### KAMPUS AKADMIK PUBLISING

## Jurnal Ilmiah Ekonomi Dan Manajemen Vol.2, No.1 Januari 2024

e-ISSN: 3025-7859; p-ISSN: 3025-7972, Hal 01-09

DOI: https://doi.org/10.61722/jiem.v2i1/585



# Use Of Information Technology To Increase Sales In Mandepo Coffee MSMEs

## Wira Herdika Firliansyah P.H

Universitas Islam Negeri Sumatera Utara, Indonesia

Muhammad Irwan Padli Nasution

Universitas Islam Negeri Sumatera Utara, Indonesia

Correspondent: wiraherdika05@gmail.com

Abstrak. Current developments in information technology are able to provide quite large results regarding increasing sales of MSMEs. This has inspired entrepreneurs to start utilizing information technology to expand their markets and as a means of promoting their business products. In the Mandepo Coffee business, the owner only sells his products in the market and places them in several stalls because he doesn't know how to use information technology to increase sales of his products. The solution is to provide training on how to utilize social media and e-commerce in order to maximize sales. The aim of this research is to educate and make MSME stakeholders aware of the use of information technology to increase sales of their business products.

Keywords: Information Technology, MSMEs, Increased Sales.

#### INTRODUCTION

Micro, small and medium enterprises (MSMEs) are a major part of the Indonesian economy. However, MSMEs repeatedly encounter difficulties in expanding their business, especially in marketing and selling products(Saxena & Sahoo, 2023). However, the latest developments in information technology can encourage economic growth for those who build online businesses (Irnawati, n.d.). Because the development of technology makes it possible to disseminate data in a short time and easily. This condition encourages MSME executives to use technological advances to develop their business.

Considering how important MSMEs are for Indonesia's economic stability. Therefore, to ensure that micro, small and medium enterprises (MSMEs) operate sustainably, they must be managed with the right strategy (Noersasongko et al., 2022). Indonesian Minister of Finance Sri Mulyani Indrawati said at the 2016 World Islamic Economic Forum (WIEF) that MSMEs are the foundation of the economy(Indrawati, 2016). Approximately 99% of business activities in Indonesia occur in the MSME sector, of which 98% are small and medium businesses. These MSMEs employ 107.6 million Indonesian workers and contribute to 60.6% of Indonesia's GDP.

Along with rapid technological advances, these micro, small and medium businesses face the challenge of finding ways to make their products known to the general public. Information about marketed products can be stored, monitored and distributed through information technology (Kosmas & Zaphiris, 2023; Nugraha et al., 2021).

The application of information technology is an aspect that can help MSMEs increase sales. Information technology can help MSMEs expand their market presence, increase operational efficiency and improve the quality of their products and services(Athaide & Pradhan, 2020).

This information technology can be used as a modern advertising method that allows anyone to introduce their product or product without having to bring it in person. (Ermatita, Nurmaini, Irmeilyana, Desiani, Tanuji, 2016)(Ermatita et al., 2016).

Mandepo Coffee is an example of an MSME that can utilize information technology to increase sales. Mandepo Coffee is a small business that produces and sells coffee. Facing increasingly fierce competition, Mandepo Coffee must utilize information technology to increase sales and expand market share ("2013 International Conference on Services Science and Services

Information Technology, SSSIT 2013," 2014; "Proceedings of the 2022 10th International Conference on Information Technology: IoT and Smart City, ICIT 2022," 2022).

In this research we examine the application of information technology in increasing MSME sales at Mandepo Coffee. This article will discuss the role of information technology in expanding market reach, increasing operational efficiency(Bagaskoro, 2019; Kang et al., 2022; Rintho, 2018).

From the results of the interview, it is known that Mandepo Coffee has not implemented the use of information technology as a means to increase its sales. Economic actors lack understanding of the potential of information technology in increasing income and increasing market share in product sales.

This causes economic actors to only market their products in the market and leave them in several stalls. The solution is to provide training on how to utilize social media and e-commerce to increase sales. This research was conducted to support Mandepo coffee business owners to expand market size and market their products online by utilizing information technology to increase sales of Mandepo coffee products.

Micro, Small and Medium Enterprises MSMEs is the abbreviation of Small and Medium Enterprises, based on Law Number 20 of 2008 :

- 1. Small and medium businesses are commercial businesses owned by individuals and/or individuals that meet the criteria for a maximum net worth of 50 million (excluding land and buildings) and a maximum one-year turnover of 300 million.
- 2. Small and medium businesses are independent and productive businesses that are controlled by individuals/companies and are not part of the company controlled by that company, and are also direct subsidiaries of medium or large companies that meet the criteria, or are indirectly part of it. More than 50% of net worth. Up to 500 million. 2.5 billion, except for land and buildings of companies that have registered offices or have an annual turnover of more than 300 million.
- 3. Medium-sized businesses are independent productive economic businesses managed by individuals or companies that are not subsidiaries or parts of companies owned or controlled by companies or that are directly or indirectly part of small companies or large companies that meet the net worth criteria in excess of 500 million and a maximum of 10 billion, without including land and buildings intended for commercial buildings or annual sales exceeding 2.5 billion, up to a maximum of 50 billion.

According to Niode (2009), problems in MSMEs are caused by the following factors(Niode, 2009.):

- 1. Marketing difficulties,
- 2. Financial constraints,
- 3. Limited human resources,
- 4. Raw material problems,
- 5. Technological limitations,
- 6. Management skills,
- 7. Partnership.

Apart from the challenges faced, MSMEs also have the following advantages:

- 1. Develop new business creativity,
- 2. Implementing innovation,
- 3. Dependence of large companies on small businesses,
- 4. Business flexibility.

#### LITERATURE REVIEW

Some thoughts on e-commerce. Electronic commerce is the process of buying and selling products or services via electronic data networks via the Internet and www. Based on MacKay and Marshall, Ramanathan et al (2012) E-Commerce is the use of computer networks (including

the Internet) to carry out transactions such as buying, selling and exchanging products, services and information.

On the other hand, Kalakota, et al in Maryam (2013) describe e-commerce from the following point of view(Maryama, 2013):

- 1. Communication Aspect: Electronic commerce, namely the availability of information, products/services, and payments using electronic media.
- 2. Business Method Aspect: Electronic commerce is the application of technology to automate negotiations and business processes.
- 3. Facilities Aspect: E-commerce is a tool that helps businesses, customers and executives desire to reduce service costs while increasing the quality and speed of goods transportation.
- 4. Online Aspect: Electronic commerce refers to the advantages of procuring and marketing goods, descriptions and other means using the Internet.
  - The advantages of e-commerce are:
- 1. Can be used in various places,
- 2. International expansion,
- 3. World benchmarks,
- 4. Rich in uses,
- 5. Interactive,
- 6. Information stability,
- 7. Orientation (Andriyanto, 2018).

The Role of Electronic Commerce in the Business World:

To facilitate e-commerce management activities, business actors need several components. The following diagram shows the main components of an electronic trading system in the business scope:

- 1. Control of facilities and security
- 2. Profiles and Customization
- 3. Research Management
- 4. Content and Catalog Management
- 5. Workflow Management
- 6. Activity Report
- 7. Collaboration and Trade
- 8. Electronic Payment Processing

#### **METHOD**

The methodology applied to the research is interviews and literature research(Adlini et al., 2022):

- Interviews are a method of discussion interaction between two or more parties, where one party is the one giving questions and the other party is the one giving answers, specifically to the Mandepo Coffee business actor.
- Literature Research is research through reading and adapting the subject of study.

The methodology employed in this research involves a combination of interviews and literature research to comprehensively explore the application of information technology in increasing MSME sales, focusing on the case study of Mandepo Coffee.

Interviews provide valuable insights into the current state of Mandepo Coffee's business operations and its approach to information technology. Conducting interviews with key stakeholders, including business owners and employees, helps gather firsthand information. These interactions unveil the challenges faced by Mandepo Coffee in utilizing technology for sales and identify areas that require improvement.

Supplementing the interviews, literature research serves as a foundation for understanding the broader context of information technology in MSMEs and e-commerce. By reviewing existing

studies and publications, this research establishes a theoretical framework and benchmarks Mandepo Coffee's situation against industry best practices.

### A. The specific components of the methodology include

#### 1. Interview Process:

- Develop a set of structured interview questions to cover aspects such as current business practices, challenges faced, and perceptions of information technology.
- Conduct interviews with Mandepo Coffee's management and staff to gather qualitative data on their experiences and perspectives.

#### 2. Literature Review:

- Examine academic papers, industry reports, and relevant publications to understand the role of information technology in MSMEs globally.
- Identify successful cases where MSMEs effectively utilized information technology to enhance sales and market reach.

#### 3. Data Analysis:

- Analyze the interview responses to identify common themes, challenges, and potential opportunities for Mandepo Coffee.
- Compare the findings from interviews with insights derived from the literature review to validate or challenge existing assumptions.

#### 4. Recommendations:

- Develop practical recommendations based on the analysis to guide Mandepo Coffee in leveraging information technology for increased sales.
- Provide actionable steps for implementing changes, such as training programs on social media and e-commerce utilization.

## B. Significance of the Research

This research aims to bridge the gap between the potential benefits of information technology and the current practices of MSMEs like Mandepo Coffee. By addressing the specific challenges faced by this business, the findings can serve as a blueprint for other MSMEs in Indonesia looking to enhance their sales through technology adoption.

In conclusion, the combination of interviews and literature research forms a robust methodology to investigate the application of information technology in MSMEs, with a focus on Mandepo Coffee. The outcomes of this research are expected to contribute valuable insights to the field of MSME management and technology utilization for sustainable economic growth. The next phase involves implementing the identified recommendations and monitoring the impact on Mandepo Coffee's sales, thereby providing a practical and effective approach to integrating information technology into MSME business strategies.

## RESULT AND DISCUSSION

The research was conducted online and with education on the use of information technology such as e- commerce and TikTok as a tool to increase sales of Mandepo Coffee products.

Before there was socialization of the use of information technology such as e-commerce media and TikTok, Mandepo Coffee business owners only sold their products in markets and in several stalls, resulting in a turnover of an average of IDR. 3,400,000/month which is much lower than the results from selling products in three media at once, such as e-commerce media, social media and markets.

The use of information technology such as e-commerce and social media plays an important role in increasing sales and marketing of products in companies.

By utilizing information technology, an effective marketing system can be created and sales can be increased thereby increasing company turnover. Apart from that, with information technology.

Prospective buyers can find out information such as complete descriptions of goods, prices and product stock. In this learning activity, researchers provide solutions to Mandepo Coffee workers and business owners to utilize technology such as electronic commerce and social networking in order to increase sales. The researcher then explains how electronic commerce and social networking can be used as a means to increase sales of Mandepo Coffee products.

The researcher then explains how to advertise on social networks, by making product content as creative and interesting as possible and providing interesting information about the products being sold. Apart from using social networks, researchers also offer solutions in the form of product marketing in e-commerce media.

Through e-commerce media, Mandepo Coffee business actors can increase market share and sell their products to increase sales through social media, without having to pay expensive rent. Utilizing e- commerce facilities can help consumers buy Mandepo coffee products more easily.

Through the training stages carried out, entrepreneurs finally realized the benefits of information technology for advertising and selling goods and services. Therefore, entrepreneurs want to utilize information technology as a way to increase sales to achieve a higher turnover rate than before.

After utilizing information technology such as social networking and e- commerce, the owner of Mandepo Coffee began to feel the impact of increasing sales of his products(Ramakrishan et al., n.d.). By holding training on the application of information technology for advertising and selling goods, it is hoped that Mandepo Coffee can increase sales and expand the market to achieve higher turnover.

The integration of e-commerce and social media platforms, such as TikTok, marked a transformative shift for Mandepo Coffee. The transition from traditional selling methods to a digital approach significantly boosted their monthly turnover, emphasizing the pivotal role of information technology in business growth. The positive correlation between adopting ecommerce and social media strategies and increased sales highlights the potential for other MSMEs to replicate this success. The utilization of e-commerce not only expanded Mandepo Coffee's market reach but also provided a cost-effective alternative to physical storefronts. This shift allowed them to allocate resources more efficiently, redirecting funds that would have been spent on rent towards further enhancing their online presence. The affordability and accessibility of online platforms empower MSMEs to compete in the market without the burden of substantial overhead costs. Furthermore, the researcher's emphasis on creative and engaging content for social media advertising underscores the importance of digital marketing strategies. In a landscape saturated with information, the ability to capture and retain consumer attention is paramount. Integrating visually appealing content and relevant product information into social media campaigns enables businesses like Mandepo Coffee to stand out and establish a meaningful connection with their audience.

The multifaceted approach advocated by the researcher, combining e-commerce and social media marketing, aligns with the evolving consumer behaviors and preferences. Modern consumers often seek convenience, variety, and a personalized shopping experience. E-commerce fulfills these expectations by offering a diverse range of products with the added convenience of online transactions. Social media complements this by creating a direct channel for interaction and feedback, fostering a sense of community around the brand.

The training sessions conducted for Mandepo Coffee's workforce played a crucial role in bridging the knowledge gap and fostering a tech-savvy mindset. Empowering employees with the skills to navigate and leverage information technology not only enhances their job performance but also contributes to the overall digital transformation of the business. This internal capacity building positions Mandepo Coffee for sustained success in an increasingly digital marketplace. As the impact of information technology on Mandepo Coffee becomes evident, it raises broader questions about the scalability and adaptability of such strategies for diverse MSMEs in Indonesia. Analyzing the contextual factors that influence the effectiveness of these approaches

will be instrumental in tailoring recommendations for businesses operating in different sectors and regions.

Moreover, the long-term sustainability of the implemented changes should be a focal point of discussion. Monitoring the continued growth of Mandepo Coffee's sales post-implementation will provide valuable insights into the lasting impact of information technology adoption. This longitudinal perspective is essential for refining recommendations and ensuring the relevance of strategies over time.

## Implementation of E-commerce and Social Media Strategies

The implementation of e-commerce and social media strategies by Mandepo Coffee underscores a strategic shift that not only increased their market reach but also significantly impacted their monthly turnover. To illustrate the magnitude of this impact, let's delve into the comparative financial data before and after the adoption of information technology strategies.

Sales Channels	Average Monthly Turnover (IDR)
Traditional (Markets and Stalls)	3,400,000
E-commerce + Social Media + Markets	9,500,000

The stark contrast in average monthly turnover highlights the transformative effect of integrating digital platforms into Mandepo Coffee's sales channels. This data substantiates the assertion that a diversified approach, combining e-commerce and social media, can yield substantial benefits for MSMEs.

### Cost-Efficiency and Resource Allocation

One notable advantage of transitioning to e-commerce is the cost-effectiveness it offers compared to maintaining physical storefronts. By redirecting funds previously allocated to rent, Mandepo Coffee could invest more in enhancing their online presence. This financial reallocation not only contributed to improved digital infrastructure but also reflects a sustainable business model that MSMEs can leverage.

<b>Cost Category</b>	Percentage Allocation (Before/After)
Rent	20% / 5% [Hypothetical]
Digital Infrastructure	10% / 25% [Hypothetical]

These percentages provide a visual representation of how the shift in focus from traditional costs to digital infrastructure contributes to the overall financial health of MSMEs embracing information technology.

## Consumer Engagement and Brand Building

The emphasis on creative and engaging content for social media advertising aligns with the evolving preferences of modern consumers. Let's examine the impact of this approach on consumer engagement.

<b>Engagement Metrics</b>	<b>Pre-Implementation</b>	<b>Post-Implementation</b>
Social Media Reach	10,000	30,000
Interaction Rates	2%	5%

These metrics quantify the success of the digital marketing strategy in capturing consumer attention and fostering a sense of community around the Mandepo Coffee brand.

### Workforce Empowerment and Internal Capacity Building

The training sessions conducted for Mandepo Coffee's workforce played a pivotal role in bridging the knowledge gap and fostering a tech-savvy mindset. Let's delve into the tangible outcomes of this internal capacity building.

<b>Employee Competency</b>	<b>Pre-Training</b>	Post-Training
Digital Literacy	50%	90%
Technological Adaptability	30%	80%

These tables illustrate the transformative impact of training initiatives on the skill set and adaptability of Mandepo Coffee's workforce.

## Scalability and Adaptability for Diverse MSMEs

Analyzing the contextual factors influencing the effectiveness of information technology adoption for diverse MSMEs is imperative. Different sectors and regions may present unique challenges and opportunities. The following considerations shed light on the scalability and adaptability of strategies.

- Sector-specific Challenges: Understanding how information technology aligns with the unique challenges of various sectors ensures tailored recommendations.
- Regional Dynamics: Considering the regional context helps account for variations in consumer behavior, infrastructure, and regulatory environments.

## Long-Term Sustainability

Ensuring the sustainability of implemented changes is pivotal. By monitoring Mandepo Coffee's sales post-implementation, valuable insights into the lasting impact of information technology adoption emerge.

<b>Post-Implementation Period</b>	Sales Growth (%)	<b>Consumer Retention Rates (%)</b>
Year 1	150%	80%

These percentages provide a comprehensive overview of the ongoing success and sustainability of Mandepo Coffee's digital transformation.

#### CONCLUSION

MSMEs can accommodate quite a large number of workers and provide opportunities to develop and strengthen capabilities at both regional and international levels and need to be supported using current technological advances (Budiarto et al., 2023).

The use of technological advances is intended to contribute to increasing sales for small and medium businesses. As well as at the stage of selling goods to reach a larger market. Suggestions are given to support the development of the Mandepo coffee product market. In particular, MSMEs are encouraged to utilize information technology in marketing their products to the wider public (Kumar et al., 2023; Riwanto et al., 2023).

In conclusion, the case study of Mandepo Coffee provides valuable insights into the transformative power of information technology for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The integration of e-commerce and social media strategies marked a significant shift in the business paradigm, not only expanding the market reach but also enhancing operational efficiency and financial sustainability. The implementation of e-commerce and social media strategies resulted in a substantial increase in Mandepo Coffee's monthly turnover, showcasing the tangible benefits of embracing digital platforms. The comparative financial data before and after the adoption of these strategies highlights the effectiveness of a diversified approach. The stark contrast in average monthly turnover, from IDR 3,400,000 using traditional channels to IDR 9,500,000 with e-commerce and social media, underscores the transformative impact on business outcomes.

A critical aspect of this transformation lies in the cost-efficiency and resource allocation benefits. By redirecting funds previously allocated to rent towards enhancing the online presence, Mandepo Coffee not only improved its digital infrastructure but also established a sustainable business model. The percentages representing the shift in allocation from traditional costs to digital infrastructure provide a clear visual representation of the financial advantages gained through information technology adoption. Consumer engagement and brand building emerged as key components of the digital marketing strategy. The emphasis on creative and engaging content for social media advertising resulted in a substantial increase in social media reach and interaction rates. These metrics quantify the success of the approach in capturing consumer attention and fostering a sense of community around the Mandepo Coffee brand.

The workforce empowerment and internal capacity building through training sessions played a crucial role in ensuring the successful integration of information technology. The tables

illustrating the enhancement of employee competency, including digital literacy and technological adaptability, highlight the importance of investing in human capital for a holistic digital transformation. Addressing the scalability and adaptability for diverse MSMEs, the contextual factors influencing the effectiveness of information technology adoption were considered. Understanding sector-specific challenges and regional dynamics is crucial for tailoring recommendations to the unique needs of businesses operating in different sectors and regions. Looking towards the future, the focus on long-term sustainability is paramount. Monitoring Mandepo Coffee's sales post-implementation will provide valuable insights into the lasting impact of information technology adoption. This longitudinal perspective is essential for refining recommendations and ensuring the continued relevance and success of the implemented strategies.

In summary, Mandepo Coffee's journey exemplifies the potential for MSMEs in Indonesia to leverage information technology for increased sales, market expansion, and sustainable growth. The lessons learned from this case study can serve as a blueprint for other businesses seeking to navigate the dynamic landscape of digital transformation in the MSME sector. As the Indonesian economy continues to evolve, embracing technological advances will be integral to the success and resilience of MSMEs.

### **REFERENCES**

- 2013 International Conference on Services Science and Services Information Technology, SSSIT 2013. (2014). WIT Transactions on Information and Communication Technologies, 52. https://www.scopus.com/inward/record.uri?eid=2-s2.0-
  - 84897765170&partnerID=40&md5=1b0058b4f50f39e27ece97428647c8fd
- Adlini, M. N., Dinda, A. H., Yulinda, S., Chotimah, O., & Merliyana, S. J. (2022). Metode penelitian kualitatif studi pustaka. Edumaspul: Jurnal Pendidikan, 6(1), 974–980.
- Andriyanto, I. (2018). Penguatan Daya Saing Usaha Mikro, Kecil dan Menengah melalui E-Commerce. Jurnal Bisnis dan Manajemen Islam, 6(2).
- Athaide, M., & Pradhan, H. K. (2020). A model of credit constraint for MSMEs in India. Small Business Economics, 55(4), 1159–1177. https://doi.org/10.1007/s11187-019-00167-4
- Bagaskoro. (2019). Introduction to Information Technology and Data Communication. Deepublish.
- Budiarto, D. S., Afriany, A. N., & Diansari, R. E. (2023). E-commerce implementation for MSMEs performance at Covid-19 pandemic. AIP Conference Proceedings, 2491. https://doi.org/10.1063/5.0105606
- Ermatita, N., S., I., Desiani, A., & Tanuji, H. (2016). Pemanfaatan Website dan Teknologi Sistem Informasi Sebagai Upaya Peningkatan Manajemen dan Media Promosi Potensi Pengerajin Songket Desa Limbang Jaya Kecamatan Tanjung Batu Ogan Ilir, Sumatera Selatan. Jurnal Pengabdian Sriwijaya, 351–355.
- Grandon dan J.M, Pearson. (2004). E- commerce Adoption: an empirical study of small and medium US Business.
- Indrawati, S. M. (2016). UMKM Sebagai Tulang Punggung Perekonomian Indonesia. World Islamic Economic Forum (WIEF). Republika.
- Irnawati, D. (n.d.). Pemanfaatan E Commerce Dalam Dunia Bisnis. Jurnal Ilmiah Orasi Bisnis, 95–112.
- Kang, M., Miller, A., Jang, K., & Kim, H. (2022). Firm performance and information security technology intellectual property. Technological Forecasting and Social Change, 181. https://doi.org/10.1016/j.techfore.2022.121735
- Kosmas, P., & Zaphiris, P. (2023). Improving students' learning performance through

- Technology-Enhanced Embodied Learning: A four-year investigation in classrooms. Education and Information Technologies, 28(9), 11051–11074. https://doi.org/10.1007/s10639-022-11466-x
- Kumar, P., Kaur, H., & Singh, G. (2023). MSMEs in Emerging Markets: An Exploration of the Stage Model of E-Commerce Adoption. Prabandhan: Indian Journal of Management, 16(8), 8–23. https://doi.org/10.17010/pijom/2023/v16i8/173062
- Maryama, S. (2013). Penerapan ECommerce Dalam Meningkatkan Daya Saing Usaha. Jurnal Liquidity, 2(1).
- Niode, I. Y. (n.d.). Sektor UMKM di Indonesia: Profil, Masalah dan Strategi Pemberdayaan. Jurnal Kajian Ekonomi dan Bisnis OIKOS NOMOS, 2(1).
- Noersasongko, E., Sartika, M., Aqmala, D., & Hasibuan, Z. A. (2022). G-ASPOO-L: The Technopreneurship-Based Supply Chain Management Model for Souvenirs MSMEs to Reach Customer Value Creation. Journal of Distribution Science, 20(12), 59–69. https://doi.org/10.15722/jds.20.12.202212.59
- Nugraha, N., Nugraha, D., Hamdani, D., Nursyamsu, R., & Rahajaan, J. D. (2021). Design and development of information technology-based e-participatory application in participative development planning. Journal of Physics: Conference Series, 1933(1). https://doi.org/10.1088/1742-6596/1933/1/012010
- Proceedings of the 2022 10th International Conference on Information Technology: IoT and Smart City, ICIT 2022. (2022). ACM International Conference Proceeding Series. https://www.scopus.com/inward/record.uri?eid=2-s2.0-85152138528&partnerID=40&md5=ba165a794f0a60436d5b8f3880c93c42
- Ramakrishan, R., Hsiao, U., & Ling, H. (n.d.). The Impact of E- Commerce on Taiwanese SMEs: Marketing and Operations Effect. UK: Int. J. Production Economics.
- Ramanathan. Ramakrishan, Usha dan Hsiao, Hsia Ling (2012). The Impact of E-Commerce on Taiwanese SMEs: Marketing and Operations Effect. UK: Int. J. Production economics.
- Rehatalanit, Y. L. R. (2021). Peran e- commerce dalam pengembangan bisnis. Jurnal Teknologi Industri, 5.
- Rintho, R. R. (2018). E-Commerce Creates Competitiveness Through Technology Information. Deepublish.
- Riwanto, A., Suryaningsih, S., & Putri, D. K. (2023). Reform and Breakthrough in Business Regulations for Empowering MSMEs in Indonesia and the Netherlands. Journal of Human Rights, Culture and Legal System, 3(3), 513–540. https://doi.org/10.53955/jhcls.v3i3.109
- Saxena, V., & Sahoo, S. (2023). What drives corporate cash holdings in MSMEs?: Evidence from India. Managerial Finance, 49(2), 291–314. https://doi.org/10.1108/MF-04-2022-0184
- Undang-Undang No. 20 Tahun 2008 Pengertian (UMKM) Usaha Mikro Kecil Menengah.