurs can improve business performance, increase household income, and contribute to community development. However, to fully realize these benefits, it is necessary to address the structural and institutional barriers that hinder digital adoption. This study, therefore, aims to explore the role of digitalization in strengthening household and community economies through women-owned MSMEs, while also identifying the challenges and opportunities associated with the digital transformation process.

2. Literature Review

The theoretical foundation of this study is grounded in the concept of digitalization, MSME development, women's entrepreneurship, and inclusive economic growth. Digitalization refers to the integration of digital technologies into economic and business activities, which fundamentally transforms how organizations create value, interact with customers, and compete in the market. According to Brennen and Kreiss (2016), digitalization represents the restructuring of social and economic life around digital communication infrastructures, while Nambisan et al. (2019) emphasize that digital technologies enable new forms of innovation, including platform-based business models and digital entrepreneurship ecosystems. In the context of Micro, Small, and Medium Enterprises (MSMEs), digitalization plays a critical role in improving operational efficiency, reducing transaction costs, and expanding market access through online platforms. This transformation is particularly important for MSMEs in developing countries, where traditional constraints such as limited capital, restricted market access, and low productivity often hinder business growth. The OECD (2021) highlights that digital transformation can significantly enhance MSME competitiveness and integration into global value chains, although its adoption remains uneven due to structural and institutional barriers.

Furthermore, the role of MSMEs in economic development is closely linked to the theory of inclusive growth, which emphasizes the importance of providing equal economic opportunities for all segments of society. MSMEs contribute significantly to employment generation, income distribution, and poverty alleviation, making them a key driver of sustainable economic development. Within this framework, women's entrepreneurship emerges as a critical component of inclusive economic growth. Brush et al. (2019) argue that women entrepreneurs play a vital role in economic development, yet they often face gender-specific challenges, including limited access to financial resources, networks, and institutional support. Women-owned MSMEs are particularly important in strengthening household economies, as they often serve as a primary or supplementary source of income. In addition, women tend to allocate their income toward essential household needs such as education, healthcare, and nutrition, thereby contributing to broader social welfare and long-term human development outcomes.

In relation to digitalization, women's entrepreneurship can be further understood through the lens of empowerment theory, which focuses on enhancing individuals' capacity to make strategic life choices and improve their socio-economic conditions. Digital technologies provide women entrepreneurs with new opportunities to overcome traditional barriers by enabling flexible business operations, improving access to information, and facilitating participation in digital markets. Rahayu et al. (2024) demonstrate that digitalization, combined with financial literacy, significantly enhances the performance and sustainability of women-owned MSMEs. However, the adoption of digital technologies among women entrepreneurs is often constrained by the digital divide, which includes disparities in access to technology, digital skills, and infrastructure. Hechavarría and Ingram (2019) highlight that gendered institutional environments play a significant role in shaping entrepreneurial activities, suggesting that socio-cultural norms and structural inequalities continue to limit women's participation in the digital economy.

Moreover, the concept of community economic development provides an important perspective for understanding the broader impact of women-owned MSMEs. Community economic development emphasizes the role of local economic activities in improving the quality of life and economic resilience of communities. Women-owned MSMEs contribute to community development by creating employment opportunities, supporting local supply chains, and fostering social cohesion. Digitalization further amplifies this impact by enabling businesses to connect with wider markets and access digital financial services, thereby

strengthening both household and community economies. Rozak et al. (2024) find that digital financial transformation enhances business efficiency and financial transparency among MSMEs, although its adoption remains limited due to knowledge gaps and resource constraints.

Overall, the integration of digitalization, MSME development, women's entrepreneurship, and community economic development provides a comprehensive theoretical framework for this study. Digitalization acts as a catalyst that enhances the capacity of women-owned MSMEs to improve business performance, strengthen household income, and contribute to community economic resilience. However, the effectiveness of this process depends on the ability to address existing barriers, including limited digital literacy, inadequate infrastructure, and socio-cultural constraints. Therefore, this study adopts an integrated theoretical perspective to examine how digitalization can be optimized as a strategic tool for empowering women entrepreneurs and promoting inclusive and sustainable economic development.

3. Research Methods

This study employs a qualitative research design using a literature review approach to examine the role of digitalization in empowering women-owned Micro, Small, and Medium Enterprises (MSMEs) and its impact on strengthening household and community economies. A literature review method is considered appropriate for this study as it allows for a comprehensive synthesis of existing knowledge, theoretical perspectives, and empirical findings from previous studies. According to Snyder (2019), a literature review is a systematic and structured approach to identifying, analyzing, and interpreting relevant academic sources in order to build a solid theoretical foundation and identify research gaps. This approach enables researchers to integrate findings from various contexts and provide a holistic understanding of the research topic.

The data used in this study are secondary data obtained from scholarly sources, including peer-reviewed journal articles, academic books, and reputable institutional reports. The sources were collected from accessible academic databases such as Google Scholar, ScienceDirect, SpringerLink, and other open-access journal platforms. The selection of literature was based on several inclusion criteria, including: (1) publications related to digitalization, MSMEs, women's entrepreneurship, and economic empowerment; (2) articles published in reputable journals or academic publishers; (3) studies published within the last ten years to ensure relevance and currency; and (4) sources written in English or Indonesian that are accessible in full text. Meanwhile, sources that were not relevant to the research focus or lacked academic rigor were excluded from the analysis.

The data collection process involved systematic searching using specific keywords such as "digitalization of MSMEs," "women entrepreneurship," "digital economy," "financial inclusion," and "community economic development." After the initial search, the selected articles were screened based on titles, abstracts, and full-text content to ensure their relevance to the research objectives. The final set of literature was then organized and categorized according to key themes, including digital transformation, women's empowerment, MSME performance, and socio-economic impact.

For data analysis, this study adopts a thematic analysis approach, which involves identifying, analyzing, and synthesizing patterns or themes across the selected literature. According to Braun and Clarke (2006), thematic analysis is a flexible and widely used method in qualitative research that allows researchers to interpret complex data systematically. In this study, the analysis process includes several stages: (1) familiarization with the data through repeated reading of selected literature; (2) coding relevant information related to the research variables; (3) categorizing codes into broader themes; and (4) interpreting the findings to

develop a coherent narrative that explains the relationship between digitalization, women-owned MSMEs, and economic strengthening.

To ensure the validity and reliability of the findings, this study applies a critical evaluation of sources by comparing and cross-referencing findings from multiple studies. This triangulation of literature helps to minimize bias and enhance the credibility of the analysis. Additionally, the use of recent and peer-reviewed sources ensures that the findings are based on reliable and up-to-date information. The results of this literature review are expected to provide a comprehensive understanding of the research topic, identify existing research gaps, and offer insights for future studies and policy development related to digital empowerment of women-owned MSMEs.

4. Results and Discussions

The findings of this study reveal that digitalization plays a significant and multifaceted role in enhancing the performance of women-owned Micro, Small, and Medium Enterprises (MSMEs), particularly in terms of market expansion, operational efficiency, and financial inclusion. Based on the reviewed literature, digital technologies such as social media platforms, e-commerce marketplaces, and digital payment systems enable women entrepreneurs to overcome traditional barriers associated with limited physical mobility, restricted access to markets, and capital constraints. For instance, studies by Laudon and Traver (2021) highlight that e-commerce platforms reduce entry barriers for small businesses by providing cost-effective channels for marketing and distribution. This is particularly beneficial for women entrepreneurs who often operate within domestic or community-based environments. Moreover, the integration of digital tools allows MSMEs to engage in direct-to-consumer models, thereby increasing profit margins and strengthening customer relationships.

In addition, digitalization contributes significantly to improving operational efficiency among women-owned MSMEs. The adoption of digital tools such as inventory management systems, online bookkeeping, and digital communication platforms enables more effective resource allocation and business management. According to Bharadwaj et al. (2013), digital technologies enhance organizational capabilities by enabling real-time data processing and strategic decision-making. This capability is crucial for MSMEs, which often operate with limited resources and must adapt quickly to changing market conditions. However, the findings also indicate that the level of digital adoption varies significantly among women entrepreneurs, largely due to differences in digital literacy, access to infrastructure, and socio-economic background.

Furthermore, the study finds that digital financial inclusion is a critical component of MSME digitalization. Digital financial services, such as mobile banking, e-wallets, and peer-to-peer lending platforms, provide women entrepreneurs with greater access to financial resources and improve transaction efficiency. Gomber et al. (2018) argue that financial technology (fintech) has transformed traditional financial systems by making financial services more accessible and inclusive. For women-owned MSMEs, this transformation is particularly important, as they often face barriers in accessing formal financial institutions due to lack of collateral, limited credit history, and gender bias. Digital finance not only facilitates business transactions but also enhances financial management and transparency, which are essential for long-term business sustainability.

Despite these positive impacts, the findings also reveal several critical challenges that hinder the effective implementation of digitalization among women-owned MSMEs. One of the most prominent issues is the digital divide, which refers to unequal access to digital technologies and skills. Van Dijk (2020) explains that the digital divide is not only about access to technology but also about differences in digital skills, usage, and outcomes. Women entrepreneurs, particularly in rural areas, often have limited access to digital infrastructure

and training programs, which restricts their ability to fully utilize digital tools. This inequality creates a gap between those who can benefit from digitalization and those who are left behind, thereby limiting the overall impact of digital transformation on economic development.

Another critical issue identified in this study is the persistence of socio-cultural barriers that affect women's participation in digital entrepreneurship. Gender roles and expectations often place a disproportionate burden of household responsibilities on women, limiting the time and resources they can dedicate to business activities. According to Jennings and Brush (2013), gender norms significantly influence entrepreneurial behavior and access to opportunities. In many cases, women entrepreneurs must balance business activities with domestic responsibilities, which reduces their capacity to engage in digital learning and innovation. This challenge highlights the need for gender-sensitive policies and support systems that address the unique constraints faced by women entrepreneurs.

Moreover, the findings indicate that while digitalization has the potential to strengthen household economies, its impact on community economic development is more complex and context-dependent. On one hand, successful women-owned MSMEs can generate employment opportunities, stimulate local economic activities, and contribute to community resilience. On the other hand, unequal access to digital resources may exacerbate existing socio-economic disparities within communities. As noted by Rodrik (2018), technological advancement can lead to uneven development if not accompanied by inclusive policies. Therefore, while digitalization offers significant opportunities, it also requires careful management to ensure that its benefits are distributed equitably.

From a critical perspective, this study also highlights that digitalization should not be viewed as a standalone solution for MSME development. Instead, it should be integrated with broader strategies that include capacity building, financial support, and institutional strengthening. Autio et al. (2018) emphasize that digital entrepreneurship ecosystems require supportive policies, infrastructure, and networks to function effectively. Without these supporting elements, digitalization efforts may fail to achieve their intended outcomes. In the case of women-owned MSMEs, this means that digital empowerment must be accompanied by targeted interventions such as digital literacy training, mentorship programs, and access to affordable technology.

Additionally, the study identifies a gap between policy initiatives and actual implementation in the field. While many governments and organizations have introduced programs to promote MSME digitalization, the effectiveness of these initiatives often depends on local conditions and the ability of entrepreneurs to access and utilize available resources. This gap suggests that future policies should focus not only on providing digital infrastructure but also on ensuring that women entrepreneurs have the necessary skills and support to leverage digital technologies effectively.

In conclusion, the results of this study demonstrate that digitalization has a significant positive impact on the performance of women-owned MSMEs and their ability to strengthen household economies. However, its effectiveness is influenced by a range of factors, including digital literacy, access to resources, socio-cultural conditions, and institutional support. Therefore, a holistic approach is needed to maximize the benefits of digitalization, one that combines technological innovation with social and economic interventions. By addressing existing barriers and promoting inclusive digital transformation, women-owned MSMEs can play a crucial role in fostering sustainable economic development at both the household and community levels.

5. Conclusion

This study concludes that digitalization plays a strategic and transformative role in enhancing the performance of women-owned Micro, Small, and Medium Enterprises (MSMEs), particularly in strengthening household and community economies. The integration of digital technologies such as e-commerce platforms, social media, and digital financial services enables women entrepreneurs to expand market access, improve operational efficiency, and increase financial inclusion. These improvements contribute directly to higher income generation, better financial management, and increased economic resilience at the household level. Furthermore, women-owned MSMEs also generate broader socio-economic impacts by creating employment opportunities and supporting local economic activities, thereby strengthening community development.

However, the findings also reveal that the benefits of digitalization are not evenly distributed. Various structural barriers, including limited digital literacy, unequal access to technology, socio-cultural constraints, and insufficient institutional support, continue to hinder the optimal adoption of digital technologies among women entrepreneurs. As a result, a gap remains between the potential of digitalization and its actual implementation in the context of women-owned MSMEs. Therefore, while digitalization holds significant promise as a tool for economic empowerment, its effectiveness depends on the ability to address these multidimensional challenges through a more inclusive and supportive ecosystem.

Based on the findings of this study, it is recommended that stakeholders including government institutions, policymakers, financial institutions, and development organizations adopt a more integrated and gender-sensitive approach in promoting the digitalization of women-owned MSMEs. Efforts should focus on improving digital literacy through targeted training programs, expanding access to affordable digital infrastructure, and strengthening financial inclusion through digital financial services tailored to women entrepreneurs. In addition, policies should address socio-cultural barriers by promoting gender equality and supporting work-life balance for women. Furthermore, future research is encouraged to explore empirical and field-based approaches to better understand the real challenges faced by women MSMEs in different contexts, as well as to evaluate the effectiveness of digital empowerment programs. By implementing these strategies, digitalization can be optimized as a sustainable tool for strengthening household and community economies while promoting inclusive economic development.

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