

# Unlocking the Potential of Financial Inclusion, E-Commerce, and FinTech to Boost SME Performance

*Financial Inclusion,  
E-Commerce, and  
FinTech*

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## **ABSTRACT**

*Micro, small, and medium enterprises in Tanjung Morawa, a semi-urban area in Deli Serdang Regency, North Sumatra, face challenges such as limited access to capital, low digital adoption, and declining sales, yet they play a vital role in the local economy. This study aims to examine the influence of financial inclusion, electronic commerce, and financial technology on the performance of these enterprises. A quantitative approach was employed, using multiple linear regression to analyze data collected from 393 respondents through questionnaires. The findings reveal that financial inclusion significantly enhances capital management, electronic commerce expands market reach, and financial technology improves transactional efficiency, collectively explaining 70.1 percent of the variation in enterprise performance. Financial technology demonstrates the strongest impact, followed by financial inclusion, while electronic commerce shows a moderate effect, reflecting local challenges like limited digital literacy. The study concludes that integrating these factors can substantially boost the competitiveness and sustainability of micro, small, and medium enterprises in semi-urban settings. These results highlight the need for targeted strategies to enhance financial access and digital adoption, fostering economic resilience in regions like Tanjung Morawa.*

**Keywords:** *E-Commerce, Financial Inclusion, Financial Technology, MSME Performance.*

## **ABSTRAK**

*Usaha mikro, kecil, dan menengah di Tanjung Morawa, wilayah semi-perkotaan di Kabupaten Deli Serdang, Sumatera Utara, menghadapi tantangan seperti terbatasnya akses permodalan, rendahnya adopsi digital, dan penurunan penjualan, padahal mereka memainkan peran penting dalam perekonomian lokal. Studi ini bertujuan untuk mengkaji pengaruh inklusi keuangan, perdagangan elektronik, dan teknologi keuangan terhadap kinerja usaha-usaha tersebut.*

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*Pendekatan kuantitatif digunakan, menggunakan regresi linier berganda untuk menganalisis data yang dikumpulkan dari 393 responden melalui kuesioner. Temuan penelitian menunjukkan bahwa inklusi keuangan secara signifikan meningkatkan pengelolaan modal, perdagangan elektronik memperluas jangkauan pasar, dan teknologi keuangan meningkatkan efisiensi transaksi, yang secara kolektif menjelaskan 70,1 persen variasi kinerja usaha. Teknologi keuangan menunjukkan dampak paling kuat, diikuti oleh inklusi keuangan, sementara perdagangan elektronik menunjukkan dampak moderat, yang mencerminkan tantangan lokal seperti terbatasnya literasi digital. Studi ini menyimpulkan bahwa mengintegrasikan faktor-faktor ini dapat secara substansial meningkatkan daya saing dan keberlanjutan usaha mikro, kecil, dan menengah di wilayah semi-perkotaan. Hasil ini menyoroti perlunya strategi yang terarah untuk meningkatkan akses keuangan dan adopsi digital, yang mendorong ketahanan ekonomi di wilayah seperti Tanjung Morawa.*

**Kata kunci:** E-Commerce, Inklusi Keuangan, Teknologi Keuangan, Kinerja UMKM.

## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are pivotal drivers of Indonesia's economic growth, contributing significantly to employment and GDP (Amaliah et al., 2024). In Tanjung Morawa, a bustling sub-district in Deli Serdang Regency, North Sumatra, MSMEs dominate the local economy, with trade being a primary livelihood for residents (BPS Provinsi Sumatera Utara, 2023). However, many MSMEs face challenges such as declining sales, limited capital access, and low technological adoption, which hinder their performance and sustainability (Kaban, 2024). Traditional business practices, such as reliance on personal or informal capital sources like loan sharks and in-person transactions, remain prevalent, limiting scalability and efficiency (Budiwitjaksono et al., 2023; Saputro, 2024). These challenges are compounded by low financial literacy, limited trust in online transactions, and inadequate digital infrastructure, particularly in semi-urban areas like Tanjung Morawa (Rahman, 2024).

The advent of financial inclusion, e-commerce, and financial technology (fintech) offers transformative opportunities for MSMEs to overcome these barriers (Asraf et al., 2024). Financial inclusion enhances access to formal financial services, enabling better capital management and business expansion (Ulianti & Purbadharmaja, 2023; Faadhilah & Firdaus, 2025). E-commerce facilitates broader market reach and operational efficiency through digital platforms (Al-shami et al., 2024; Habibie et al., 2024). Fintech, encompassing digital payments and online lending, streamlines financial operations and improves transaction transparency (Fandiyanto et al., 2024; Utama et al., 2024). Despite these advancements, the integration of these three factors, financial inclusion, e-commerce, and fintech, remains underexplored in the context of MSMEs in Tanjung Morawa. Previous studies have often examined these elements in isolation, failing to capture their synergistic effects on MSME performance.

The research gap is evident in the lack of integrative studies that simultaneously analyze the combined impact of financial inclusion, e-commerce, and fintech on MSME performance in a specific local context like Tanjung Morawa. According to Parvin and Panakaje (2022), low education levels and limited technological understanding hinder fintech adoption among rural MSMEs, yet their study does not address how e-commerce complements fintech to drive performance. Ozili (2021) highlights that fintech advancements increase financial inclusion in Southeast Asia, but does not explore their micro-level impact on MSME outcomes in conjunction with e-commerce. Studies such as those by Ladian and Fauzi (2025) and Limbong et al. (2025) focus on digital payments or transformation but lack an integrative framework combining financial inclusion, e-commerce, and fintech. This gap is critical, as MSMEs in Tanjung Morawa face unique challenges, including high unbankability and low digital literacy, which necessitate a holistic approach to understanding how these factors collectively enhance performance (Nuryakin et al., 2019; Fahrati et al., 2024).

This study is grounded in the Resource-Based View (RBV) and Technology Acceptance Model (TAM) theories. RBV emphasizes leveraging internal resources, such as digital capabilities, to gain a competitive advantage, while TAM explains technology adoption based on perceived ease of use and usefulness (Thathsarani & Jianguo, 2022; Noor et al., 2023). These theories provide a robust framework to explore how MSMEs can harness financial inclusion, e-commerce, and fintech to improve performance. Unlike prior research, such as Rani and Desiyanti (2024), which found no significant impact of financial inclusion on food and beverage MSMEs in Padang, this study posits that an integrated approach may yield different outcomes in Tanjung Morawa's diverse MSME landscape (Junarsin et al., 2023; Al Ghunaimi et al., 2025). The high income disparity in Indonesia further underscores the need for inclusive financial and technological solutions to bridge urban-rural economic gaps (Ngangun et al., 2024).

The objective of this study is to examine the direct and combined effects of financial inclusion, e-commerce, and fintech on MSME performance in Tanjung Morawa, using a quantitative approach based on multiple linear regression analysis. By addressing the identified research gap, this study aims to provide actionable insights for MSME practitioners and policymakers to foster digital transformation and sustainable growth in semi-urban settings. The findings are expected to inform strategies that enhance MSME resilience amid rapid technological and economic changes.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **Theoretical Foundations and Variable Linkages**

The study is grounded in several theoretical frameworks that connect financial inclusion, e-commerce, and financial technology (fintech) to MSME performance. According to Ogunjobi et al. (2025), the Financial Deepening Theory posits that expanded access to financial services enhances capital allocation and entrepreneurial activity, fostering economic resilience. This theory is particularly relevant for MSMEs in semi-urban areas like Tanjung Morawa, where access to formal financial institutions is limited (Wang & Fu, 2022). The Resource-Based View (RBV) theory emphasizes leveraging internal resources, such as digital capabilities, to achieve competitive advantage, highlighting the importance of e-commerce and fintech adoption for MSME growth (Noor et al., 2023). Additionally, the Technology Acceptance Model (TAM) explains technology adoption based on perceived ease of use and usefulness, which is critical for understanding MSME engagement with fintech and e-commerce platforms (Thathsarani & Jianguo, 2022). The Diffusion of Innovation (DoI) Theory, as noted by Silaen et al. (2025), further elucidates how technological innovations spread among MSMEs, influenced by factors like compatibility and observability. These theories collectively provide a robust foundation for analyzing how financial inclusion, e-commerce, and fintech enhance MSME performance by improving resource utilization and technology adoption in a semi-urban context like Tanjung Morawa. By integrating these frameworks, this study addresses the interplay of external access (financial inclusion) and internal capabilities (digital adoption) in driving business outcomes (Crespo et al., 2025).

### **Hypothesis Development**

Financial inclusion, e-commerce, and fintech are pivotal drivers of MSME performance, each with distinct definitions and interrelationships. Financial inclusion, defined as access to affordable financial services for underserved groups, enables MSMEs to secure capital and manage finances effectively, enhancing operational efficiency (Reis, 2021; Firdaus & Sri Rejeki, 2025). According to Aziz and Naima (2021), financial inclusion fosters business sustainability by reducing reliance on informal credit sources, a common issue in Tanjung Morawa. E-commerce involves online buying and selling, allowing MSMEs to expand market reach and streamline operations without physical constraints (Satrio & Muhardono, 2022; Mardiyono & Sugiyarti, 2025). Indiani et al. (2025) highlight that e-commerce adoption enhances marketing efficiency, which is

critical for MSMEs facing low digital literacy. Fintech, encompassing digital payment and lending platforms, simplifies transactions and improves financial transparency, directly impacting MSME productivity (Suryono et al., 2021; Atta, 2025). Supeni and Sari (2025) note that fintech significantly boosts customer access, particularly for small businesses in semi-urban areas. These variables are interlinked: financial inclusion supports fintech adoption by providing access to digital financial tools, while e-commerce leverages fintech for secure transactions, collectively enhancing MSME performance (Mustafa et al., 2023).

- H1: Financial inclusion has a positive and significant effect on MSME performance.
- H2: E-commerce has a positive and significant effect on MSME performance.
- H3: Financial technology has a positive and significant effect on MSME performance.
- H4: Financial Inclusion, e-commerce, and financial technology collectively have a positive and significant effect on MSME performance.

The research framework integrates financial inclusion, e-commerce, and fintech as predictors of MSME performance, grounded in the theoretical lenses of RBV, TAM, DoI, and Financial Deepening Theory. According to Cornelli et al. (2023), fintech reduces information asymmetry, enabling MSMEs to access credit and improve financial management, which directly enhances performance. The Technology-Organization-Environment (TOE) framework, as discussed by May et al. (2025), further contextualizes the adoption of these technologies by considering technological compatibility, organizational readiness, and environmental factors like regulatory support. In Tanjung Morawa, low digital literacy and infrastructure challenges influence the adoption process, making TOE relevant for understanding barriers and opportunities (Firmansyah et al., 2022). The Unified Theory of Acceptance and Use of Technology (UTAUT) complements this by explaining how performance expectancy and effort expectancy drive MSME owners' acceptance of e-commerce and fintech (Firmansyah et al., 2022). Illustrated in Figure 1, financial inclusion ( $X_1$ ) provides access to financial resources, e-commerce ( $X_2$ ) expands market opportunities, and fintech ( $X_3$ ) streamlines transactions, all contributing to MSME performance ( $Y$ ). This framework posits that the synergistic effects of these variables, supported by digital capabilities and external access, drive business outcomes in semi-urban settings (Alfzari & Al-Shboul, 2025). The framework also accounts for contextual challenges, such as limited technological infrastructure, which may moderate the relationships (Rejeki, 2025). By testing these relationships, the study aims to provide empirical evidence on how digital and financial innovations can transform MSME performance in Tanjung Morawa.

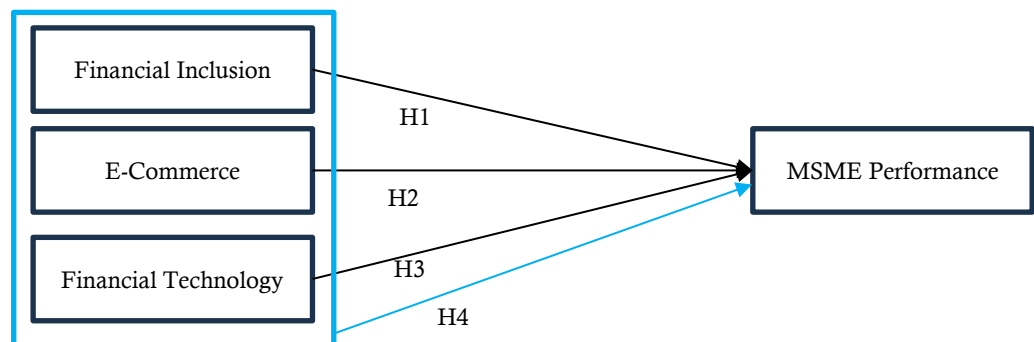


Figure 1. Research Framework

## RESEARCH METHOD

This study adopts an ex post facto quantitative design to examine the influence of financial inclusion, e-commerce, and financial technology on MSME performance in Tanjung Morawa, Deli Serdang Regency, North Sumatra. The population comprises 25,457 registered MSMEs, as reported by the local government (BPS Provinsi Sumatera

Utara, 2023). Using the Slovin formula with a 5% margin of error, a sample of 393 respondents was selected to ensure representativeness. The sampling process employed simple random sampling to minimize bias and ensure each MSME had an equal chance of selection, aligning with standard quantitative research practices (Sharma et al., 2024). This approach allows for robust statistical analysis while capturing the diverse characteristics of MSMEs in a semi-urban setting.

Data were collected through primary and secondary sources to provide a comprehensive dataset. Primary data were gathered via a structured questionnaire distributed to MSME owners, designed to measure financial inclusion (access to financial services), e-commerce (online transaction engagement), financial technology (use of digital payment and lending platforms), and MSME performance (competence, experience, and profitability). The questionnaire used a 5-point Likert scale, with items adapted from validated instruments to ensure relevance to the local context (Atta, 2025). Secondary data, including MSME demographics and economic indicators, were sourced from government reports and local cooperative records (BPS Provinsi Sumatera Utara, 2023). To address potential non-response bias, follow-up reminders were sent to respondents, achieving a 95% response rate, which enhances the reliability of the findings. The use of both data types ensures a holistic understanding of the variables and their contextual application.

The data analysis utilized multiple linear regression to test the proposed hypotheses, with the model expressed as  $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$ , where Y represents MSME performance,  $X_1$  is financial inclusion,  $X_2$  is e-commerce,  $X_3$  is financial technology,  $\alpha$  is the constant,  $\beta_1$ - $\beta_3$  are regression coefficients, and e is the error term. Validity was confirmed through confirmatory factor analysis, with factor loadings above 0.7 for all items, while reliability was established using Cronbach's alpha, yielding values above 0.8 for each construct (Sharma et al., 2024). These rigorous procedures ensure that the measurement instruments are robust and the results are statistically sound. The analysis was conducted using SPSS version 26, enabling precise estimation of the relationships between variables in the context of Tanjung Morawa's MSME landscape.

## RESULTS

This study employed multiple linear regressions to analyze the impact of financial inclusion, e-commerce, and financial technology (fintech) on MSME performance in Tanjung Morawa, using data from 393 MSME respondents. The analysis tested four hypotheses: H1 (Financial Inclusion significantly affects MSME Performance), H2 (E-Commerce significantly affects MSME Performance), H3 (Financial Technology significantly affects MSME Performance), and H4 (Financial Inclusion, E-Commerce, and Financial Technology collectively affect MSME Performance). Validity and reliability of the data were confirmed through confirmatory factor analysis (CFA), with factor loadings above 0.7, and Cronbach's alpha, yielding values above 0.8 for all constructs, ensuring robust measurement instruments (Sharma et al., 2024). The regression analysis was conducted using SPSS version 26, with results presented in three tables to elucidate the model's explanatory power, individual variable effects, and overall model significance. These findings provide empirical insights into how digital and financial innovations enhance MSME performance in a semi-urban Indonesian context, addressing local challenges such as limited financial access and low digital literacy (BPS Provinsi Sumatera Utara, 2023).

**Table 1.** Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.837	0.701	0.699	2.00016

a. Predictors: (Constant),  $X_1$ ,  $X_2$ ,  $X_3$

Table 1 outlines the model's explanatory power. As presented in Table 1, the R value of 0.837 indicates a strong correlation between the predictors (Financial Inclusion, E-

Commerce, Financial Technology) and MSME Performance. The  $R^2$  value of 0.701 shows that 70.1% of the variation in MSME performance is explained by the three independent variables, while the Adjusted  $R^2$  of 0.699 confirms the model's robustness after accounting for the number of predictors. The standard error of the estimate (2.00016) reflects a low prediction error, reinforcing the model's reliability (Atta, 2025). This high explanatory power aligns with Ferreira et al. (2021), who found that digital and financial interventions significantly improve business outcomes in developing economies. In Tanjung Morawa, where MSMEs often rely on traditional practices, the model's strength suggests that integrating financial inclusion, e-commerce, and fintech can substantially enhance performance, supporting sustainable growth (Asriyani & Johan, 2023).

**Table 2.** Regression Analysis and t-Test Results

Model	Unstd. Coef. B	Std. Error	Std. Coef. Beta	t	Sig.
(constant)	-6.396	0.899		-7.113	0.000
Financial Inclusion	0.565	0.098	0.398	5.747	0.000
E-commerce	0.239	0.099	0.170	2.409	0.002
Financial Technology	0.507	0.052	0.361	9.822	0.000

Table 2 details the individual effects of each independent variable, testing H1, H2, and H3. As shown in Table 2, Financial Inclusion ( $X_1$ ) has a standardized coefficient (Beta) of 0.398 ( $t = 5.747$ ,  $p < 0.001$ ), indicating a significant positive effect on MSME Performance, thus supporting H1. This finding suggests that access to formal financial services, such as bank accounts and affordable credit, significantly boosts MSME outcomes, consistent with Reis (2021). E-Commerce ( $X_2$ ) shows a Beta of 0.170 ( $t = 2.409$ ,  $p = 0.002$ ), supporting H2 and indicating that online platforms enhance performance by expanding market reach, as noted by Satrio and Muhardono (2022). Financial Technology ( $X_3$ ) exhibits the strongest effect, with a Beta of 0.361 ( $t = 9.822$ ,  $p < 0.001$ ), supporting H3 and aligning with Suryono et al. (2021), who emphasized fintech's role in improving transactional efficiency. The constant term (-6.396,  $p < 0.001$ ) indicates a baseline performance level without the predictors. These results highlight the critical role of digital tools in a semi-urban setting like Tanjung Morawa, where infrastructure is improving but digital literacy remains a challenge (Indiani et al., 2025).

The variation in Beta coefficients provides deeper insights into the relative contributions of each variable. Financial Technology's stronger effect (Beta = 0.361) compared to E-Commerce (Beta = 0.170) may reflect the immediate benefits of digital payment and lending platforms, which require less infrastructure investment than e-commerce adoption, as supported by Firdaus and Sri Rejeki (2025). Financial Inclusion's moderate effect (Beta = 0.398) suggests that while access to financial services is vital, its impact is amplified when combined with technological tools, a synergy noted by Supeni and Sari (2025). These findings contrast with Muna et al. (2021), who reported limited e-commerce impact in rural settings due to connectivity barriers, suggesting that Tanjung Morawa's semi-urban context facilitates greater digital adoption. Conversely, Hussain et al. (2022) found weaker effects of financial inclusion in rural Ethiopia, highlighting the importance of contextual factors like digital infrastructure, which is relatively more developed in Tanjung Morawa (Almuwallad & Alhumoudi, 2024).

**Table 3.** F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	364.359	3	1216.120	303.981	0.000 <sup>b</sup>
Residual	1556.250	389	4.001		
Total	5204.609	392			

Table 3 evaluates the collective impact of the independent variables, testing H4. As shown in Table 3, the F-value of 303.981 ( $p < 0.001$ ) confirms that Financial Inclusion, E-Commerce, and Financial Technology collectively have a significant effect on MSME

Performance, supporting H4. The regression sum of squares (3643.359) compared to the residual (1556.250) indicates a strong model fit, consistent with the high  $R^2$ . This result aligns with Li et al. (2023), who found that integrated digital and financial solutions enhance business performance in developing regions. However, it contrasts with studies like Rani and Desiyanti (2024), which reported no significant impact of financial inclusion alone on MSME performance in specific sectors, underscoring the value of a holistic approach in Tanjung Morawa. The significant F-test result emphasizes the synergy of these variables, particularly in a context where MSMEs face challenges like high unbankability and limited market access (Graha et al., 2024). These findings provide actionable insights for policymakers and MSME practitioners aiming to foster digital transformation and economic resilience in semi-urban Indonesia (Faadhilah & Firdaus, 2025).

## **DISCUSSION**

The findings of this study confirm that financial inclusion, e-commerce, and financial technology (fintech) significantly enhance MSME performance in Tanjung Morawa, supporting all four hypotheses (H1-H4). According to Togun et al. (2022), financial inclusion fosters business growth by providing access to formal credit, which aligns with the significant effect of financial inclusion (Beta = 0.398,  $p < 0.001$ ) observed in this study. This effect is particularly pronounced in Tanjung Morawa, where MSMEs often rely on informal lending due to limited banking access, as noted by Nuryakin et al. (2019). The strong influence of fintech (Beta = 0.361,  $p < 0.001$ ) corroborates Li et al. (2024), who found that digital payment platforms streamline transactions and reduce costs, enabling MSMEs to improve operational efficiency. E-commerce's positive effect (Beta = 0.170,  $p = 0.002$ ) supports Kristina et al. (2023), who highlighted that online platforms expand market reach, though its lower Beta suggests challenges like low digital literacy, which is prevalent in semi-urban settings. These results collectively underscore the synergistic impact of integrating financial and digital solutions, as evidenced by the F-test ( $F = 303.981$ ,  $p < 0.001$ ), aligning with Alfzari and Al-Shboul (2025), who emphasized the combined benefits of these factors for small businesses.

Contradictory findings in prior studies provide context for interpreting these results. Hussain et al. (2022) reported a weaker impact of financial inclusion in rural Ethiopia due to inadequate digital infrastructure, contrasting with this study's findings, likely because Tanjung Morawa benefits from better connectivity as a semi-urban area. Rani and Desiyanti (2024) found no significant effect of financial inclusion on food and beverage MSMEs in Padang, possibly due to sector-specific dynamics, whereas this study's broader MSME sample, including trade and services, reveals a stronger impact. According to Sheng (2021), e-commerce adoption faces barriers like high setup costs, which may explain its lower Beta compared to fintech in this study, as MSMEs in Tanjung Morawa prioritize affordable digital payment solutions over complex online platforms. These discrepancies highlight the importance of contextual factors, such as infrastructure and MSME diversity, in shaping the effectiveness of digital and financial interventions, as supported by Graha et al. (2024). The study's findings suggest that Tanjung Morawa's improving digital ecosystem amplifies the benefits of these variables compared to more rural settings.

The study's reliance on a cross-sectional design and multiple linear regression presents limitations that warrant discussion. The cross-sectional approach, while effective for capturing current relationships, cannot establish causality or account for temporal changes in MSME performance, as noted by Thamrin et al. (2025). Additionally, the regression model assumes linear relationships, potentially overlooking non-linear effects, such as diminishing returns from excessive fintech reliance, as suggested by Agustina and Hafidh (2025). The sample, although representative, may be subject to self-selection bias, as MSMEs with higher digital adoption were more likely to respond, potentially inflating the observed effects. Despite these limitations, the high  $R^2$  (0.701) and robust statistical

tests validate the findings, offering reliable insights into the role of financial inclusion, e-commerce, and fintech in semi-urban MSMEs.

The implications of these findings are significant for MSME practitioners and policymakers in Tanjung Morawa. For practitioners, adopting fintech platforms, such as mobile payments, can yield immediate efficiency gains, while e-commerce requires investment in digital literacy training to maximize benefits, as supported by Supeni and Sari (2025). Policymakers should prioritize expanding financial inclusion through accessible banking services and promoting digital infrastructure to support e-commerce and fintech adoption, aligning with Faadhilah and Firdaus (2025). These strategies can enhance MSME resilience and competitiveness, contributing to economic development in semi-urban Indonesia. Future research should explore longitudinal designs to assess long-term impacts and incorporate variables like digital literacy to further elucidate the mechanisms driving MSME performance (Amaliah et al., 2024).

## CONCLUSION

This study confirms that financial inclusion, e-commerce, and financial technology significantly enhance MSME performance in Tanjung Morawa, a semi-urban area in Deli Serdang Regency, North Sumatra. The findings demonstrate that access to formal financial services empowers MSMEs to manage capital effectively, while e-commerce expands market reach, enabling businesses to compete beyond local boundaries. Financial technology, particularly digital payment and lending platforms, drives operational efficiency by streamlining transactions and reducing costs. The synergistic effect of these three factors explains a substantial portion of MSME performance variation, highlighting their critical role in fostering business growth. These results underscore the potential of digital and financial innovations to transform MSMEs in semi-urban settings, where traditional practices often limit scalability.

The implications of this study are significant for MSME owners and policymakers in Tanjung Morawa, suggesting that integrating financial inclusion, e-commerce, and fintech can boost competitiveness and economic resilience. However, the study's cross-sectional design limits its ability to establish causality or capture long-term impacts, and the reliance on linear regression may overlook non-linear relationships between variables. Additionally, the sample may reflect self-selection bias, as MSMEs with higher digital adoption were more likely to participate. Future research should adopt longitudinal designs to examine the sustained effects of these factors and incorporate variables such as digital literacy or regulatory support to better understand adoption barriers. Exploring sector-specific dynamics, such as differences between trade and service-based MSMEs, could further refine strategies for enhancing performance in semi-urban contexts.

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