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The Influence Of Digital Literacy, Entrepreneurial Orientation, And Product Innovation On MSME Business Performance

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) face increasingly competitive business environments, necessitating digital capabilities, an entrepreneurial orientation, and product innovation to sustain and enhance their business performance. This study aims to analyze the impact of digital literacy, entrepreneurial orientation, and product innovation on the business performance of MSMEs. Employing a quantitative approach with an explanatory research design, the study involved 170 MSME owners/managers selected through purposive sampling. Data were collected via a 1–5 Likert-scale questionnaire—administered both online and offline—and subsequently analyzed using multiple linear regression with the aid of SPSS. The results indicate that digital literacy, entrepreneurial orientation, and product innovation have a positive and significant effect on MSME business performance. The coefficient of determination (R^2) of 0.340 suggests that 34% of the variance in MSME business performance can be explained by digital literacy, entrepreneurial orientation, and product innovation, while the remaining 66% is attributed to other variables not included in this research model. The study concludes that improving MSME performance requires the ability to leverage digital technology, a proactive entrepreneurial orientation, and product innovation that aligns with consumer needs.

Keywords: ***Digital Literacy, Entrepreneurial Orientation, Product Innovation, MSME Business Performance***

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting economic growth, creating jobs, and increasing community income (Aftitah et al., 2024) . The existence of MSMEs also provides opportunities for communities to develop their economic potential through business activities tailored to market needs (Yolanda & Hasanah, 2024) . However, the success of MSMEs is not solely determined by their ability to produce products and generate sales. Business owners also need the ability to manage their businesses, understand changes in consumer behavior, and adapt their business strategies to the increasingly competitive business environment.

Changes in digital technology have impacted the way MSMEs conduct their businesses. The use of social media, marketplaces, and digital payment services opens up opportunities to expand marketing reach, accelerate transactions, and improve communication with consumers (Agustina et al., 2026) . However, the use of technology may not necessarily yield optimal results without adequate understanding. Digital literacy is crucial because it encompasses the ability to access, assess, manage, and utilize digital information appropriately to support business decisions (Maulana & Suyono, 2023) . MSMEs with better digital literacy have the opportunity to utilize technology not only as a promotional tool but also as a tool to understand market needs and improve operational efficiency.

In addition to digital capabilities, entrepreneurial orientation is also a factor that needs to be considered in improving business performance. Entrepreneurial orientation describes a business actor's tendency to be innovative, proactive in identifying opportunities, and willing to take considered risks (Hidayat, 2024) . This attitude is necessary so that MSMEs do not simply wait for market changes, but are able to anticipate consumer needs and respond strategically to competition. Business actors with a strong entrepreneurial orientation tend to be more open to new ideas and willing to try different business approaches (Agustina et al., 2025) . Conversely, an over-reliance on old habits can limit a business's ability to thrive in the face of changing demand and competition.

The performance of MSMEs is also related to their ability to produce product innovations that meet consumer needs. Product innovation can be realized through developing variations, improving quality, improving design and packaging, or creating products that offer advantages over competitors' products (Febriana et al., 2026) . These efforts are important because consumers have evolving preferences, while products that are not updated regularly risk losing market appeal. However, innovation is not enough to simply demonstrate product differentiation. Product development must consider consumer needs, production capabilities, costs, and potential market acceptance to contribute to sales, profits, and business sustainability (Wiyanti et al., 2026) .

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Digital literacy, entrepreneurial orientation, and product innovation are fundamentally interconnected in supporting MSME performance. Digital literacy helps entrepreneurs obtain information and identify market opportunities, while entrepreneurial orientation fosters the courage to make decisions and respond to those opportunities. Furthermore, product innovation is a concrete form of effort to meet consumer needs and maintain competitiveness. These three factors need to be understood in an integrated manner because mastery of technology without an appropriate entrepreneurial strategy will not necessarily result in business growth. Similarly, entrepreneurial courage and product development will not be optimal if not supported by an understanding of market needs. Therefore, business performance needs to be assessed by considering the contribution of these three factors simultaneously.

However, the relationship between these factors and business performance still requires further empirical study. MSME performance can be seen not only in increased sales but also in profit growth, market expansion, customer base, and the ability to maintain business continuity (Fachri & Hendra, 2026) . In practice, each MSME has different characteristics, resources, and adaptability. This condition allows digital literacy, entrepreneurial orientation, and product innovation to make different contributions to business performance. Therefore, research is needed that can examine the influence of each variable individually and their influence together to gain a more comprehensive understanding of the factors that support MSME success.

Several previous studies have shown that digital literacy, entrepreneurial orientation, and product innovation influence MSME performance. (Wediawati et al., 2025) in their article *The Impact of Entrepreneurial, Financial, and Digital Literacy on MSME Performance* showed that digital literacy, financial literacy, and entrepreneurial literacy have a positive and significant influence on MSME performance, with entrepreneurial literacy being the strongest factor in the research model. Meanwhile, (Mahendrata et al., 2026) found that digital literacy and entrepreneurial orientation have a positive influence on business performance, while innovation capability does not show a significant influence on performance or a mediating role. Both studies provide a relevant empirical basis, but differ in the selection of variables and analysis models. Thus, the novelty of this study lies in testing digital literacy, entrepreneurial orientation, and product innovation simultaneously as independent variables on MSME business performance. This study is expected to provide a more integrated picture of the contribution of these three factors in a single testing model, while still considering the characteristics of the object and location of the research to be determined.

Based on the above description, this study aims to analyze the influence of digital literacy, entrepreneurial orientation, and product innovation on the performance of MSMEs. The results are expected to contribute to the development of management and

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entrepreneurship studies, as well as serve as a consideration for MSMEs in determining business development strategies. By understanding the factors that influence business performance, MSMEs are expected to be able to utilize digital technology more effectively, develop adaptive entrepreneurial attitudes, and produce product innovations that meet market needs.

Method

This study uses a quantitative approach with an explanatory research design , which aims to test the causal relationship between the independent and dependent variables. This approach was chosen because it is able to provide an empirical explanation regarding the influence of digital literacy, entrepreneurial orientation, and product innovation on the performance of MSMEs. The population in this study were Micro, Small, and Medium Enterprises (MSMEs). The sampling technique used purposive sampling, namely a method of determining samples based on certain criteria that are in accordance with the research objectives. The respondent criteria in this study include: (1) MSMEs who have been running a business for at least one year, (2) have products that are actively marketed, (3) utilize digital media, and (4) are directly involved in business decision-making. The number of samples used in this study was 170 respondents.

Data collection techniques were carried out by distributing questionnaires directly and online to respondents. The research instrument was designed using a Likert scale. According to Sekaran & Bougie (2016), a Likert scale is a scale designed to assess how much respondents agree with a statement. The variables in this study were measured with a weighting range from Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1).

Prior to data analysis, the research instruments were tested for validity and reliability to ensure the accuracy and consistency of the measurement tools. Validity was tested using the Pearson Product Moment correlation, while reliability was tested using the Cronbach's Alpha coefficient with a minimum threshold of 0.70. Furthermore, classical assumption tests, including normality, multicollinearity, and heteroscedasticity, were conducted to ensure the data met the requirements for regression analysis.

The data analysis technique used in this study is multiple linear regression, which aims to test the partial and simultaneous effects between independent variables (digital literacy, entrepreneurial orientation, and product innovation) on the dependent variable (MSME business performance). Data processing is carried out using statistical software such as SPSS or similar software. Hypothesis testing is carried out using a t-test to test the partial effect with a significance level of 5% ($\alpha = 0.05$), and analysis of the coefficient of determination ($R2$) to determine how much of the variation in business performance can be explained by the three independent variables.

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RESULTS AND DISCUSSION

Results

Descriptive Statistics

Table 1. Descriptive Statistics

	N	*Minimum*	*Maximum*	*Mean*	*Standard Deviation*
Digital Literacy	170	24	50	42.94	3,516
Entrepreneurial Orientation	170	24	55	46.07	5,289
Product Innovation	170	43	74	62.63	5,842
MSME Business Performance	170	22	45	38.18	3,660
Valid N (listwise)	170				

Source: Data processed by researchers, 2026

Based on the data in Table 1 above, it shows that the digital literacy variable obtained a minimum score of 24 and a maximum score of 50, with an average (mean) of 42.94 and a standard deviation of 3.516. This average value indicates that most respondents have a fairly good ability to understand and utilize digital technology to support their business activities.

For the entrepreneurial orientation variable, the minimum score was 24 and the maximum score was 55, with a mean of 46.07 and a standard deviation of 5.289. This indicates that respondents tend to possess good entrepreneurial characteristics, such as being proactive, innovative, risk-taking, competitive, and able to act independently in managing their businesses.

The product innovation variable obtained a minimum score of 43 and a maximum score of 74, with an average score of 62.63 and a standard deviation of 5,842. Compared to other variables, product innovation had the highest average score. This indicates that most respondents have the ability to develop product variations, improve product quality, refine design and packaging, and adapt product characteristics to consumer needs and preferences.

Meanwhile, the MSME business performance variable had a minimum score of 22 and a maximum score of 45, with an average of 38.18 and a standard deviation of 3.660. These results indicate that respondents generally assessed their business performance as being in good condition. The smaller standard deviation value compared to the average also indicates that respondents' responses were relatively consistent.

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Overall, the descriptive analysis results show that the four research variables have relatively high average values with relatively little data distribution. This indicates that the majority of respondents gave positive assessments of digital literacy, entrepreneurial orientation, product innovation, and business performance.

Classical Assumption Test

Normality Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			170
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		2.97414075
Most Extreme Differences	Absolute		.065
	Positive		.057
	Negative		-.065
Test Statistic			.065
Asymp. Sig. (2-tailed)[c]			.073
Monte Carlo Sig. (2-tailed)[d]	Sig.		.073
	99% Confidence Interval	Lower Bound	.066
		Upper Bound	.080

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Data processed by researchers, 2026

Figure 1. Normality Test Results

Based on Figure 2 above, it shows that the significance value (Asymp. Sig. 2-tailed) on the residual value is 0.073. Because this significance value is greater than the 5% significance level (0.073 > 0.05), it can be concluded that the residual model is normally distributed.

Multicollinearity Test

Table 2. Multicollinearity Test Results

Coefficients [a]

			Collinearity Statistics		
Model		B	*Tolerance*	VIF	Information
1	(Constant)	8,713			
	Digital Literacy	.246	.895	1,117	No Happen Multicollinearity
	Entrepreneurial	.171	.688	1,45	No Happen

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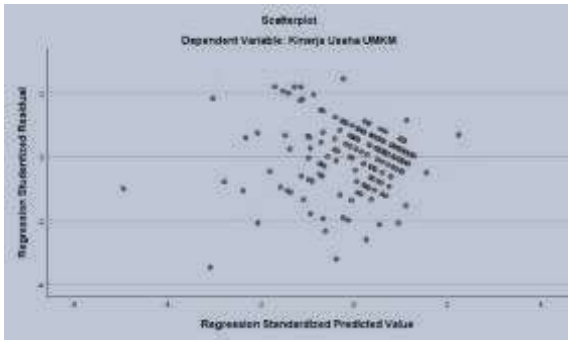
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	Orientation			4	Multicollinearity
	Product Innovation	.176	.706	1,415	No Happen Multicollinearity
a. *Dependent Variable: MSME Business Performance*					

Source: Data processed by researchers, 2026

Based on the data in table 2 above, it shows that all independent variables have a Tolerance value greater than 0.10 and a VIF value less than 10. Thus, it can be concluded that the regression model does not experience symptoms of multicollinearity.

Heteroscedasticity Test



Source: Data processed by researchers, 2026

Figure 2. Results of Heteroscedasticity Test

Figure 2 shows that the residual points are randomly distributed above and below zero on the Y-axis and do not form a clear pattern. This indicates that the regression model does not exhibit heteroscedasticity.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	8,713	3,377		2,580	.011
	Digital Literacy	.246	.069	.237	3,546	.001

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	Entrepreneurial Orientation	.171	.053	.247	3,255	.001
	Product Innovation	.176	.047	.281	3,745	.001
a. Dependent Variable: MSME Business Performance						

Source: Data processed by researchers, 2026

The multiple regression results above indicate whether or not there is a relationship between the independent and dependent variables. The following multiple linear regression equation model is obtained from the data above:

$$PBV = 8.713 + 0.246\ X1 + 0.171\ X2 + 0.176\ X3$$

Based on the regression above, the constant value is 8.713, which indicates that if the independent variables of digital literacy, entrepreneurial orientation, and product innovation have a value of 0, then the dependent variable of MSME business performance is at a value of 8.713.

T-Test (Partial)

Table 4. T-Test Results

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	8,713	3,377		2,580	.011
	Digital Literacy	.246	.069	.237	3,546	.001
	Entrepreneurial Orientation	.171	.053	.247	3,255	.001
	Product Innovation	.176	.047	.281	3,745	.001
a. Dependent Variable: MSME Business Performance						

Source: Data processed by researchers, 2026

Based on the results of the hypothesis test above, digital literacy (X1) has a calculated t value of 3.546 > t table 1.974, with a significance level of 0.001 < 0.05. Thus,

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H0 is rejected and H1 is accepted, so it can be concluded that digital literacy has a positive and significant effect on MSME Business Performance.

Entrepreneurial orientation (X2) has a calculated t value of 3.255 > t table 1.974, with a significance level of 0.001 < 0.05. Thus, H0 is rejected and H2 is accepted, so it can be concluded that entrepreneurial orientation has a positive and significant effect on MSME Business Performance.

Product innovation (X3) has a calculated t value of 3.745 > t table 1.974, with a significance level of 0.001 < 0.05. Thus, H0 is rejected and H3 is accepted, so it can be concluded that product innovation has a positive and significant effect on MSME Business Performance.

Coefficient of Determination Test

Table 5. Results of the Determination Coefficient Test

Model Summary b

Model	R	R *Square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	,583 a	.340	.328	3,001
a. *Predictors: (Constant), Digital Literacy, Entrepreneurial Orientation, Product Innovation*				
b. *Dependent Variable* : MSME Business Performance				

Based on the results of the coefficient of determination test in Table 5 above, the coefficient of determination or R Square is 0.340. This explains that the MSME business performance variable can be explained by digital literacy, entrepreneurial orientation, and product innovation, amounting to 34%. While the remaining 66% is explained by other variables not included in this research model.

DISCUSSION

The Influence of Digital Literacy on MSME Business Performance

Based on the research results, it shows that the digital literacy variable has a calculated t value of 3.546 > t table 1.974, with a significance level of 0.001 < 0.05. Thus, H0 is rejected and H1 is accepted, so it can be concluded that digital literacy has a positive and significant effect on MSME Business Performance. These results indicate that the higher the level of digital literacy possessed by MSMEs, the better their business performance. Digital literacy, in this study, reflects the ability of entrepreneurs to access, understand, evaluate, and utilize digital information effectively to support their business activities. This capability enables entrepreneurs to obtain information on market trends,

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marketing strategies, consumer behavior, and even new business opportunities, which can be used as a basis for business decision-making.

The results of this study align with the concept of digital literacy proposed by (Glister, 1997), which states that digital literacy is an individual's ability to effectively understand information from various digital sources. In the context of MSMEs, this ability is crucial because the current business environment is highly dynamic and influenced by technological changes and increasingly digital consumer behavior.

The results of this study align with those of Lesmana (2026) , which found that digital literacy has a positive and significant impact on MSME performance. Subawe et al. (2026) also found that digital literacy has a positive and significant impact on the performance of coffee MSMEs in Tanggul District, Jember Regency. The ability of business actors to utilize digital platforms such as social media and e-commerce has been shown to improve operational efficiency and expand reach.

The Influence of Entrepreneurial Orientation on MSME Business Performance

Based on the research results, it shows that the entrepreneurial orientation variable has a calculated t value of 3.255 > t table 1.974, with a significance level of 0.001 < 0.05. Thus, H0 is rejected and H2 is accepted, it can be concluded that entrepreneurial orientation has a positive and significant effect on MSME Business Performance. These results reflect that the higher the level of entrepreneurial orientation possessed by business actors, which is reflected through the dimensions of innovativeness, proactivity, and courage to take risks, the higher the level of business performance achieved. Theoretically, entrepreneurial orientation functions as a key driver in creating competitive advantage, because it enables business actors to be more responsive to changes in the business environment and able to identify and utilize market opportunities effectively.

The findings of this study support the theory (Lumpkin & Dess, 1996) which states that entrepreneurial orientation is a strategic organizational behavior demonstrated through innovation, proactivity, risk taking, autonomy, and competitive aggressiveness in creating competitive advantage.

The results of this study align with research by Nugraha et al., 2026, which found that entrepreneurial orientation has a positive and significant influence on the performance of MSMEs and is a dominant factor in improving business performance. Research by Utami et al., 2026 also found that entrepreneurial orientation has a positive and significant influence on the performance of culinary MSMEs in West Jakarta. These results indicate that entrepreneurs who are innovative, proactive, willing to take risks, independent in decision-making, and able to face competition tend to have better business performance.

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The Influence of Product Innovation on MSME Business Performance

Based on the research results, it shows that the product innovation variable has a calculated t value of 3.745 > t table 1.974, with a significance level of 0.001 < 0.05. Thus, H0 is rejected and H3 is accepted, it can be concluded that product innovation has a positive and significant effect on MSME Business Performance. These results indicate that the ability of business actors to create or develop products that suit consumer needs and preferences is a key factor in increasing business competitiveness. Product innovation not only functions as a differentiation tool, but also as a means to increase added value perceived by consumers, thus impacting increased sales and customer loyalty.

The results of this study align with those of Hidayat et al., 2026, which found that product innovation also has a positive and significant impact on business performance. These findings are further supported by research by Wuisan et al., 2022, which shows that product innovation has a positive and significant impact on MSME development. The development of innovative products such as specialty coffee, organic variants, and eco-friendly packaging is key to differentiation in facing market competition.

CONCLUSION

Based on the research results, the following conclusions can be drawn:

1. Digital literacy has a positive and significant impact on MSME business performance. These results indicate that the higher the level of digital literacy possessed by MSMEs, the better their business performance.
2. Entrepreneurial orientation has a positive and significant impact on MSME business performance. These results indicate that the higher the entrepreneurial orientation of a business actor, as reflected in the dimensions of innovation, proactivity, and risk-taking, the higher the level of business performance achieved.
3. Product innovation has a positive and significant impact on MSME business performance. These results indicate that the ability of business actors to create or develop products that meet consumer needs and preferences is a key factor in increasing business competitiveness.

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