

THE ROLE OF DIGITAL LITERACY IN ENHANCING SME ENTREPRENEURIAL PERFORMANCE : A Literature Review

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Abstract

Small and medium-sized enterprises (SMEs) are crucial contributors to economic growth worldwide. Yet, they often face considerable challenges in fully utilizing digital technologies. This extensive literature review explores the complex relationship between digital literacy and SME entrepreneurial performance across varied global environments. It examines a range of studies highlighting how digital literacy enables SMEs to innovate, integrate e-commerce solutions, enter new markets, and enhance their overall business performance.

The review highlights the intricate digital landscape SMEs navigate, marked by regional differences, sector-specific challenges, and the continuous evolution of digital skill needs. The goal of this study is to offer practical recommendations for policymakers and organizations supporting SMEs, suggesting focused measures to bridge the digital skill divide. By improving digital literacy among SMEs, we can unlock their potential, boosting entrepreneurial success and contributing to sustainable economic growth globally.

Keywords: Digital Literacy; Smes; Entrepreneurship; Economic Development; Digital Skills Innovation; Global Perspective

1. Introduction

Digital literacy is a crucial skill and knowledge set in today's digital age, encompassing basic technology use, the ability to interpret and evaluate digital information, and the creativity to self-develop through technology [1]. The digital transformation has fundamentally reshaped the business world on a global scale. The capacity of businesses, irrespective of size, to navigate technological advancements significantly dictates their economic prosperity. Particularly, small and medium-sized enterprises (SMEs), which are vital to economic development, frequently struggle with the intricacies and rapid evolution of

digital environments. This literature review scrutinizes the critical role that digital literacy plays in SMEs' ability to not just endure but excel in these dynamic conditions. We aim to provide deep insights that will benefit policymakers, entrepreneurs, and organizations dedicated to enhancing the resilience and growth of SMEs in the digital era.

Digital literacy, once primarily defined by the ability to operate computers and software, has evolved significantly alongside the technologies themselves. Today, it encompasses a broad array of competencies and knowledge essential for digital success, including:

- a. **Basic Technological Proficiency** : Effective use of computers, mobile devices, networks, and cloud solutions, along with business-specific applications such as accounting and customer relationship management systems.
- b. **Information Management Skills** : Competence in navigating the vast digital landscape to locate, organize, evaluate, and apply information while being aware of its authenticity and potential biases.
- c. **Critical Analytical Skills** : The ability to scrutinize digital content critically, essential in combating misinformation and understanding the nuances of digital communications.
- d. **Content Creation Abilities** : Skills required to create and manage diverse digital content, which is crucial for maintaining a robust online presence.
- e. **Communication and Collaboration** : Mastery of various digital communication tools that facilitate effective collaboration across different platforms.
- f. **Digital Citizenship** : Understanding and practicing ethical behavior in digital spaces which involves managing one's digital footprint responsibly.

Digital literacy is an ongoing journey, adapting to the continuous advancements in technology, including new platforms and the potential applications of artificial intelligence. For SMEs, staying competitive in the digital economy means committing to constant learning and skills upgrading.

The definition of SMEs varies globally, with different thresholds for employee numbers and turnover, reflecting diverse economic landscapes and regulatory frameworks. For instance, the European Union identifies SMEs as companies with fewer than 250 employees, whereas the U.S. may recognize businesses with up to 1,500 employees as SMEs, depending on the industry. Characteristics that define SMEs include:

- a. **Agility and Flexibility** : Their smaller size and often simpler organizational structures allow SMEs to adapt quickly to market changes and opportunities.
- b. **Resource Constraints** : SMEs generally operate with limited financial and human resources, which can restrict their ability to invest in digital technologies.
- c. **Owner-Manager Impact** : The proactive engagement and digital literacy of the owner-manager significantly influence the direction and digital strategy of the company.
- d. **Need for Swift Adaptation** : SMEs must be able to swiftly alter their strategies based on real-time market feedback and technological developments.

Despite their crucial role in driving job creation, innovation, and economic inclusivity, SMEs face significant challenges that can impede their performance and growth potential:

Digital Skills Gap: A significant barrier that prevents effective utilization of digital tools.

- a. **Budgetary Limitations** : Financial constraints can hinder investments in necessary digital infrastructure and training.
- b. **Cybersecurity Risks** : SMEs often become targets for cyberattacks, which can devastate financially.
- c. **Rapid Technological Change** : Keeping pace with technological advancement is a constant challenge.
- d. **E-Commerce and Digital Marketing** : Developing effective online sales and marketing strategies requires specialized knowledge that many SMEs lack.
- e. **Data Utilization** : Large enterprises may have the resources to exploit data analytics, a capability often less accessible for SMEs.

Addressing these challenges through enhanced digital literacy can significantly improve operational efficiency, foster innovation, enhance customer engagement, expand market reach, and provide a competitive edge. This review delves into how digital literacy not only supports SMEs in overcoming these hurdles but also in seizing new opportunities presented by the digital economy.

2. Literature Review

2.1 The Importance of Digital Marketing

In the realm of small and medium-sized enterprises (SMEs), the significance of digital marketing has been a focal point of various studies, revealing its profound impact on enhancing organizational performance. Digital marketing, through the utilization of internet-based strategies and social media, enables SMEs to develop intellectual capital and improve the perceived quality among consumers. Below is a detailed discussion of several journals related to this topic:

The Investigation about digital marketing directly contributes to the enhancement of SME performance by enriching intellectual capital and elevating perceived quality. Intellectual capital, which includes the knowledge, skills, and experience held by the company, can be significantly enhanced through effective digital marketing strategies. These include the use of tools such as SEO, content marketing, and social media to reach a broader audience and more effectively communicate the value of products or services. On the other hand, perceived quality can be improved through more personalized and responsive interactions enabled by digital platforms [2].

This research focuses on digital marketing within the culinary tourism sector in Indonesia. Also found that SMEs in this sector greatly benefit from digital marketing, which allows them to promote unique culinary experiences to a global market. By employing appealing visual marketing techniques and efficient content distribution strategies, SMEs can enhance their visibility and attractiveness to potential customers [3].

Within the context of the Sharia-based economy, there also a journal highlights about how digital marketing can be employed to target specific market segments interested in products and services that adhere to Islamic principles. Digital marketing strategies, such as social media campaigns that emphasize compliance with Sharia law, can help enhance customer trust and loyalty [4].

Another Study identifies the differing characteristics between adopters and non-adopters of digital marketing among SMEs. Factors influencing adoption include access to technology, understanding of the benefits of digital marketing, and the ability to implement effective strategies. Major barriers identified include a lack of technical knowledge and financial resources. The research emphasizes the importance of education and support to overcome these barriers, thus enabling more SMEs to capitalize on the benefits of digital marketing [5].

Overall, digital marketing has been found to be crucial in supporting SMEs in developing their capabilities and expanding their market reach. Through the use

of digital technologies, SMEs are not only able to enhance their performance but are also better equipped to navigate the often intense competition in the global market.

2.2 The Role of Digital Literacy in Entrepreneurial Performance

The research by Ranatunga R.V.S.P.K. et al. explores the direct benefits of digital literacy, which enables entrepreneurs to adeptly manage and maneuver through the uncertain and often turbulent market landscapes. This study posits that a firm grasp of digital tools and platforms enhances an entrepreneur's ability to quickly adapt to changing market dynamics, thereby improving business agility and responsiveness [6]. Digital literacy facilitates a better understanding and utilization of online resources for market analysis, customer engagement, and competitive strategizing, which are crucial for maintaining business viability in fluctuating economic conditions.

Similarly, Sandria Nuwirati Almi et al. provide empirical evidence on how digital literacy influences economic performance among small and medium enterprises (SMEs). Their research indicates that SMEs that integrate digital tools into their operations tend to experience improved financial outcomes, driven by more informed decision-making and efficient business processes [7]. The ability to analyze customer data and market trends through digital analytics tools empowers businesses to tailor their strategies to better meet market demands and optimize operational efficiencies.

2.3 Broader Literacy and Skills Enhancing Entrepreneurial Performance

Building on the insights provided by Ranatunga and Almi, Tuty Sariwulan et al. explore the intersection of general literacy and digital skills in entrepreneurial settings. Their study argues that while digital literacy is indispensable, its effectiveness is significantly magnified when combined with strong general literacy skills, such as reading, writing, and numeracy [8]. These foundational skills enable entrepreneurs to not only access digital tools but also to critically analyze and apply the information obtained from these resources effectively.

The synergy between digital and general literacy enhances various facets of business management, from customer communication and online marketing to financial planning and inventory control. Sariwulan et al. present case studies demonstrating that entrepreneurs proficient in both digital and general literacy achieve greater success in highly competitive environments, highlighting the comprehensive benefits of a well-rounded educational background in entrepreneurship.

2.4 The Transformative Power of Digital Literacy

The collective findings from these studies underscore the transformative impact of digital literacy in entrepreneurship. In a business world marked by rapid technological advances and digital integration, mastering digital tools is no longer optional but a fundamental necessity. Digital literacy equips entrepreneurs with the skills to navigate complex market conditions, innovate business models, and tap into new market opportunities.

For example, proficient use of digital marketing tools can expand a company's reach and influence, while knowledge of e-commerce platforms can open up new sales channels. Additionally, in times of crisis, such as during economic downturns or health pandemics, digitally literate entrepreneurs are better positioned to pivot their operations towards more viable business models and maintain continuity through online channels ([6], [8]).

2.5 Empowerment Through Digital Literacy: Catalyzing Economic and Social Advancements for Female Entrepreneurs

In the contemporary discourse on gender equity and entrepreneurial success, digital literacy emerges as a pivotal enabler, particularly for women in developing regions. Studies by Sohima Anzak et al. and Erna Susantia et al. significantly contribute to this dialogue by illustrating how digital literacy not only enhances business operations but also serves as a critical instrument for social and economic empowerment of female entrepreneurs in Pakistan and Kota Padang. This comprehensive analysis explores how digital literacy facilitates transformative changes in the lives of women, enabling them to overcome traditional barriers and achieve substantial economic progress [9].

2.6 Digital Literacy as a Lever for Social and Economic Empowerment

The research by Sohima Anzak et al. focuses on the impact of digital literacy on women in Pakistan, a country where societal norms often restrict women's economic participation. The study demonstrates that when women engage with digital tools, they gain access to new markets, broaden their customer base, and enhance their business acumen and independence. Digital platforms provide a medium where female entrepreneurs can operate businesses from the safety of their homes, reaching audiences they could not before due to geographical or cultural constraints. As a result, digital literacy not only opens up economic opportunities but also elevates the social status of women, challenging traditional gender roles and promoting greater gender equity.

Erna Susanti et al. present similar findings in their exploration of women entrepreneurs in Kota Padang. Their research emphasizes how digital literacy empowers women by providing them with the skills necessary to participate fully in the digital economy. Through training in digital tools and technologies, women learn to manage business operations effectively, from marketing and sales to accounting and customer relations. The study highlights how such skills lead to better business decision-making and greater financial independence, which, in turn, contribute to enhanced self-esteem and social standing within the community [10].

2.7 Breaking Barriers and Challenging Norms

Both studies underscore that digital literacy serves as more than just a business tool; it is a means of social transformation. In regions where cultural restrictions limit women's mobility and public participation, digital literacy provides an alternative avenue for economic engagement and community involvement. By mastering digital tools, women can navigate around societal barriers, creating new spaces for themselves within the economic landscape that had previously been inaccessible.

Furthermore, digital literacy encourages networking and community building among female entrepreneurs. Online platforms facilitate connections with other business owners, mentors, and support networks, which are crucial for business growth and sustainability. These networks also provide emotional and social support, which is vital for women navigating the often male-dominated world of entrepreneurship.

2.8 Economic Gains Through Digital Engagement

The economic impact of digital literacy among female entrepreneurs is profound. As noted in both studies, women who effectively utilize digital tools see a marked improvement in their business performance. This includes increased sales, expanded customer reach, and improved product and service offerings. Digital marketing, e-commerce platforms, and mobile banking are some of the tools that have been transformative, enabling women to conduct business transactions, access financial services, and market their products more broadly.

2.9 Policy Implications and Future Directions

The findings from these studies have significant implications for policy-making. Governments and NGOs can design interventions that promote digital literacy among women as a strategy for economic development and social

empowerment. Such programs could include training workshops, access to digital devices, and support for women-led digital startups. Additionally, policies that create a safe and supportive environment for women online are essential to ensure that the benefits of digital literacy are fully realized.

2.10 Navigating Pandemic Challenges through Enhanced Digital Literacy in Social Entrepreneurship

The recent global health crisis has underscored the critical role of digital literacy in enabling not only continuity but also innovation within the realm of social entrepreneurship. Research conducted by Sulistiyawati et al. and Yusvita Nena Arinta et al. delves into how social entrepreneurs and small to medium-sized enterprises (SMEs) have navigated the unprecedented challenges posed by the COVID-19 pandemic through strategic digital adaptation. These studies highlight the indispensable role of digital tools in sustaining operations and facilitating communication, thereby mitigating the disruptive impacts of the pandemic on business operations [11], [12].

2.10 Enhancing Social Entrepreneurship Communication through Digital Literacy

Sulistiyawati et al. focus on the pivotal role digital literacy plays in enhancing the effectiveness of communication strategies for social entrepreneurs during times of crisis. The study reveals that during the COVID-19 pandemic, social entrepreneurs who possessed robust digital skills were better equipped to disseminate critical information and maintain engagement with their stakeholders. Through platforms such as social media, websites, and other digital communication tools, these entrepreneurs could continue their advocacy and community mobilization efforts, even in the face of social distancing and lockdown measures [11], [12].

The research points out that digital literacy facilitates a more agile response to crisis situations, allowing for the rapid adaptation of messaging and the utilization of digital channels to reach a broader audience. This capability is particularly crucial for social entrepreneurs who often rely on community engagement and support to drive their initiatives. The ability to effectively manage and navigate digital platforms thus becomes a critical component of their operational strategy, ensuring continuity and resilience.

2.11 Integrating Technology into Organizational Strategies for SME Survival

Complementing the findings of Sulistiyawati et al., the study by Yusvita Nena Arinta et al. examines how SMEs have incorporated technology into their business models to withstand the economic fallout from the pandemic. This research highlights that SMEs with higher levels of digital literacy were more successful in pivoting their business practices to accommodate the constraints imposed by the pandemic. For instance, those businesses that moved swiftly to e-commerce platforms or adopted remote working technologies were able to continue their operations with minimal disruption.

Furthermore, the study underscores the importance of digital tools in streamlining business processes and enhancing communication both internally among team members and externally with customers. Tools such as online CRM systems, digital marketing, and virtual meeting software have proven essential. The research emphasizes that the rapid deployment of these technologies, underpinned by digital literacy, is key to navigating the sudden changes in market conditions and consumer behavior brought about by the pandemic.

2.12 Policy Recommendations and Future Directions

Based on their findings, both sets of researchers advocate for increased support for digital literacy training programs, particularly targeted at social entrepreneurs and SME managers. They argue that strengthening digital competencies across these groups is essential not only for crisis management but also for future-proofing businesses against similar global disruptions.

Moreover, the studies recommend that policymakers and educational institutions should collaborate to integrate digital literacy into ongoing professional development and entrepreneurial education programs. Such initiatives could include workshops, online courses, and resources designed to enhance understanding and proficiency in digital tools and technologies.

2.13 Digitalization and Sustainability : A Global Perspective for SMEs by Asif Raihan

In the evolving global economy, small and medium-sized enterprises (SMEs) are increasingly recognizing the imperative to adopt digital technologies not only to enhance operational efficiency but also to drive sustainability initiatives. Asif Raihan's comprehensive review delineates the significant strides SMEs are making worldwide in integrating digital solutions to foster sustainable business practices. This paper synthesizes various research findings to present a unified

narrative on the role of digitalization in achieving economic, social, and environmental sustainability [13].

2.14 The Intersection of Digitalization and Sustainability

Raihan begins by establishing the context for digital transformation within SMEs, highlighting its dual role in catalyzing business growth and promoting sustainability. The review meticulously details how digital technologies like cloud computing, big data analytics, and the Internet of Things (IoT) are transforming traditional business operations. For instance, Raihan notes that cloud computing enables SMEs to reduce their carbon footprint by minimizing the reliance on physical infrastructure and optimizing energy consumption.

Moreover, the review discusses how digitalization facilitates better resource management through enhanced data analytics, allowing SMEs to monitor and reduce their resource usage effectively. This capability is particularly crucial for manufacturing and production-oriented SMEs where resource optimization directly correlates with environmental sustainability.

2.15 Digital Tools and Sustainability Reporting

Another key theme in Raihan's review is the utilization of digital tools in sustainability reporting and compliance. He explains that as global awareness and regulations around corporate sustainability intensify, SMEs must adapt by implementing systems that can track and report sustainability metrics accurately. Digital platforms enable SMEs to collect and analyze environmental, social, and governance (ESG) data, thereby aligning with global sustainability standards and improving their market credibility.

2.16 Case Studies and Global Examples

Raihan enriches his review with a variety of case studies that illustrate successful digitalization strategies employed by SMEs across different regions. These examples not only underscore the practical applications of digital technologies but also demonstrate the diverse approaches SMEs take based on their geographic and industry contexts. For instance, a case study from Scandinavia shows how an SME utilized AI-driven analytics to streamline its supply chain and significantly reduce waste, while a Latin American company used mobile technology to improve access to clean energy solutions.

2.17 Challenges and Barriers to Digitalization

While the benefits of digitalization are clear, Raihan does not shy away from discussing the challenges and barriers SMEs face in this journey. He identifies financial constraints, lack of digital literacy, and inadequate infrastructure as significant hurdles, especially for SMEs in developing countries. The review calls for more robust support systems, including government incentives and international cooperation, to aid SMEs in overcoming these challenges and fully harnessing the potential of digital technologies.

2.18 Future Outlook and Recommendations

Looking forward, Raihan proposes a forward-thinking perspective on the continuous evolution of digital technologies and their role in sustainability. He suggests that as digital solutions become more sophisticated and accessible, SMEs should proactively explore emerging technologies that could offer new opportunities for sustainable growth.

The review concludes with strategic recommendations for SMEs, policymakers, and academic institutions. Raihan emphasizes the need for ongoing education and training programs to enhance digital literacy among SME employees and management. He also advocates for policy frameworks that encourage digital innovation while ensuring that it aligns with sustainability objectives.

3. Methodology

This study is founded on a comprehensive review of existing literature, encompassing the collection, analysis, and synthesis of data from previous studies related to digital literacy and its impact on entrepreneurial performance among SMEs. The review aims to deeply understand how digital literacy influences entrepreneurial outcomes across diverse global settings

4. Result

Impact of Digital Literacy on SME Performance: Digital literacy significantly enhances the performance of SMEs by enabling them to innovate, integrate e-commerce solutions, enter new markets, and generally boost their business operations. The ability to utilize digital technology enhances operational efficiency, market competence, and business sustainability.

- a. **Adaptation to Digital Technology** : SMEs with higher levels of digital literacy find it easier to adapt to specific regional or sectoral business challenges. This adaptation includes the capability to address the continuous evolution of digital skills needs.
- b. **Barriers in Implementing Digital Literacy** : Major obstacles faced by SMEs in implementing digital literacy include budget constraints, cybersecurity risks, and rapid technological changes. These barriers hinder the effective utilization of digital technologies by SMEs.
- c. **Enhanced Operational and Market Performance** : SMEs that possess higher digital literacy can innovate and adapt new technologies more swiftly, enabling them to effectively integrate e-commerce solutions and enter new markets. These findings suggest that digital literacy facilitates an overall enhancement in business performance.
- d. **Efficiency and Business Sustainability** : Digital literacy aids SMEs in managing resources more efficiently and supports business sustainability through better technology use. SMEs with high digital literacy are better equipped to handle sectoral and regional challenges, enhancing their competitiveness in the global market.
- e. **Overcoming Implementation Barriers** : The study also shows that digital literacy can help SMEs overcome various barriers they might face in using digital technologies, including limited budgets, cybersecurity risks, and challenges in adapting to rapid technological changes.

These results underline the importance of digital literacy as a catalyst for growth and entrepreneurial success in the digital era, providing SMEs with the tools necessary to survive and thrive in an increasingly digitalized economy.

Implication

- a. **Policies and Organizational Support** : The findings indicate a need for policies that support the enhancement of digital literacy among SMEs. This includes providing resources, training, and incentives that can help SMEs overcome the challenges faced in digitalization.
- b. **Education and Training in Digital Literacy**: There is a clear need for educational and training programs aimed at enhancing digital literacy among SME owners and managers. These programs should cover both basic and advanced aspects of digital literacy, from operating basic technology to data analysis and cybersecurity.

7. Conclusion

The research confirms that digital literacy is crucial for improving entrepreneurial performance among SMEs. By enhancing digital literacy, SMEs can more effectively navigate and adapt to the dynamic and competitive business environment. This conclusion emphasizes the importance of initiatives from both the public and private sectors to support the digital transformation of SMEs as a way to foster sustainable and inclusive economic growth. Thus, strengthening the digital capabilities of SMEs not only opens their potential for success in the global economy but also ensures their resilience and growth in the face of future challenges.

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