

ANALYSIS OF SHARIA UMKM DEVELOPMENT STRATEGIES IN THE DIGITAL ECONOMY ERA (STUDY ON HNI-HPAI BC MEDAN 8)

Adinda Khairunisa Ahmadi¹⁾ Rasta Kurniawati Br Pinem²⁾
Faculty of Islamic Studies, Universitas Muhammadiyah Sumatera Utara
E-mail: ¹⁾adindakhairunisa77@gmail.com
²⁾rastakurniawati@umsu.ac.id

Received : 01 March 2026
Revised : 15 March 2026

Accepted : 01 April 2026
Published : 27 April 2026

Abstract

This study aims to analyze the development strategy of Sharia-based Micro, Small, and Medium Enterprises (MSMEs) in the digital economy era at HNI-HPAI BC Medan 8. The study uses a qualitative approach with the Miles and Huberman interactive model data analysis method which includes the stages of data collection, data reduction, data presentation, and drawing conclusions. Data collection techniques are carried out through interviews, observation, and documentation, while data validity is tested using triangulation of sources, techniques, and observers. The research results show that the development strategy for sharia-compliant MSMEs is implemented through the integration of sharia principles and digital technology. The implementation of sharia principles is reflected in product halal assurance, price transparency, and the avoidance of *riba* (*usury*), *gharar* (*gharar*), and *maisir* (*gambling*). Meanwhile, the use of digital technology through the HNI.id platform and social media has proven effective in expanding market reach and increasing customer base. However, challenges remain, including the perception of relatively high product prices and low consumer understanding of the importance of halal and quality products. This research implies that the successful development of Sharia-compliant MSMEs depends not only on the use of digital technology but also on the consistent application of Sharia principles and the ability to build consumer trust. Therefore, market education strategies and policy support are needed to improve digital and halal literacy to promote the sustainability of Sharia-compliant MSMEs in the digital economy era.

Keywords: *Sharia MSMEs, digital economy, development strategies, sharia principles, digital marketing*

INTRODUCTION

The development of the digital economy has brought significant changes to the marketing, distribution, and management patterns of micro, small, and medium enterprises (MSMEs) in Indonesia. The use of digital platforms such as *e-commerce*, social media, and *financial technology* has been proven to expand market reach and improve operational efficiency for MSMEs (Utami & Kholijah, 2025). In the context of the halal economy, digitalization also plays a role in driving industrial growth through transparency, product innovation, and expanding market networks (Rahmawati et al., 2025). From an Islamic perspective, economic activity must be based on the principles of honesty, justice, and blessings. This is emphasized in the Quran, including verses in Surah Al-Baqarah: 275, which discusses the permissibility of buying and selling and the prohibition of *usury* (*riba*), and Surah An-Nisa: 29, which emphasizes the importance of fair and mutually acceptable transactions. Therefore, digitalization in Islamic MSMEs requires not only technological adaptability but also compliance with Sharia principles, including freedom from *usury*, *gharar*, and *gambling* (Halim, 2022).

However, the digital transformation of Islamic MSMEs still faces various obstacles, such as low digital literacy, limited marketing capabilities, and a lack of understanding of digital payment systems (Putri, 2025). Furthermore, challenges arise in the areas of halal legality and selecting digital platforms that comply with Sharia principles. The lack of transparency in contracts in digital systems has the potential to lead to non-Sharia-compliant practices, as warned in Surah Al-Baqarah: 282 regarding the importance of transaction clarity. *the Herbal Network International – Halal Product Alliance Indonesia (HNI-HPAI) MSME*, particularly the HNI-HPAI BC Medan 8 Store, demonstrates the gap between the potential and implementation of digitalization. Despite having a Sharia-compliant business system, the use of digital technology in marketing, branding, and market analysis remains suboptimal. Meanwhile, competition in the digital market is intensifying, with competitors utilizing technologies such as SEO, digital advertising, and data analysis. In fact, the opportunities for developing Sharia-compliant MSMEs in the digital era are enormous, supported

ANALYSIS OF SHARIA UMKM DEVELOPMENT STRATEGIES IN THE DIGITAL ECONOMY ERA (STUDY ON HNI-HPAI BC MEDAN 8)

Adinda Khairunisa Ahmadi and Rasta Kurniawati Br Pinem

by the growth of internet users and growing interest in halal products. Therefore, appropriate development strategies are needed to enable Sharia-compliant MSMEs to adapt and compete optimally without abandoning Sharia principles. Based on the description, this study aims to analyze the development strategy of sharia MSMEs in the digital economy era with a case study on HNI-HPAI Medan 8.

LITERATURE REVIEW

The development of the digital economy has driven significant transformations in business activities, including in the Micro, Small, and Medium Enterprises (MSMEs) sector. In this context, development strategy is a crucial aspect for ensuring business sustainability and competitiveness. A development strategy is understood as a series of planned decisions and actions designed to increase an organization's long-term capacity, taking into account both internal and external factors (Nursetiawan, 2018). According to Joseph Schumpeter, business development is closely linked to innovation by entrepreneurs as agents of change. This innovation includes product and process innovation, new market opening, technology utilization, and strengthening business networks. Therefore, the success of an MSME development strategy is determined not only by the ability to maintain the business but also by the ability to adapt and innovate in the face of a dynamic business environment (Mukhyar & Puspita, 2022). As a strategic sector in the national economy, MSMEs play a vital role in employment, income equality, and poverty alleviation. Law No. 20 of 2008 defines MSMEs as productive businesses owned by individuals or business entities with specific criteria based on assets and turnover. The advantages of MSMEs lie in their flexibility, use of local resources, and their ability to survive crises (Mhd Gifari Sitorus, Rasta Kurniawati Br Pinem, 2025). However, MSMEs also face various challenges, such as limited capital, low quality human resources, and limited access to technology and markets (Tambunan, 2020).

From an Islamic economic perspective, Sharia-based MSMEs are business activities conducted based on Sharia principles, namely fairness, transparency, and freedom from *riba (usury)*, *gharar (gharar)*, and *maisir (gambling)*. The application of Sharia principles extends beyond halal products to production, distribution, and transaction systems. Therefore, the development of Sharia-based MSMEs requires the integration of Islamic values with modern business practices, including the use of digital technology (Handayani, 2023). Along with the development of information technology, the digital economy has become a major factor in the transformation of economic activity. The digital economy is an economic system based on the use of digital technology and the internet in the production, distribution, and consumption processes. Characteristics The main advantages of the digital economy include broad access to information, rapid transactions, and increased global competition (Tapscott, 2020). In the context of MSMEs, digitalization offers significant opportunities to expand markets, improve operational efficiency, and strengthen relationships with consumers. However, digitalization also demands a high level of adaptability, particularly in terms of digital literacy and technology utilization.

Revenue is a crucial indicator in assessing the success of a business, including MSMEs. Revenue is defined as all receipts from economic activities within a specific period. In the context of MSMEs, revenue is heavily influenced by production capacity, marketing strategies, and access to markets and technology (Mankiw, 2018). Therefore, an effective development strategy is expected to increase revenue while strengthening the company's position. MSMEs in market competition. To formulate an appropriate strategy, analytical tools are needed to identify a business's internal and external conditions. One commonly used method is the SWOT analysis, an approach that examines strengths, weaknesses, opportunities, and threats (Rangkuti, 2021). Through this analysis, business actors can formulate alternative strategies, including SO, ST, WO, and WT strategies. A SWOT analysis helps determine appropriate strategic steps by leveraging strengths and opportunities while minimizing weaknesses and threats. Thus, the theoretical framework in this study integrates the concepts of development strategy, MSMEs, Sharia-based MSMEs, the digital economy, revenue, and SWOT analysis as an analytical tool. This integration of concepts is expected to provide a strong theoretical basis for analyzing Sharia MSME development strategies in the digital economy era, thereby optimally enhancing business competitiveness and sustainability.

RESEARCH METHODS

This study uses a qualitative approach with a descriptive approach. A qualitative approach is a research process that aims to understand human and social behavior and life in depth through a comprehensive description of the situation in a natural context (Shavira, & Pinem, 2024). Research data is obtained in the form of words sourced from informants through interview techniques, direct field observation, and documentation studies. In qualitative research, the researcher acts as the primary instrument, directly observing the research object to understand the phenomena that occur in their entirety (Sandu, 2022). Through this descriptive research with a qualitative approach, the study aims to analyze the development strategy of Sharia MSMEs in the digital economy era, with a case study of HNI-HPAI BC Medan 8. This research was conducted at the HNI-HPAI BC Medan 8 Store, located at Jalan Halat No. 26 A, Pasar

ANALYSIS OF SHARIA UMKM DEVELOPMENT STRATEGIES IN THE DIGITAL ECONOMY ERA (STUDY ON HNI-HPAI BC MEDAN 8)

Adinda Khairunisa Ahmadi and Rasta Kurniawati Br Pinem

Merah Barat Village, Medan Kota District, Medan City, North Sumatra. Data collection was conducted through in-depth interviews with the owner of the HNI-HPAI BC Medan 8 Store, direct observation of business activities, and documentation in the form of sales records, social media content, and other supporting documents. This technique was used to obtain comprehensive data related to the development strategy of sharia-compliant MSMEs in the digital economy era. Next, data reduction is performed by selecting, summarizing, and focusing on information relevant to the research objectives. This process aims to identify themes and patterns related to business development strategies, thereby making the data more focused and systematic. Data is presented in descriptive narrative form, systematically structured based on interviews, observations, and documentation. This presentation aims to facilitate understanding on research results and assist in the data interpretation process. The final stage is drawing conclusions and verifying them. The conclusions drawn are provisional and will be continuously verified throughout the research process. A conclusion is considered credible if it is supported by valid and consistent evidence, resulting in findings that can be scientifically justified.

RESULTS AND DISCUSSION

1. Overview of Research Object

This research was conducted at a sharia-compliant retail business unit, the HNI-HPAI Halal Mart Business Center Medan 8, located in Medan City. The business is managed by Ms. Rabiatul Hadawiyah, S.Sos., and has been operating for approximately six years. HNI-HPAI BC Medan 8 is part of the HNI-HPAI distribution network, which specializes in herbal products, health products, and daily necessities with guaranteed halal certification. The business's founding stemmed from the owner's personal experience using HNI products for his family's health needs. As confidence in the product's quality grew, the business, initially a home-based business, evolved into a larger retail operation. This growth was marked by increased revenue, customer base, and expansion of the business's location from home to a permanent location.

2. Research result

The research results show that HNI-HPAI BC Medan 8 offers a variety of products covering daily needs, such as herbal products (honey, goat's milk, date extract), food and beverages, as well as body and household care products. The main advantage of the products lies in their halal and quality assurance (*thayyib*), which is a major attraction for consumers. In its operations, this business consistently applies Sharia principles, both in products and transactions. The pricing system is set transparently, with price differences for members and non-members in accordance with company regulations. Furthermore, the business strives to avoid *riba* (usury), *gharar* (gharar), and *maisir* (gambling) practices by adhering to the system established by HNI-HPAI.

The use of digital technology is a crucial part of business development. The official HNI.id platform is used for online transactions, while social media platforms like Instagram, Facebook, and TikTok are utilized for promotion and branding. Digital marketing strategies include creating educational content, live streaming, and utilizing affiliate systems. Business development shows a positive trend, marked by an increase in customers, additional business partners, and increased turnover. However, this business still faces challenges, such as the perception of relatively high product prices and low public awareness of the importance of halal products. To address these challenges, business owners are conducting consumer education, product demonstrations, and engaging through social and community activities.

3. Discussion

The results of the study indicate that the development strategy for sharia-compliant MSMEs at the HNI-HPAI BC Medan 8 store is implemented through an integration of sharia principles and the use of digital technology. This finding aligns with the concept of development strategy, which emphasizes the importance of adaptability and innovation in enhancing business competitiveness (Nursetiawan, 2018). From Schumpeter's perspective, innovation is key to business development, including the use of digital technology as a means of expanding markets and improving operational efficiency.

The application of sharia principles in business activities, such as honesty, price transparency, and the avoidance of *riba* (usury), *gharar* (gharar), and *maisir* (gambling), demonstrates that this MSME has consistently implemented the concept of a sharia-based MSME. This aligns with Islamic economic theory, which emphasizes the values of justice (*adl*), honesty (*sidq*), and benefit in every transaction (Handayani, 2023). This principle is reinforced by the word of Allah SWT in Surah An-Nisa, verse 29, which affirms:

ANALYSIS OF SHARIA UMKM DEVELOPMENT STRATEGIES IN THE DIGITAL ECONOMY ERA (STUDY ON HNI-HPAI BC MEDAN 8)

Adinda Khairunisa Ahmadi and Rasta Kurniawati Br Pinem

that economic transactions must be carried out fairly and on the basis of mutual consent, and in QS. Al-Mutaffifin verses 1-3 which prohibit fraudulent practices in trade. On the other hand, the use of digital technology, such as the HNI.id platform and social media platforms like Instagram, Facebook, and TikTok, demonstrates the implementation of the digital economy concept in MSME development. This aligns with Tapscott's (2020) theory, which states that the digital economy Digital technology can increase efficiency, expand market reach, and strengthen interactions with consumers. These findings also support previous research that suggests digitalization contributes to increased MSME revenue through expanded market access and operational efficiency.

Furthermore, the increase in turnover and number of customers experienced by HNI-HPAI BC Medan 8 demonstrates a relationship between digital strategy and business revenue, as explained in the theory of revenue being influenced by marketing factors, market access, and technology utilization (Mankiw, 2018). This indicates that the implemented development strategy has been effective. A SWOT analysis of the sharia-compliant MSME development strategy at HNI-HPAI BC Medan 8 shows that this business is in a relatively strategic position in facing the dynamics of competition in the digital economy era. From a strengths perspective, this MSME has the advantage of consistency in implementing sharia principles, such as honesty (*sidq*), justice (*adl*), transparency, and avoidance of *riba*, *gharar*, and *maisir practices*. The implementation of these values not only provides normative legitimacy from an Islamic economic perspective but also serves as a source of competitive advantage that can build consumer trust. In addition, the support of an integrated distribution network system and *the positioning* of herbal and halal-based products further strengthens the business's competitiveness in the market.

However, from a weaknesses perspective, it was found that consumer literacy regarding Sharia-compliant herbal products remains relatively low, influencing perceptions and purchasing decisions. The perceived higher price compared to similar products on the market also acts as a barrier to increasing product appeal. This situation indicates a gap between the value *offered* and consumer understanding. Furthermore, dependence on agents or *resellers' ability* to effectively communicate product advantages presents a challenge that could potentially hinder marketing strategy optimization. On the other hand, the opportunities *for* MSMEs are significant, driven primarily by increasing public awareness of halal and healthy lifestyles, as well as the rapid development of digital technology. The use of digital platforms, such as official websites and social media, provides broader market access without geographical limitations, while increasing efficiency in promotional and distribution activities. This aligns with the development of the digital economy, which enables MSMEs to expand their market reach and enhance interaction with consumers in a more intensive and sustainable manner.

In terms of threats, these MSMEs face a high level of competition, both from non-sharia products offering more competitive prices and from other herbal products that continue to innovate. Furthermore, some consumers remain skeptical about the effectiveness of herbal products, and rapidly changing market trends in the digital era are external challenges that need to be addressed adaptively. Based on the analysis results, the development strategies that can be formulated include SO (*Strength-Opportunity*), WO (*Weakness-Opportunity*), ST (*Strength-Threat*), and WT (*Weakness-Threat*) strategies. The SO strategy is directed at optimizing internal strengths in the form of sharia values and distribution networks to take advantage of halal market opportunities through strengthening digital marketing. The WO strategy is focused on increasing consumer literacy and education through the provision of informative, educational, and persuasive digital content to overcome limited market understanding. The ST strategy emphasizes strengthening product differentiation based on quality and halal values as an effort to face competitive pressures, while the WT strategy is carried out through a defensive approach, such as improving human resource competency and developing more adaptive and competitive pricing strategies.

The educational efforts undertaken also align with Islamic values as outlined in Surah An-Nahl, verse 125, which encourages the delivery of information in a wise and persuasive manner. Furthermore, the spirit of adapting to digital technological developments aligns with Surah Ar-Ra'd, verse 11, which emphasizes the importance of change and human effort to improve living conditions. Thus, the results of this study confirm that the success of a Sharia-compliant MSME development strategy is determined not only by the use of digital technology, but also by the consistency in implementing Sharia principles and the ability to build consumer trust. The integration of Islamic values, technological innovation, and appropriate marketing strategies is key to increasing the competitiveness and sustainability of Sharia-compliant MSMEs in the digital economy era.

CONCLUSION

Based on the research results, it can be concluded that the strategy for developing sharia MSMEs at HNI-HPAI BC Medan 8 is carried out through the integration of the application of sharia principles and the use of digital technology. The application of sharia principles is reflected in the guarantee of product halalness, transparency in pricing, and efforts to avoid the practices of *usury*, *gharar*, and *maisir* in every transaction. The use of digital

ANALYSIS OF SHARIA UMKM DEVELOPMENT STRATEGIES IN THE DIGITAL ECONOMY ERA (STUDY ON HNI-HPAI BC MEDAN 8)

Adinda Khairunisa Ahmadi and Rasta Kurniawati Br Pinem

technology through the HNI.id platform and social media has proven effective in expanding market reach and increasing the number of customers. However, business development still faces obstacles, especially related to consumer perceptions of relatively higher product prices and the mindset of people who do not fully understand the importance of halal and quality products. Theoretically, this research contributes to strengthening studies on the integration of digital economic concepts and Islamic economic principles in the development of Sharia-compliant MSMEs. This research demonstrates that the application of Sharia values does not hinder digital innovation but can instead work synergistically to enhance business competitiveness. Practically, the results of this study provide implications for Sharia-compliant MSMEs to optimize their use of digital technology as a marketing and business development tool, while maintaining adherence to Sharia principles. Furthermore, it is crucial for businesses to conduct ongoing market education to enhance consumer understanding of halal values and product quality. From a policy perspective, this research can serve as a reference for the government and relevant institutions in designing mentoring programs for Sharia-compliant MSMEs, particularly in improving digital and halal literacy. Support in the form of training, facilitating halal certification, and developing a Sharia-compliant digital ecosystem are strategic steps in encouraging sustainable MSME growth.

REFERENCES

- Abdillah, F. (2024). *The Impact of the Digital Economy on Economic Growth in Indonesia* .
- Abdullah, NA (2025). *Syirkah al inan as alternative financing for MSMEs in the modern economy* .
- Amalia, A., Hidayat, W., & Budiarmo, A. (2018). *Analysis of Business Development Strategies in Semarang Batik SMEs in Semarang City* . Journal of Business Administration, 1, 1–12.
- Amirullah (2019), *Strategic Management, Third Edition* . Jakarta: Mitra Wacana Media.
- Ardiansyah, Risnita, & Jailani, MS (2023). *Data Collection Techniques and Instruments for Educational Scientific Research Using Qualitative and Quantitative Approaches* .
- Arianto, B. (2022). *Development of digital MSMEs during the COVID-19 pandemic* . ATRABIS
- David, FR (2017). *Strategic Management: Concepts* . Jakarta: Gramedia.
- Emzir et al. (2021). *Sharia MSMEs as commercial enterprises free from riba, maysir, and gharar*.
- Fadilah, RA (2025). *Analysis of the Role of Digitalization of Halal Certification on Consumer Trust and MSME Development in Indonesia* .
- Febi, Wan Dwi Putra and Karta Pramadeka. (2024). *Strategy for Developing Sharia Micro, Small, and Medium Enterprises (MSMEs)* . Bandung: Sinar Jaya Berseri.
- Hadijanto, DK, Masinambow, VAJ, & Rorong, IPF (2020). *Analysis of snake fruit farmers' income in Southeast Minahasa Regency*. Journal of Regional Economic and Financial Development.
- Halim, I. (2022). *Islamic business ethics in technology based business* .
- Handayani, AD (2023). *Digitalization of MSMEs: Capacity Building through Digital Literacy Programs* .
- Hasanah, H. (2017). *Observation techniques (An alternative method for collecting qualitative data in the social sciences)* .
- Hidayat, A., Suryana, Y., & Nugraha, A. (2022). *The role of micro, small, and medium enterprises in the Indonesian economy* .
- Ismail, S., Hamid, B., Sulistiadi, W., . S., (2018). *Journey to Shariah Hospital: An Indonesian Experience* . KLS 4, 315
- Kamaluddin, I. (2020). *SWOT analysis to formulate competitive strategies at PT. Menara Angkasa Semesta Sentani Branch* .
- Lumintang, FM (2018). *Analysis of Rice Farmers' Income in Teep Village, East Langowan District* .
- Mankiw, N.G. (2018). *Principles of economics (8th ed.)*. Boston, MA: Cengage Learning.
- Mhd Gifari Sitorus, & Rasta Kurniawati Br Pinem (2025). *Increasing the Capacity of MSMEs Through Management and Marketing Training Programs in Partoruan Lumban Lobu Village* . As-Salam: Journal of Islamic Social Sciences and Humanities
- Mukhyar, & Puspita, Y. (2022). *Economic analysis of entrepreneurship* .
- Muliawati, I., & Susanti, A. (2022). *Bajak: Efforts to Improve MSME Tax Payment Compliance in Thrift Shop Businesses*.
- Nawangwulan et al. (2018). *Stock Price Fairness Using Fundamental Analysis of the Price Earnings Ratio (PER) as a Basis for Investment Decision Making (A Study of Companies in the Consumer Goods Industry Subsector Listed on the Indonesia Stock Exchange in 2013-2016)*.
- Nisak, Z. (2020). *SWOT Analysis to Determine Competitive Strategy* . EKBI. Faculty of Economics: Lamongan

ANALYSIS OF SHARIA UMKM DEVELOPMENT STRATEGIES IN THE DIGITAL ECONOMY ERA (STUDY ON HNI-HPAI BC MEDAN 8)

Adinda Khairunisa Ahmadi and Rasta Kurniawati Br Pinem

Islamic University.

- Norhaifa. (2025). *Utilization of Digitalization in Sharia-Based Culinary MSMEs: An Effective Strategy to Increase the Economic Potential of the Young Generation*.
- Nursetiawan, I. (2018). *Independent village development strategy through BUMDes innovation*.
- Nurul Khaeria, et.al, (2023). *Income and Expenses*,
- Pradesyah, Riyan., & Siregar, Widya Aulia. (2025) *Optimizing Marketing Strategies for MSMEs to Support the Growth of the Creative Economy*
- Prayudi, D., & Yulistria, R. (2020). *The Use of SWOT Matrix and QSPM Method in Marketing Strategy of Wedding Organizer Services: A Case Study of Gosimplifywedding Sukabumi UMKM*.
- Putri, DS (2025). *Optimizing the Digitalization of Sharia MSME Businesses Based on Productive Waqf*.
- Rahmadani, & Subroto, Waspodo Tjipto. (2022). *Analysis of MSME Development Strategy in Sidoarjo Regency during the Covid-19 Pandemic*.
- Rahmawati, Ferida. Sadali Ayatullah. Ismanto, Kuart. Adinugraha, HH (2025). *Issn Ases International Journal Of Economy* 3023-5634.
- Rangkuti, Freddy. (2021). *Techniques for Dissecting Business Cases: SWOT Analysis: How to Calculate Weight, Rating, and OCAI*. Jakarta: Gramedia Pustaka Utama.
- Sarfiah, SN, Atmaja, HE, & Verawati, DM (2019). " *MSMEs as a pillar of economic development" nation* ”.
- Schumpeter, J. A. (2022). *The theory of economic development*. Harvard University Press.
- Shavira Aprilia, & Rasta Kurniawati Br. Pinem. (2024). *Review of Ijarah Contract Practices According to Islamic Law: A Case Study of Kiosk MSMEs in Medan Helvetia District*. El-Mal: Journal of Islamic Economics & Business Studies, 5(4), 3292–3300. <https://doi.org/10.47467/elmal.v5i4.2024>
- Subaktilah, Y., Kuswardani, N., and Yuwanti, S. (2018). *SWOT Analysis: Internal and External Factors in the Development of Brown Sugar Cane Business*.
- Sugiyono. (2023). *Qualitative Quantitative Research Methods and R&D*. Bandung: Alfabeta.
- Syahputra, A. (2025). *Analysis of digital economic factors and their implications for digital economic components*.
- Syaripudin, El, Furkony, DK, Maulin, M., Bisri, H., Al, S., Garut, M., & Bandung, SE (2023). *Principles and Rules of Transactions in Sharia Economics*.
- Tambunan, T. (2020). *Micro, small, and medium enterprises in Indonesia: Key issues*. Jakarta: LP3ES.
- Tapscott, D. (2020). *The digital economy: Promise and peril in the age of networked intelligence*. McGraw-Hill.
- Usman, Yulita Veranda and Yaren, Wiwi. (2024). *Analysis of Housing Marketing Strategy in East Bekasi Regency* 3.
- Utami, Fi., & Kholijah, Si. (2025). *Business Digitalization and Its Impact on MSME Revenue in the Digital Economy Era*.
- Wulansari, D. Apriliani, P., & Gunawan, A (2021). *The Influence of Human Resource Quality and Marketing Strategy on the Sustainability of MSMEs in Cikarang*.
- Yoshanda, Agung Andana. (2020). *National Income*.