

The Role of Digital Mindset in Mediating the Relationship between Technological Literacy and the Sustainability of Social Digital Businesses in F&B MSMEs in Pasuruan Regency

Miftahul Huda¹, Sri Wahyuni²

¹ Department of Business Administration, Universitas Yudharta Pasuruan, Jl. Yudharta No.7, Kembangkuning, Sengonagun, Kec. Purwosari, Pasuruan, Jawa Timur 67162, Miftahulhuda@yudharta.ac.id

² Department of Manajemen, Universitas Islam Malang, Jalan Mayjen Haryono No.193, Dinoyo, Kec. Lowokwaru, Kota Malang, Jawa Timur 65144, 2240, 22402081003@unisma.ac.id

*Corresponding Author: miftahulhuda@yudharta.ac.id

Original Article

ABSTRACT

Article History

Received : Month, Day, Year
Accepted : Month, Day, Year
Published : Month, Day, Year

Keyword:

Technological Literacy, Digital Mindset, Digital Social Business Sustainability, MSMEs, Mediation

Introduction, this study focuses on the important role of micro, small, and medium enterprises (MSMEs) in Indonesia's economy, particularly in the food and beverage (F&B) sector in Pasuruan Regency. Although digital marketing adoption continues to grow, many MSMEs still face challenges in achieving digital social business sustainability due to limited technological literacy and a lack of adaptive digital mindsets. **Methods**, this research uses a quantitative approach with path analysis processed through SPSS. The study examines how Technological Literacy affects Digital Social Business Sustainability, with Digital Mindset acting as a mediating variable among F&B MSMEs in Pasuruan Regency. **Results**, the findings show that Technological Literacy significantly influences both Digital Mindset ($\beta = 0.215$) and Digital Social Business Sustainability ($\beta = 0.386$). In addition, Digital Mindset has a significant positive impact on sustainability ($\beta = 0.430$). The model explains 76% of the variation in sustainability ($R^2 = 0.76$), indicating a strong predictive capability. **Conclusion**, the study concludes that Digital Mindset partially mediates the relationship between Technological Literacy and Digital Social Business Sustainability. These findings highlight the importance of enhancing both digital skills and adaptive thinking to strengthen MSME competitiveness in the digital era.

Cite This Article: Huda, M., & Wahyuni, S. (2025). Role of digital mindset in mediating the relationship between technological literacy and the sustainability of social digital businesses in F&B MSMEs in Pasuruan Regency. *Jurnal Sketsa Bisnis*, 12(2), 237–247. <https://doi.org/10.35891/jsb.v12i02.6666>

Sketsa Bisnis with CC BY-SA 4.0 license. Copyright © 2025, the author(s)

1 Introduction

The micro, small, and medium enterprise (MSME) sector in Indonesia plays a significant role in the national economy. According to data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia, there were approximately 30.18 million MSMEs as of December 31, 2024. The Indonesian Chamber of Commerce and Industry (Kadin) states that MSMEs account for more than 99% of all businesses and are the backbone of the people's economy and employment. (Kadin Indonesia, 2024)

Amidst the dynamics of the digital era, the food and beverage (F&B) sector stands out as one of the sectors that continues to grow and become a business trend in Indonesia. One source stated that the F&B business is one of the "hot" and growing trends in 2024, due to stable consumer consumption and a continued shift towards digital lifestyles (Kurniawan & Fauzi, 2022)

Furthermore, digital transformation is no longer an option but a necessity for MSMEs to be competitive and survive in an increasingly competitive market. Data shows that digital marketing has begun to be adopted by MSMEs. For example, research shows that in food and beverage processing MSMEs in Pangkalpinang City, the use of digital marketing through marketplaces/social media reached around 59.8%. However, research results from Gian Ningsih (2024) also show that the use of digital media does not automatically result in high performance if it is not accompanied by other aspects such as innovation, business actor capabilities, and a digital mindset (Gian et al., 2024).

This phenomenon demonstrates that while technological literacy (the ability to use digital technology) is increasingly important, technical skills alone are not enough. A digital mindset is also needed, namely an open mind toward technology, innovation, adapting to change, and an orientation toward digital utilization so that this literacy can translate into sustainable business practices. Several studies confirm that technological literacy and digital transformation are catalysts for the development of innovative and inclusive F&B businesses, particularly through e-commerce, digital branding, fintech, and data analytics (Kurniady et al., 2025).

In Pasuruan Regency, F&B MSMEs face unique challenges: many business owners have begun utilizing social media and online marketplaces; however, their understanding of more advanced digital strategies remains limited (for instance, comprehensive technological literacy, an adaptive digital mindset, and integration between social and digital marketing). Consequently, the sustainability of social digital businesses, those that not only generate economic profit but also create social value through technology and community has not yet been fully ensured. Pasuruan Regency was selected as the object of this study because it possesses significant potential in the creative economy sector, particularly within the culinary and F&B industries, yet still faces notable gaps in digital technology adoption. According to data from the local Office of Cooperatives and MSMEs, most MSME actors in Pasuruan remain at the early stages of digitalization, using social media primarily for basic promotional activities without employing more integrated digital strategies. Furthermore, Pasuruan's strategic geographic position—situated between Surabaya and Malang makes it a promising area for developing a creative economy driven by digital transformation, provided that technological literacy and digital mindset among MSME actors are strengthened. Most previous studies have focused on the influence of technological literacy on digital performance or adoption, without emphasizing the role of Digital Mindset as a mediating variable (Fahrozi et al., 2024;Setiawan & Rahman, 2023). Moreover, prior research has

predominantly been conducted within the context of large corporations or digital startups, while empirical studies on F&B MSMEs at the regency level remain limited.

Therefore, this study offers a new perspective by examining the role of Digital Mindset as a mediating variable in the relationship between Technological Literacy and Social Digital Business Sustainability among F&B MSMEs in Pasuruan Regency, thereby addressing a research gap within the context of local-level digital transformation. This research is based on three main theories: the Technology Acceptance Model (TAM) (Davis, 1989), which explains the relationship between perceived ease and usefulness of technology and user behavior. Digital Transformation Readiness (Vial, 2019), which emphasizes the importance of digital mindset readiness in supporting the success of digital transformation. The Sustainability Business Model (Stubbs & Cocklin, 2008), which emphasizes the importance of balancing economic and social values in business sustainability, is used to explain the logical relationship between technological literacy, digital mindset, and the sustainability of social digital businesses.

Given these conditions, this study is crucial to examine how technological literacy influences the sustainability of digital-social businesses, and how digital mindset mediates this relationship in the context of F&B MSMEs in Pasuruan Regency. This research will help explain why some F&B MSMEs that have adopted technology are still not truly digital-socially sustainable, and how mindset factors can strengthen the link between technological literacy and sustainability outcomes.

2 Theoretical Framework

2.1 The Influence of Technological Literacy on Digital Mindset

The Technology Acceptance Model (TAM) theory developed by Davis, (1989) explains that technology acceptance is influenced by two main factors: perceived usefulness and perceived ease of use. In the context of MSMEs, a high level of technological literacy increases the perception of the usefulness and ease of use of digital technology, which ultimately encourages the adoption and use of technology in business activities (Kurniawan & Fauzi, 2022; Yolanda & Rakhmawati, 2025; Indriasih & Mulyantini, 2024; Prasetyo, 2025; Yusup, 2025). Good technological literacy is an important foundation for MSMEs to understand, operate, and integrate technology into their business processes (Setiawan & Rahman, 2023).

H1: Technological Literacy has a positive influence on Digital Mindset

Technological Literacy has a positive influence on Digital Mindset, because understanding technology encourages the formation of an adaptive mindset towards digital change (Kurniawan & Fauzi, 2022).

2.2 The Influence of Technological Literacy on the Sustainability of Social Digital Businesses

The Sustainability Business Model theory developed by Stubbs & Cocklin (2008) explains that business sustainability focuses not only on economic profit but also encompasses social and environmental value. Social Digital Business Sustainability is an adaptation of this concept, where MSMEs use digital technology to create social value through innovation, collaboration, and community empowerment (Hidayati et al., 2021). Therefore, technological literacy and a strong digital mindset encourage business actors to

optimize the use of technology ethically and inclusively to achieve social digital business sustainability.

H2: Technological Literacy has a direct positive effect on the Sustainability of Social Digital Businesses

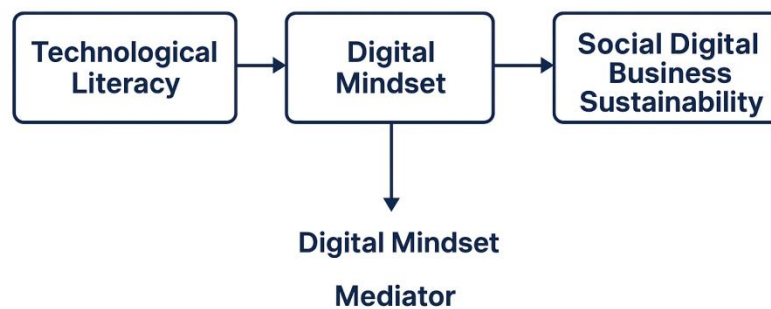
Technological Literacy also has a direct impact on the Sustainability of Social Digital Businesses, because technological capabilities help business actors increase efficiency, innovation, and competitiveness (Setiawan & Rahman, 2023).

2.3 The Role of Digital Mindset as a Mediating Variable

Digital Mindset acts as a partial mediating variable that strengthens the relationship between Technological Literacy and Digital Social Business Sustainability. With an adaptive digital mindset, MSMEs are able to apply technology in a more innovative and inclusive manner.

H3: Digital Mindset mediates the relationship between Technological Literacy and Social Digital Business Sustainability.

Conceptually, the relationship between variables in this study can be explained as follows:



Source: researcher, 2025

Figure 1. Conceptual Framework

Table 1. Variable Measurement Items

Variable	Measurement Item	Source
Technological Literacy	Ability to use digital tools in business operations	(Setiawan & Rahman, 2023)
	Understanding of digital marketing platforms	(Kurniawan & Fauzi, 2022)
Digital Mindset	Openness to technological innovation	(Fahrozi et al., 2024)
	Adaptability to change in digital environments	(Davis, 1989)
Social Digital Business Sustainability	Integration of social and economic value in digital business	(Li & Qamruzzaman, 2023)

3 Methods

This study uses a quantitative approach with an explanatory research method (Rakhmawati et al., 2020, 2023) , which aims to explain how Technological Literacy influences the Sustainability of Social Digital Business through Digital Mindset as an intermediary variable. This study is a causal associative type because it focuses on the cause-and-effect relationship between variables. The population is MSMEs in the Food and Beverages (F&B) sector in Pasuruan Regency, and the sample was selected purposively, namely business actors who have used digital platforms for at least one year. The number of samples was 100 respondents, according to the guidelines of Hair et al. (2019) which recommends a minimum of 5-10 times the number of research indicators. Primary data was collected through a closed questionnaire with a Likert scale (1-5) online, while secondary data was obtained from literature, reports, and official documents such as from BPS and the Ministry of Cooperatives and SMEs. This study examines three main variables: Technological Literacy (X), namely the ability of MSMEs to understand, use, and utilize digital technology; Digital Mindset (Z), namely a mindset that is open to digital innovation and adaptation; and Social Digital Business Sustainability (Y), which is the ability of a business to survive and develop sustainably by utilizing technology in an innovative and inclusive manner. Each variable is measured through several indicators adapted from previous research and has been tested for validity and reliability. Data analysis was conducted using SPSS version 27, starting from validity and reliability tests, checking classical assumptions such as normality, multicollinearity, heteroscedasticity, and linearity, to path analysis to examine the mediating role of Digital Mindset in the relationship between Technological Literacy and Social Digital Business Sustainability.

4 Results and Discussion

4.1 Instrument Test

The validity test results show that all indicators in the Technological Literacy, Digital Mindset, and Social Digital Business Sustainability variables have a calculated r value greater than the table r (0.361) with a significance level <0.05 . This indicates that all statement items are declared valid and are able to measure their respective variable constructs accurately.

The reliability test results show that all variables in this study have Cronbach's Alpha values above 0.70, indicating that all instruments are reliable. Specifically, the Technological Literacy variable has an alpha value of 0.714, the Digital Mindset variable 0.793, and the Sustainability of Social Digital Businesses variable 0.730. Thus, all items were declared reliable. This test supports the opinion of (Ghozali, 2021) and Hair et al. (2019) that a good instrument must meet the criteria for statistical validity and reliability.

4.2 Classical Assumption Test

Classical assumption tests were conducted to ensure that the regression model used in this study met statistical requirements, ensuring that the analysis results were unbiased and reliable. The tests included tests for normality, multicollinearity, heteroscedasticity, and linearity. Overall, the test results indicated that the research data met all of these assumptions.

First, the results of the normality test show an Asymp. Sig. value of 0.200, which is greater than the 0.05 significance level. This means that the distribution of residual data in

the regression model is normal. Thus, the assumption of normality is met, so the data is considered suitable for use in regression analysis and statistical inference. This condition indicates that the distribution of residual data does not deviate from the normal distribution, in accordance with the criteria proposed by Ghazali at (Frananta et al., 2025) where a significance value above 0.05 indicates a normal data distribution.

Table 1. Multicollinearity Test of Model I

No.	Variables	Collinearity Statistics	
		Tolerance	VIF
1.	<i>Technological Literacy (X)</i>	.630	1,586
2.	<i>Sustainability of Social Digital Businesses (Y)</i>	.630	1,586

Source: Data processed by researchers 2025

Table 2. Multicollinearity Test of Model II

No.	Variables	Collinearity Statistics	
		Tolerance	VIF
1.	<i>Technological Literacy (X)</i>	.599	1,668
2.	<i>Digital Mindset (Z)</i>	.488	2,047
3.	<i>Sustainability of Social Digital Businesses (Y)</i>	.562	1,779

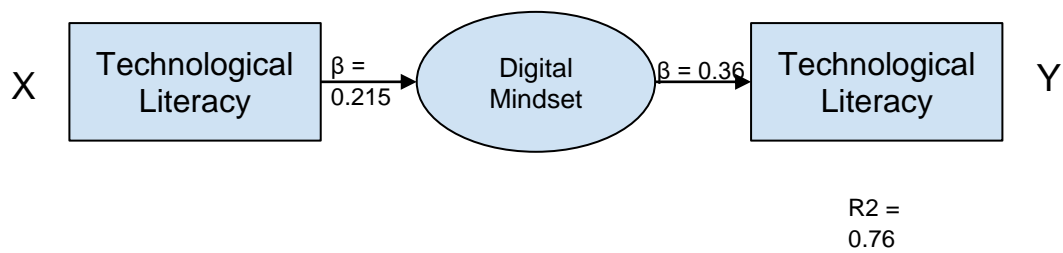
Source: Data processed by researchers 2025

Second, the results of the multicollinearity test show that all independent variables have a Tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) value less than 10. These values indicate the absence of a strong linear relationship between the independent variables in the model. This means that the Technological Literacy and Digital Mindset variables do not influence each other excessively, so that each variable can explain the variance in the Sustainability of Social Digital Business independently. This condition strengthens the reliability of the regression model because there are no symptoms of multicollinearity that can cause distortion to the regression coefficient values.

Third, the heteroscedasticity test results show a significance value greater than 0.05, indicating that the residual variance between observations is constant (homoscedastic). Therefore, there is no significant difference in the distribution of errors at each level of the independent variable. This indicates that the regression model used meets the homoscedasticity assumption, thus the parameter estimates can be said to be efficient and unbiased. According to (Madukwe & Anyanwaokoro, 2014), a model that meets this assumption will produce accurate standard errors in hypothesis testing.

Fourth, the linearity test results show a Deviation from Linearity value greater than 0.05, indicating a linear relationship between each independent variable and the dependent variable. In other words, an increase in Technological Literacy and Digital Mindset values is directly related to an increase in Social Digital Business Sustainability. This linear relationship pattern indicates that the regression model used is appropriate, as no deviations in the form of non-linear relationships between the research variables were found.

4.3 Inferential Test/ Path Analysis



Source: researcher data processing, 2025

Figure 2. Results of SPSS 27 Data Processing

A path analysis was conducted to determine the role of Digital Mindset in mediating the relationship between Technological Literacy and Digital Social Business Sustainability in the F&B sector of MSMEs in Pasuruan Regency. The analysis results showed that all relationships between variables were significant and positive, both direct and indirect.

4.4 Discussion

4.4.1 The Influence of Technological Literacy on Digital Mindset

Technological Literacy on Digital Mindset has a coefficient of $\beta = 0.215$ with a significance level <0.05 . These results indicate that the higher the level of technological literacy of MSMEs, the better their digital mindset. The ability to understand, operate, and utilize digital technology encourages business actors to have a digital mindset that is more open to innovation and change. Technological literacy is the main foundation in developing a digital mindset because without basic technological skills, business actors will find it difficult to adapt to developments in business digitalization. These results support previous research conducted by Kurniawan and Fauzi (2022) and Hidayati et al., (2021), which stated that the level of technological literacy significantly influences the strengthening of digital mindsets and individual readiness to face digital transformation.

4.4.2 The Influence of Technological Literacy on the Sustainability of Social Digital Businesses

The Technological Literacy pathway to Social Digital Business Sustainability shows a coefficient of $\beta = 0.386$ with a significance level of <0.05 . This indicates that technological literacy has a direct influence on the sustainability of social digital businesses. MSMEs with high levels of technological literacy tend to be able to utilize social media, e-commerce, and digital systems to improve operational efficiency, expand market reach, and strengthen their business competitiveness. Technological literacy functions not only as a supporting tool but also as an adaptive strategy in facing changes in the business environment in the digital era. This finding is in line with the results of research by (Setiawan & Rahman, 2023) and Suharyono (2022), which confirm that technological literacy has a direct impact on the ability of MSMEs to achieve business sustainability through digital adaptation and innovation.

4.4.3 The Role of Digital Mindset as a Mediating Variable

The coefficient of determination (R^2) of 0.76 indicates that the combination of Technological Literacy and Digital Mindset is able to explain 76% of the variation in Social Digital Business Sustainability, while the remaining 24% is influenced by other factors

outside the model, such as digital leadership, government policy support, digital marketing strategies, and local socio-economic conditions. These results strengthen the conclusion that enhancing technological literacy and developing a digital mindset are key factors in building the sustainability of social digital businesses, particularly in the F&B sector of MSMEs in Pasuruan Regency.

This finding aligns with Setiawan & Rahman, (2023) study, which found that technological literacy plays a significant role in improving digital readiness and adaptability among MSMEs. Similarly, Kurniawan and Fauzi (2022) emphasized that digital capability and mindset are interrelated in determining business innovation and competitiveness. The current study extends these findings by confirming that when MSME actors possess strong technological literacy, they are more capable of utilizing digital platforms not only for economic gain but also for creating social value, consistent with the concept of Social Digital Business Sustainability.

Overall, the results of the path analysis indicate that Digital Mindset acts as a partial mediating variable in the relationship between Technological Literacy and Social Digital Business Sustainability. This suggests that part of the influence of technological literacy on business sustainability operates through the enhancement of a digital mindset among MSMEs. In other words, technological literacy provides the foundation for understanding digital tools, while a digital mindset transforms this understanding into proactive and innovative behavior in the digital business environment. These results are consistent with Davis, (1989) Technology Acceptance Model (TAM), which highlights that perceived usefulness and ease of use shape behavioral intentions toward technology adoption. The findings also corroborate Fahrozi et al., (2024) argument that digital transformation success both in business and education requires not only the adoption of technology but also a shift in mindset to sustain innovation. Consequently, strengthening both technological literacy and digital mindset among F&B MSMEs in Pasuruan Regency becomes crucial for maintaining competitiveness and ensuring long-term digital sustainability in an increasingly dynamic marketplace.

5 Conclusion

This study aims to analyze the role of Digital Mindset in mediating the relationship between Technological Literacy and Social Digital Business Sustainability in the F&B sector of MSMEs in Pasuruan Regency. Based on the results of the path analysis, it was found that Technological Literacy has a significant positive effect on Digital Mindset and Social Digital Business Sustainability, and Digital Mindset also has a significant positive effect on Social Digital Business Sustainability. The results show that the combination of Technological Literacy and Digital Mindset explains 76% of the variation in the sustainability of social digital businesses, while the remaining 24% is influenced by other factors such as digital leadership, government policy support, and digital marketing strategies. The findings confirm that strong technological literacy skills not only directly affect business sustainability but also shape a digital mindset that is adaptive, creative, and open to innovation. High technological literacy enables MSMEs to understand, manage, and utilize digital technology effectively in their business operations. This understanding fosters the formation of a digital mindset a way of thinking that is open to change, innovation-oriented, and willing to experiment with technology-based solutions. These results are consistent Technology Acceptance Model (TAM), which emphasizes the importance of perceived usefulness and ease of use in

shaping positive attitudes toward technology adoption. Furthermore, technological literacy significantly enhances digital readiness and adaptability among small businesses. Moreover, a digital mindset acts as a psychological mechanism linking technological capabilities to innovation-based business performance. The findings of this study emphasized that the effective use of digital technology in business and education must be accompanied by mindset transformation to achieve sustainable outcomes. Conceptually, this research strengthens both the Technology Acceptance Model (TAM) and the framework of Digital Transformation Readiness, which highlight the importance of cognitive readiness and positive attitudes toward technology as key drivers of successful digital transformation. Practically, this study provides valuable insights for MSMEs, training institutions, and local governments in designing digital literacy development programs integrated with Digital Mindset formation such as innovation-based training, digital entrepreneurship mentoring, and support for an inclusive online marketing ecosystem.

This study has several limitations. First, it focuses solely on F&B MSMEs within Pasuruan Regency, which may limit the generalizability of the findings to other regions or industries. Second, the research employed a cross-sectional approach, preventing the observation of dynamic changes in technological literacy and digital mindset over time. Third, the study did not include other potentially relevant variables such as *digital leadership*, *organizational culture*, or *government policy support*, which may further influence the sustainability of social digital businesses.

Future studies are recommended to broaden the research context to include other MSME sectors and regions to enhance the external validity of the findings. Incorporating additional variables such as *digital leadership*, *organizational culture*, and *government policy support* would provide a more comprehensive understanding of the determinants of social digital business sustainability. From a practical perspective, MSMEs should continuously enhance both technological literacy and digital mindset through consistent training, mentoring, and collaboration with digital ecosystem stakeholders. Local governments and educational institutions are encouraged to design integrated programs that combine digital competency enhancement with innovation and entrepreneurial mindset development to support the long-term sustainability and competitiveness of MSMEs in the era of digital transformation.

REFERENCE

- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340.
- Fahrozi, F., Rahmah, A. H., & Anbiya, B. F. (2024). Mengintegrasikan Teori Pembelajaran Konstruktivis melalui Teknologi Digital Dalam Pendidikan Islam. *Al-Qalam: Jurnal Kajian Islam Dan Pendidikan*, 16(1), 82–89. <https://doi.org/10.47435/al-qalam.v16i1.2813>
- Frananta, M. A., Rakhmawati, A., & Sulhan, M. (2025). Pengaruh Employee Engagement, Kompensasi dan Job Insecurity Terhadap Turnover Intention: Study pada Driver PT. Surya Nusa Berkas Abadi. *MES Management Journal*, 4(2), 642–654.
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 26*. Badan Penerbit Universitas Diponegoro.

- Gian, N., Eni, K., & Rati, P. (2024). PENGARUH DIGITAL MARKETING UMKM MAKANAN MINUMAN TERHADAP KINERJA PEMASARAN MELALUI INOVASI PRODUK DI KOTA PANGKALPINANG. *Management, Business and Social Science (IJEMBIS) Peer-Reviewed-International Journal*, 7(1), 68–77. <https://doi.org/http://dx.doi.org/10.35941/jakp.7.1.2024.13817>
- Hidayati, R., Sari, D., & Nasution, E. (2021). Digital literacy and mindset readiness toward small business digitalization. *Journal of Entrepreneurship and Business Development*, 5(2), 112–124.
- Indriasih, D., & Mulyantini, S. (2024). Pengaruh Ketahanan Keuangan, Literasi Keuangan dan Pemberdayaan Perempuan terhadap Kemandirian Keuangan Perempuan Nelayan di Kabupaten Indramayu. *SKETSA BISNIS (e-Jurnal)*, 11(2), 263–282.
- Kadin Indonesia. (2024). *Data dan Statistik UMKM Indonesia*.
- Kurniady, W., Sofiaty, E., & Sindrawati, S. (2025). Strategi Inovasi Bisnis Food & Beverage dan Peran Digital Bisnis dalam Pengembangan Kewirausahaan di Hanan Academy. *Jurnal Ekonomi Dan Statistik Indonesia*, 5(1), 123–133. <https://doi.org/10.11594/jesi.05.01.14>
- Kurniawan, H., & Fauzi, A. (2022). Technological literacy and its role in enhancing digital mindset among SMEs in Indonesia. *Jurnal Manajemen Dan Inovasi Bisnis*, 9(1), 45–59.
- Li, Q., & Qamruzzaman, M. (2023). Innovation-Led Environmental Sustainability in Vietnam—Towards a Green Future. *Sustainability (Switzerland)*, 15(16). <https://doi.org/10.3390/su151612109>
- Madukwe, O. D., & Anyanwaokoro, M. (2014). The Causal Relationship Between Life Insurance Business and Economic Growth. *International Journal of Innovation and Scientific Research*, 4(2), 100–109. <http://www.ijisr.issr-journals.org/>
- Prasetyo, D. (2025). The Effectiveness of Digital Technology Implementation in Enhancing the Competitiveness of MSMEs in the Creative Industry of Tangerang City . In *SKETSA BISNIS* (Vol. 12, Issue 1, pp. 64–84). <https://doi.org/10.35891/jsb.v12i1.6361>
- Rakhmawati, A., Kusumawati, A., Rahardjo, K., & Muhammad, N. (2020). The role of government regulation on sustainable business and its influences on performance of medium-sized enterprises. *Journal of Sustainability Science and Management*.
- Rakhmawati, A., Rahardjo, K., & Prakasa, Y. (2023). Dampak Kondisi Sosial Ekonomi, Respon Kebijakan Pemerintah Dan Pengaruhnya Terhadap Keberlanjutan Ukm Dan Kinerja KeuanganNo Title. *Jurnal Sekretaris Dan Administrasi Bisnis*, 7(2). <https://jurnal.asmtb.ac.id/index.php/jsab/article/view/352>
- Setiawan, R., & Rahman, M. (2023). Technological literacy, digital readiness, and sustainable business performance: Evidence from Indonesian SMEs. *Jurnal*

Transformasi Digital, 6(1), 22–35.

Stubbs, W., & Cocklin, C. (2008). Conceptualizing a “Sustainability Business Model.” *Organization & Environment*, 21(2), 103–127.

Vial, G. (2019). Understanding digital transformation: A review and a research agenda. *The Journal of Strategic Information Systems*, 28(2), 118–144.

Yolanda, V. E., & Rakhmawati, A. (2025). Peran Literasi Digital dan Penerapan Teknologi Berbasis Artificial Intelligence Terhadap Bussiness Performance Study On Indonesian Hospitality. *RIGGS: Journal of Artificial Intelligence and Digital Business*, 4(2), 6252–6257.

Yusup, M. (2025). The Impact of Banking Digitalization on Customer Satisfaction and Loyalty in BPRs: Systematic Literature Review. *SKETSA BISNIS*, 12(1), 122–136.
<https://doi.org/10.35891/jsb.v12i01.6240>