BEYOND DIGITAL SKILLS: THE ROLE OF DIGITAL LITERACY, ENTREPRENEURIAL ORIENTATION, AND WORK MOTIVATION IN ACHIEVING MSME SUCCESS

Nanda Rezky Pratama[1], A. Annisa Rahmasari[2], Nurwan Asriadi[3],
Supriadi Torro[4], Idham Irwansyah Idrus[5], Bakhtiar[6]
Pendidikan IPS FIS-H Universitas Negeri Makassar
[1]nandarpratama336@gmail.com, [2]anisa.rahmasari2004@gmail.com
[3]asriadinurwan@gmail.com , [4] supriaditorro@unm.ac.id
[5]idham.irwansyah@unm.ac.id, [6]bakhtiar@unm.ac.id

ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in promoting economic growth and employment; however, many culinary MSMEs continue to experience difficulties in achieving sustainable business success due to limited entrepreneurial competencies and inconsistent work motivation. Previous studies have generally examined the effects of digital literacy and entrepreneurial orientation independently, while limited attention has been given to the mediating role of work motivation in explaining MSME success. Therefore, this study aims to examine the direct effects of digital literacy and entrepreneurial orientation on MSME success, as well as the mediating role of work motivation in these relationships. This study employed a quantitative explanatory research design involving 105 culinary MSMEs operating in the Pantai Tak Berombak area, Maros Regency, Indonesia. A total sampling technique was applied, and data were collected through structured questionnaires. The proposed hypotheses were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The findings reveal that digital literacy and entrepreneurial orientation have significant positive effects on both work motivation and MSME success. In addition, work motivation significantly influences MSME success and serves as a significant mediating variable in the relationships between digital literacy and MSME success as well as between entrepreneurial orientation and MSME success. These findings indicate that strengthening entrepreneurial competencies through digital literacy and continuous entrepreneurial orientation can improve work motivation, which subsequently enhances business success. This study contributes to the entrepreneurship and MSME literature by providing empirical evidence of the mediating role of work motivation within an integrated behavioral model. The findings also offer practical implications for policymakers and MSME development institutions in designing programs that strengthen entrepreneurial capabilities and promote sustainable MSME performance.

Keywords: Digital Literacy; Entrepreneurial Orientation; Work Motivation; MSME Success; PLS-SEM.

A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in promoting economic growth, generating employment opportunities, and improving community welfare, particularly in the culinary sector, which continues to expand alongside the rapid development of tourism destinations (Batinoluho, 2026). In Indonesia, culinary MSMEs have become one of the primary drivers of local economic development because they contribute significantly to household income, regional economic resilience, and tourism competitiveness (Batinoluho, 2026).

However, MSME success extends beyond the availability of financial capital and strategic business location (Ogunjobi et al., 2024). It also depends on entrepreneurs' capabilities to manage household financial resources, continuously innovate, and sustain high levels of work motivation in response to dynamic market competition.

In the Tak Berombak Beach tourism area of Maros Regency, although the number of culinary MSMEs has increased considerably, business success remains uneven. Many MSMEs continue to experience difficulties in maintaining sustainable performance due to limited financial management capabilities, insufficient entrepreneurial orientation, and inconsistent work motivation. These conditions indicate that behavioural and managerial factors may play a more decisive role in determining long-term business success than external business resources alone.

Digital literacy is increasingly recognised as a fundamental determinant of entrepreneurial behaviour because it develops financial literacy, responsible economic attitudes, decision-making skills, and entrepreneurial values from an early age (Elbanna et al., 2025; Ong et al., 2025). Individuals who receive strong economic education within the family environment generally demonstrate greater financial discipline, higher responsibility in managing business resources, and stronger entrepreneurial commitment (Kicova et al., 2025). Such competencies enable entrepreneurs to make better

financial decisions, allocate business resources more efficiently, and maintain business sustainability.

At the same time, entrepreneurial orientation has become an essential capability for MSMEs to survive and remain competitive in increasingly dynamic markets. Innovation encourages entrepreneurs to improve product quality, diversify products and services, adopt digital technologies, and implement more adaptive marketing strategies that respond to changing consumer preferences (Ptashchenko et al., 2025). Consequently, both digital literacy and entrepreneurial orientation are expected to become important antecedents of MSME success.

In addition to these antecedents, dhobee (2026) stated that work motivation represents an important behavioural mechanism through which entrepreneurial capabilities are transformed into superior business performance. MSME owners with high work motivation tend to demonstrate greater persistence, adaptability, creativity, and commitment in managing their businesses despite various operational challenges and market uncertainties (Elizabeth et al., 2025). Strong work motivation encourages entrepreneurs not only to implement innovative ideas consistently but also to maximise the knowledge, attitudes, and financial behaviours acquired through digital literacy (Henriette & Tan, 2025). Therefore, work motivation is theoretically expected to mediate the relationship between digital literacy, entrepreneurial orientation, and MSME success by strengthening entrepreneurs' willingness to utilise their competencies in achieving sustainable business growth (Beta & Gezahegn, 2025).

Previous studies Mawad and El-bayaa (2025), Tandilino et al (2025), Zaimovic et al (2025) consistently report that digital literacy positively contributes to entrepreneurial behavior and financial capability, while entrepreneurial orientation enhances organizational competitiveness and performance. Similarly, work motivation is widely recognized as a significant determinant of individual productivity and business success. However, these relationships have generally been examined in isolation, with limited empirical attention paid to how

digital literacy and entrepreneurial orientation simultaneously influence the success of MSMEs through the mediating role of work motivation. Furthermore, empirical evidence focusing on culinary MSMEs in tourism destinations remains scarce, particularly within the context of regional economic development, such as the *Pantai Tak Berombak* area in Maros Regency. These limitations highlight the need for a more comprehensive behavioral model to explain the interrelationships among these variables within a unified structural framework.

Similarly, work motivation has been widely recognised as a significant determinant of individual productivity and business success. However, these relationships have generally been examined independently, with limited empirical attention given to how digital literacy and entrepreneurial orientation simultaneously influence MSME success through the mediating role of work motivation. Furthermore, empirical evidence focusing on culinary MSMEs operating within tourism destinations remains relatively scarce, particularly in developing regional economies such as the Tak Berombak Beach area of Maros Regency. This limitation indicates the need for a more comprehensive behavioural model that explains the interrelationships among these variables within a single structural framework.

Culinary MSMEs operating in tourism destinations differ from conventional MSMEs because their business performance is strongly influenced by seasonal tourist arrivals, destination attractiveness, local culinary identity, and rapidly changing consumer preferences. Consequently, entrepreneurial success in this context depends not only on entrepreneurial orientation but also on family-based entrepreneurial values and work motivation that enable business owners to maintain competitiveness under fluctuating market conditions. Despite these contextual characteristics, limited empirical studies have simultaneously examined the relationships among digital literacy, entrepreneurial orientation, work motivation, and MSME success within tourism-based culinary ecosystems.

Accordingly, this study offers several important contributions to the existing literature. First, it integrates

digital literacy, entrepreneurial orientation, work motivation, and MSME success into a single Structural Equation Modeling (PLS-SEM) framework, thereby providing a more comprehensive explanation of MSME success than studies examining these variables separately. Second, this study investigates the mediating role of work motivation in explaining how digital literacy and entrepreneurial orientation influence MSME success, thereby extending the behavioural entrepreneurship literature.

Third, the study provides empirical evidence from culinary MSMEs operating in a tourism-based destination, namely the Tak Berombak Beach area of Maros Regency, Indonesia, which remains underrepresented in previous studies. Therefore, this study aims to examine the direct effects of digital literacy and entrepreneurial orientation on MSME success, analyse their influence on work motivation, and investigate the mediating role of work motivation in explaining MSME success among culinary MSMEs in the Tak Berombak Beach area of Maros Regency.

B. Method

This study employed a quantitative research approach with an explanatory research design to examine the causal relationships among digital literacy, entrepreneurial orientation, work motivation, and MSME success. The research was designed to test both the direct and indirect effects among the proposed variables using a Structural Equation Modeling (SEM) approach based on Partial Least Squares (PLS).

The study was conducted in the culinary tourism area of Tak Berombak Beach, Maros Regency, South Sulawesi, Indonesia. The population comprised all 105 culinary MSMEs operating in the study area. Considering that the population size was relatively small and accessible, this study employed a total sampling technique, whereby all members of the population were included as research respondents. Consequently, the sample size was identical to the population, consisting of 105 MSME owners.

Primary data were collected using a structured questionnaire developed from validated indicators identified in previous studies and adapted to the context of culinary MSMEs. The questionnaire measured four latent constructs: Digital Literacy (X_1), Entrepreneurial Orientation (X_2),

Work Motivation (Z), and MSME Success (Y). To complement the survey data and obtain a better understanding of the business conditions, field observations and documentation were also conducted. All questionnaire items were measured using a four-point Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree), intentionally excluding a neutral response to encourage respondents to provide more definitive answers.

Data were analysed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS version 4.0. The analysis consisted of two major stages. First, the measurement model (outer model) was evaluated by assessing indicator reliability, internal consistency reliability through Cronbach's Alpha and Composite Reliability, convergent validity using Average Variance Extracted (AVE), and discriminant validity using the Heterotrait–Monotrait Ratio (HTMT). Second, the structural model (inner model) was assessed by examining collinearity through the Variance Inflation Factor (VIF), coefficient of determination (R^2), effect size (f^2), predictive relevance, path coefficients, and hypothesis testing through the bootstrapping procedure. Direct effects and indirect (mediating) effects of work motivation were evaluated based on the path coefficients, t-statistics, and p-values, with statistical significance determined at the 5% level ($p < 0.05$).

C. RESULTS AND DISCUSSION

Respondent Characteristics

Table 1. Characteristics of Respondents

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	50	47.62
	Female	55	52.38
Age	18–25 years	11	10.48
	26–30 years	24	22.86
	31–35 years	41	39.05
	36–40 years	20	19.05
	41–45 years	3	2.86
	46–55 years	6	5.71
Education Level	Elementary School	5	4.76
	Junior High School	13	12.38
	Senior High School	40	38.10
	Vocational High School	18	17.14
	Diploma	8	7.62

	Bachelor's Degree	12	11.43
	Master's Degree	2	1.90
Business Experience	1–5 years	45	42.86
	6–10 years	32	30.48
	11–14 years	28	26.67
Business Type	Culinary	69	65.71
	Services	18	17.14
	Fashion	10	9.52
	Beauty	8	7.62

Table 1 presents the demographic characteristics of the respondents involved in this study. Of the 105 MSME owners surveyed, 52.38% were female and 47.62% were male. Most respondents were between 31 and 35 years old (39.05%), had completed senior high school education (38.10%), and had operated their businesses for one to five years (42.86%). Furthermore, the majority of respondents were engaged in the culinary sector (65.71%), reflecting the dominant business activity within the Tak Berombak Beach culinary tourism area. Overall, these characteristics indicate that the respondents adequately represent productive MSME owners with diverse educational backgrounds and business experiences, providing an appropriate basis for examining the relationships among digital literacy, entrepreneurial orientation, work motivation, and MSME success.

Measurement Model Assessment

The measurement model was assessed to examine the reliability and validity of the constructs prior to evaluating the structural model. Indicator reliability was assessed using outer loadings, while internal consistency reliability and convergent validity were evaluated using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). Discriminant validity was subsequently assessed using the Fornell–Larcker criterion.

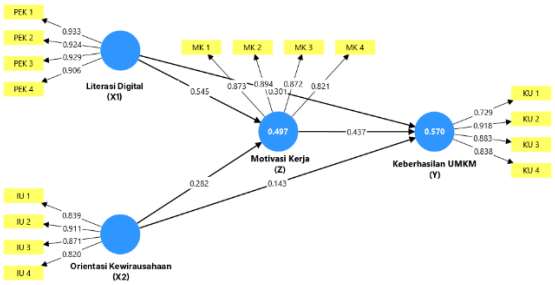

Figure 1. Measurement Model

Table 2. Measurement Model Assessment

Construct	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Digital Literacy (X_1)	DL1	0.933			
	DL2	0.924			
	DL3	0.929			
	DL4	0.906	0.942	0.958	0.852
Entrepreneurial Orientation (X_2)	EO1	0.839			
	EO2	0.911			
	EO3	0.871			
	EO4	0.820	0.884	0.920	0.741
Work Motivation (Z)	MK1	0.873			

	MK2	0.894			
	MK3	0.872			
	MK4	0.821	0.888	0.923	0.749
MSME Success (Y)	KU1	0.729			
	KU2	0.918			
	KU3	0.883			
	KU4	0.838	0.865	0.909	0.714

Table 2 presents the results of the measurement model assessment. All indicators achieved outer loading values above the recommended threshold of 0.70, ranging from 0.729 to 0.933, indicating satisfactory indicator reliability. Furthermore, Cronbach's Alpha values ranged from 0.865 to 0.942, while Composite Reliability values ranged from 0.909 to 0.958, exceeding the recommended threshold of 0.70. The Average Variance Extracted (AVE) values varied between 0.714 and 0.852, indicating that each construct explained more than 50% of the variance of its indicators. These findings confirm that all constructs satisfy the requirements for indicator reliability, internal consistency reliability, and convergent validity.

Table 3. Discriminant Validity (Fornell–Larcker Criterion)

Construct	**X_1**	**X_2**	**Z**	**Y**
Digital Literacy (X_1)	0.923			
Entrepreneurial Orientation (X_2)	0.390	0.861		
Work Motivation (Z)	0.655	0.495	0.865	
MSME Success (Y)	0.643	0.476	0.705	0.845

Discriminant validity was evaluated using the Fornell–Larcker criterion. As shown in Table 3, the square root of the AVE for each construct was greater than its correlations with other constructs, indicating satisfactory discriminant validity. Therefore, each construct was empirically distinct and adequately measured different conceptual dimensions within the proposed research model.

Structural Model Assessment

The structural model was evaluated to examine the explanatory power of the proposed model and the relative contribution of each exogenous construct to the endogenous variables. The evaluation included construct reliability, the coefficient of determination (R^2), and effect size (f^2).

Construct Reliability

Table 4. Structural Model Assessment

Construct	**Cronbach's Alpha**	**rho_A**	**Composite Reliability**
Digital Literacy (X_1)	0.942	0.943	0.958
Entrepreneurial Orientation (X_2)	0.884	0.897	0.920
Work Motivation (Z)	0.888	0.894	0.923
MSME Success (Y)	0.866	0.888	0.909

The construct reliability assessment indicates that all latent variables achieved Cronbach's Alpha, rho_A, and Composite Reliability values exceeding the recommended threshold of 0.70. These results demonstrate that all constructs possess satisfactory internal consistency and reliability, confirming that the measurement instrument is stable and appropriate for further structural model evaluation.

Tabel 5. Coefficient of Determination (R^2)

Endogenous Construct	R^2
Work Motivation (Z)	0.497
MSME Success (Y)	0.570

The coefficient of determination (R^2) indicates that 49.7% of the variance in Work Motivation is explained by Digital Literacy and Entrepreneurial Orientation. Meanwhile, 57.0% of the variance in MSME Success is explained by Digital Literacy, Entrepreneurial Orientation, and Work Motivation. These findings suggest that the proposed structural model has moderate explanatory power in predicting the endogenous constructs.

Tabel 6. Effect Size (f^2)

Structural Relationship	f^2	Effect Size
Digital Literacy → Work Motivation	0.501	Large
Entrepreneurial Orientation → Work Motivation	0.134	Small
Digital Literacy → MSME Success	0.119	Small
Entrepreneurial Orientation → MSME Success	0.035	Small
Work Motivation → MSME Success	0.223	Medium

The effect size analysis reveals that Digital Literacy has a large effect on Work Motivation (f^2 = 0.501), while Work Motivation exerts a medium effect on MSME Success (f^2 = 0.223). The remaining structural relationships exhibit small effect sizes, indicating that although statistically meaningful, their practical contributions to explaining the endogenous constructs are relatively modest.

Hypothesis Testing

The structural relationships were evaluated using the bootstrapping procedure in SmartPLS 4.0. The significance of each hypothesis was assessed based on the t-statistic and p-value. A relationship was considered significant when the p-value was less than 0.05.

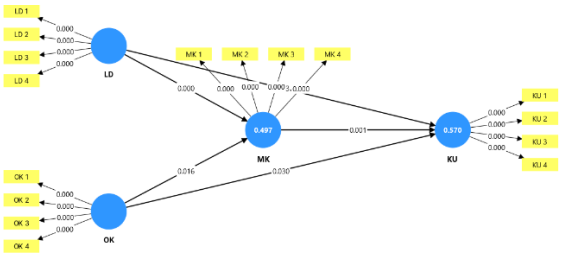

Figure 2. Bootstrapping Results of the Structural Model

Table 7. Results of Direct and Indirect Effects

Hypothesis	Structural Relationship	t-value	p-value	Decision
H1	Digital Literacy → MSME Success	2.483	0.013	Supported
H2	Entrepreneurial Orientation → MSME Success	2.175	0.030	Supported
H3	Digital Literacy →	4.360	0.000	Supported

	Work Motivation			
H4	Entrepreneurial Orientation → Work Motivation	2.415	0.016	Supported
H5	Work Motivation → MSME Success	3.451	0.001	Supported
H6	Digital Literacy → Work Motivation → MSME Success	2.514	0.012	Supported
H7	Entrepreneurial Orientation → Work Motivation → MSME Success	2.024	0.043	Supported

Table 5 presents the results of the direct and indirect effect analyses obtained through the bootstrapping procedure. The findings indicate that all proposed hypotheses were supported, as each structural relationship produced a t-value greater than 1.96 and a p-value below 0.05. Digital Literacy and Entrepreneurial Orientation were found to have significant positive effects on both Work Motivation and MSME Success. Furthermore, Work Motivation significantly influenced MSME Success, indicating its important role in improving business performance among MSMEs.

The mediation analysis further revealed that Work Motivation significantly mediated the relationships between Digital Literacy and MSME Success ($t = 2.514$, $p = 0.012$) as well as between Entrepreneurial Orientation and MSME Success ($t = 2.024$, $p = 0.043$). These findings confirm that Work Motivation functions as a significant mediating mechanism through which Digital Literacy and Entrepreneurial Orientation contribute to the success of MSMEs.

DISCUSSION

The Effect of Digital Literacy on Work Motivation and MSME Success

The findings demonstrate that digital literacy significantly enhances both work motivation and MSME success. These results suggest that economic values and financial knowledge acquired within the family environment form an important foundation for entrepreneurial behaviour. Digital literacy encourages individuals to develop financial discipline, responsibility, and decision-making skills that are essential for managing business activities (Sangaji, 2025). Entrepreneurs who have been exposed to economic learning within their families are more likely to demonstrate persistence, confidence, and commitment in operating their businesses, ultimately contributing to higher business performance.

From the perspective of Human Capital Theory, digital literacy represents an early investment in knowledge and competencies that improves individuals' productive capabilities (Supatminingsih et al., 2025). Economic knowledge acquired through family interactions enables entrepreneurs to allocate financial resources more efficiently, evaluate business opportunities, and manage business risks effectively (Haque et al., 2025). These competencies not only strengthen business management practices but also foster stronger work motivation, enabling entrepreneurs to sustain their efforts under increasingly competitive business environments.

The present findings are consistent with previous studies reporting that digital literacy contributes positively to entrepreneurial competence and business success by improving financial literacy, entrepreneurial attitudes, and economic decision-making abilities. Likewise, previous research has shown that individuals who receive continuous economic guidance from their families tend to exhibit higher work motivation because they develop stronger responsibility, independence, and achievement orientation (Soamole, 2025). Therefore, digital literacy serves not only as a source of financial knowledge but also as an important behavioural mechanism that supports entrepreneurial sustainability.

These findings highlight the practical importance of strengthening digital literacy as part of MSME development policies. Improving financial awareness and entrepreneurial values within families may produce long-term benefits by encouraging more motivated entrepreneurs who possess stronger managerial capabilities and greater potential to achieve sustainable business success.

The Effect of Entrepreneurial Orientation on Work Motivation and MSME Success

The study further confirms that entrepreneurial orientation positively influences both work motivation and MSME success. This finding indicates that entrepreneurs who continuously introduce new products, improve production processes, and adopt innovative marketing strategies are more capable of maintaining business competitiveness and achieving superior business performance. Innovation enables MSMEs to respond proactively to changing consumer preferences while creating additional value that differentiates their businesses from competitors. According to the Resource-Based View (RBV), innovation constitutes a strategic organizational capability that creates sustainable competitive advantage (Kostal, 2025). MSMEs possessing stronger innovation capabilities are better positioned to adapt to market uncertainty, improve operational efficiency, and generate customer satisfaction. The innovation process also stimulates entrepreneurs psychologically by creating opportunities for creativity, learning, and continuous improvement, thereby strengthening their work motivation.

The findings support previous empirical studies demonstrating that entrepreneurial orientation significantly improves MSME competitiveness, organizational adaptability, and business performance (Henriette & Tan, 2025). Previous studies likewise indicate that innovative entrepreneurs generally experience stronger motivation because innovation creates new challenges and opportunities for business growth. Consequently, innovation contributes simultaneously to higher entrepreneurial enthusiasm and better organizational outcomes. From a practical perspective, the findings imply that MSME development programs should encourage continuous innovation through entrepreneurship training, product development assistance, digital marketing adoption, and technological capacity building. Such initiatives are expected to strengthen both entrepreneurial motivation and long-term business sustainability.

The Effect of Work Motivation on MSME Success

The results reveal that work motivation significantly contributes to MSME success. Entrepreneurs with stronger motivation tend to demonstrate greater persistence, resilience, and commitment when facing business challenges (Nayak et al., 2025). High work motivation encourages continuous effort, proactive problem-solving, and consistent business improvement, all of which positively influence business performance. This finding is consistent with motivational theories, particularly Self-Determination Theory, which explains that intrinsic motivation encourages individuals to perform activities with greater persistence and commitment. Entrepreneurs possessing stronger internal motivation are more willing to invest time and effort to improve product quality, customer satisfaction, and organizational performance. Previous empirical studies similarly report that work motivation represents one of the most influential determinants of entrepreneurial success because motivated entrepreneurs exhibit stronger adaptability, higher productivity, and better managerial performance (Salahu et al., 2025). Therefore, strengthening entrepreneurial motivation should become an integral component of MSME empowerment programs.

The Mediating Role of Work Motivation

An important contribution of this study lies in demonstrating the mediating role of work motivation. The findings indicate that work motivation significantly mediates the relationships between digital literacy and MSME success as well as between entrepreneurial orientation and MSME success. These results suggest that the positive effects of digital literacy and entrepreneurial orientation are strengthened when entrepreneurs possess high levels of work motivation. From a behavioural perspective, work motivation functions as a psychological mechanism that transforms entrepreneurial knowledge and innovation capability into productive business behaviour (Takeed & Muhammad, 2025). Digital literacy provides financial competencies, while entrepreneurial orientation creates strategic opportunities. However, without sufficient motivation, these resources may not be fully translated into improved business performance (Alexandro & Alexandro, 2025). Consequently, work motivation serves as a critical behavioural pathway linking entrepreneurial competencies with business success.

This finding extends previous studies by empirically confirming that work motivation is not merely an independent predictor of MSME success but also an important mediating variable explaining how entrepreneurial competencies contribute to sustainable business performance. Therefore, MSME development policies should simultaneously strengthen digital literacy, encourage continuous innovation, and enhance entrepreneurial motivation to maximize business success. The findings suggest that local governments, MSME development agencies, and tourism stakeholders should strengthen family-based financial education, provide innovation mentoring programs, expand digital marketing training, and enhance entrepreneurial motivation through continuous business development initiatives. These integrated interventions are expected to improve the sustainability and competitiveness of culinary MSMEs operating in tourism destinations.

This study extends the entrepreneurship literature by

demonstrating that work motivation functions as a significant behavioural mechanism linking digital literacy and entrepreneurial orientation with MSME success. The findings enrich the integration of Human Capital Theory and Resource-Based View in explaining entrepreneurial success among tourism-based culinary MSMEs.

D. CONCLUSIONS

The present study confirms that Digital Literacy and Entrepreneurial Orientation play significant roles in enhancing MSME Success, both directly and indirectly through Work Motivation. The findings demonstrate that entrepreneurs who possess stronger economic knowledge acquired within the family environment and continuously implement entrepreneurial orientation are more likely to develop higher work motivation, which subsequently contributes to improved business performance. These results highlight that entrepreneurial success is not solely determined by business resources but also by behavioural and motivational factors that strengthen the capacity of MSME owners to sustain and develop their businesses.

This study contributes to the entrepreneurship and MSME literature by empirically demonstrating the mediating role of Work Motivation in explaining how Digital Literacy and Entrepreneurial Orientation influence MSME Success. The proposed model extends previous studies by integrating educational, behavioural, and innovation perspectives into a single structural framework. From a practical perspective, the findings suggest that government agencies, entrepreneurship support institutions, and MSME development programs should strengthen digital literacy, encourage continuous entrepreneurial orientation, and design interventions that enhance entrepreneurial work motivation to improve the sustainability and competitiveness of culinary MSMEs.

This study is limited to culinary MSMEs operating in the Pantai Tak Berombak area of Maros Regency and employs a cross-sectional research design. Future studies are encouraged to involve broader industrial sectors, larger geographical coverage, and longitudinal research designs to provide a more comprehensive understanding of the factors influencing MSME success.

REFERENCES

Al-dhobee, Y., & Al-dhobee, S. (2026). The impact of inspirational

motivation on sustainable performance of manufacturing SME in a developing economy through innovation. 5.

Alexandro, R., & Alexandro, R. (2025). Strategic human resource management in the digital economy era : an empirical study of challenges and opportunities among MSMEs and startups in Indonesia and startups in Indonesia. Cogent Business & Management, 12(1). https://doi.org/10.1080/23311975.2025.2528436

Batinoluho, L. (2026). Role of wedding value chain actors in the growth of micro, small, and medium enterprises in Tanzania's creative industry Ladislaus Batinoluho. African Quarterly Social Science Review, 3, 376–392.

Beta, K. W., & Gezahegn, M. (2025). Entrepreneurial leadership and MSME performance in resource-constrained uncertain contexts : insights from Ethiopia. Cogent Business & Management, 12(1). https://doi.org/10.1080/23311975.2025.2573189

Elbanna, S., Eissa, M. A., & Armstrong, L. (2025). Financial Literacy in the Modern Economy : Bridging the Knowledge Gap for Entrepreneurs and Beyond. Springer Nature Singapore. https://doi.org/10.1007/978-981-97-9667-0

Elizabeth, R., Notosudjono, D., & Hamzah. (2025). Work Motivation and Organizational Commitment in the Sustainability of Culinary SMEs. Research Horizon, 0696(02), 351–360.

Haque, R., Kour, M., & Haque, M. (2025). The Role of Family Support , Self - efficacy , and Entrepreneurial Education in Developing Entrepreneurial Intentions in Developing Countries. Journal of the Knowledge Economy, 12143–12169. https://doi.org/10.1007/s13132-024-02285-1

Henriette, P., & Tan, P. (2025). Innovation Practices and External Support for MSME Performance and Survival in Indonesia. 5(2), 120–133.

Kicova, E., Michulek, J., & Ponisciakova, O. (2025). When Financial Awareness Meets Reality : Financial Literacy and Gen Z ' s Entrepreneurship Interest. 1–36.

Kostal, V. (2025). Restarting entrepreneurial culture , employee motivation , and organizational mindset during SME growth. https://doi.org/10.34726/hss.2025.131414

Mawad, J. L., & El-bayaa, N. (2025). Financial Literacy as a Catalyst for Women ' s Economic Empowerment in the MENA Region : Evidence from a Structural Equation Model. 10, 1–19.

Nayak, M., Nayak, P. M., & Joshi, H. G. (2025). Determinants influencing the entrepreneurial success of MSMEs in emerging economies : a study of Indian women entrepreneurs Determinants influencing the entrepreneurial success of MSMEs in. Cogent Economics & Finance, 13(1). https://doi.org/10.1080/23322039.2025.2472585

Ogunjobi, O., Aniebonam, E. E., Faisal, R., & Durojaiye, A. T. (2024). Expanding Access to Capital : Role of Structured Finance in Stimulating SME Growth and Economic Resilience in the United States. 11(12), 803–811.

Ong, J., Liaw, H., & Ibrahim, N. (2025). Financial Behaviour and Economic Literacy in Improving Youth Entrepreneurships. 87–102. https://doi.org/10.4018/979-8-3693-3936-7.ch004

Ptashchenko, O., Rozumnyi, O., Aliiev, E., & Vovk, V. (2025). Digital Entrepreneurship Within International Business Landscape : Implications for Marketing Strategies. 14(1), 274–291.

Salahu, B. B., Nahoro, N. A., & Mohammed, A. (2025). Effect of Motivation on Employee Performance in Small and Medium Enterprises in Kano Metropolis. 2(10), 73–91. https://doi.org/10.5281/zenodo.17788959

Sangaji, J. (2025). The Success of Women Entrepreneur : Influence of Entrepreneurship Education , Access to Capital , Technology Adoption , Family Support , and Business Network. 6(2), 1308–1321.

Soamole, S. B. (2025). Enhancing Culinary MSME Sustainability : The Role of an Integrated Model of Financial Self-Efficacy , Technology Adoption , and Community Based Mentoring in Indonesia ' s Digital Era. 1–29.

Supatminingsih, T., Hasan, M., Farhan, M., Yunus, A., & Handayani, A. (2025). The role of innovation and technology in MSME performance : the importance of Muslim entrepreneurs ' motivation in open innovation. Cogent Business & Management, 12(1). https://doi.org/10.1080/23311975.2025.2504127

Takeed, Z., & Muhammad, A. (2025). The effect of entrepreneurial leadership on innovative work behavior : the mediating roles

of creative self-ef fi cacy and organizational learning. https://doi.org/10.1108/JEEE-08-2024-0326

Tandilino, C., Pontoh, G. T., & Darmawati, D. (2025). Digital Financial Inclusion as a Mediator of Digital Financial Literacy and Government Support in MSME Performance. 1–21.

Zaimovic, A., Omanovic, A., Dedovic, L., & Zaimovic, T. (2025). The effect of business experience on fintech behavioural adoption among MSME managers : the mediating role of digital financial literacy and its components. Future Business Journal. https://doi.org/10.1186/s43093-025-00432-x

Low, C. (2015). NSL-KDD Dataset. https://github.com/defcom17/NSL_KDD

Shams, E. A., & Rizaner, A. (2018). A novel support vector machine-based intrusion detection system for mobile ad hoc networks. Wireless Networks, 24(5), 1821–1829. https://doi.org/10.1007/s11276-016-1439-0

Sridevi, M., Aishwarya, S., Nidheesha, A., & Bokadia, D. (2018). Anomaly Detection by Using CFS Subset and Neural Network with WEKA Tools. Springer Singapore. https://doi.org/10.1007/978-981-13-1747-7