



**HR DEVELOPMENT STRATEGIES TO BOOST SME PRODUCTIVITY IN THE
DIGITAL ECONOMY ERA: A QUANTITATIVE AND QUALITATIVE
APPROACH**

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ABSTRACT

This study aims to analyze human resource (HR) development strategies for enhancing the productivity of MSMEs in the digital economy era. The study employs a mixed-methods approach, using SWOT analysis and SEM-PLS (version 3.0) for data analysis. Data were collected through a survey of 303 MSME owners in the South Tangerang region using purposive random sampling. Statistical analysis results indicate that HR development strategies have a positive and significant impact on MSME productivity in South Tangerang. SWOT analysis reveals that these MSMEs possess strengths such as business owner experience, product quality, high commitment, social media utilization, and strong customer relationships. However, they still face weaknesses, including low digital literacy, suboptimal HR training, limited human resources, and conventional management systems. Externally, the growth of online marketplaces, government support, digital training, and rising online market demand present opportunities to be leveraged, while global competition, rapid technological advances, imported products, and cybersecurity threats pose challenges that must be anticipated.

Keywords: HR Development Strategy, MSME Productivity, Digital Economy.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a key pillar of the Indonesian economy, contributing significantly to national economic growth. MSMEs play a role in creating jobs, increasing incomes, reducing poverty, and strengthening national economic resilience.

The following table shows the contribution of MSMEs to Indonesia's GDP for the 2020–2024 period.

Table 1: Contribution of MSMEs to Indonesia's GDP 2020–2024 period

Year	Contribution of MSMEs to Indonesia's GDP
2020	61.2%
2021	60.01%
2022	58.05%
2023	58.6%
2024	59.64%

Source: Ministry of SMEs (2025) processed from BPS

The table above shows that the contribution of MSMEs to Indonesia's GDP experienced dynamics during the 2020–2024 period. In 2020, MSMEs' contribution reached 61.20%, the highest value during that period. This high contribution occurred when the COVID-19 pandemic caused a greater contraction in the large-scale business sector, thus increasing the relative role of MSMEs in GDP formation.

Entering 2021, the contribution of MSMEs declined slightly to 60.01%, then further decreased to 58.05% in 2022. This decline does not reflect an absolute weakening of MSMEs, but rather indicates that other economic sectors are recovering more quickly, resulting in a smaller share of MSMEs' contribution to total GDP. In 2023, the MSME contribution increased again to 58.60%, and in 2024, it reached 59.64%. This increase indicates that the MSME sector is beginning to strengthen its role in the national economy, supported by accelerated digital transformation, increased access to financing, MSME digitalization programs, and expanded marketing through e-commerce platforms. Although not yet back to 2020 levels, this recovery trend demonstrates that MSMEs remain a key driver of the national economy.

The rapid development of information and communication technology has given rise to the digital economy, an economic system that utilizes digital technology as the primary driver of production, distribution, marketing, and business transactions. Digital transformation has transformed consumer behavior, leading to an increasing reliance on the internet for information seeking, product comparisons, purchasing, and even product or service reviews. These changes require MSMEs to adapt to maintain competitiveness and increase productivity.

The productivity of MSMEs in the digital economy era is no longer solely determined by their ability to produce large volumes of output, but also by their ability to effectively utilize digital technology. The use of social media, marketplaces, digital payment systems, financial recording applications, digital marketing, and customer data analysis are all crucial factors that can improve operational efficiency, expand market reach, and accelerate business decision-making. Thus, digital transformation presents a significant opportunity for MSMEs to increase productivity while creating greater added value.

On the other hand, the productivity of MSMEs in Indonesia still faces various challenges. Most MSMEs still face limitations in digital literacy, human resource capabilities, access to technology, limited capital, and low levels of product and business process innovation. These conditions have resulted in suboptimal adoption of digital technology, resulting in MSME productivity remaining relatively low compared to larger companies. Furthermore, the increasing competitiveness of the digital market requires MSMEs to continuously improve efficiency, product quality, and adaptability to changing consumer needs.

The digital economy era also presents new challenges in the form of increased global competition. Through digital platforms, consumers can easily compare local products with those from various countries based on price, quality, and service. Therefore, increasing productivity is a crucial factor for MSMEs to produce competitive products, accelerate production processes, reduce operational costs, and enhance customer satisfaction. High productivity will impact competitiveness, business growth, and long-term business sustainability.

Given these conditions, human resource development strategies are a crucial aspect to examine in efforts to increase MSME productivity in the digital economy era. Research on human resource development strategies is expected to identify various factors that support the improvement of MSME competency, while also generating effective strategic recommendations for accelerating digital transformation. By improving the quality of human resources, MSMEs are expected to increase productivity, strengthen competitiveness, expand access to national and international markets, and make a greater contribution to Indonesia's sustainable economic growth."

LITERATURE REVIEW

Human Resources Development

According to (Krismiyati, 2017) Human Resource Development is an effort to improve the knowledge, abilities, attitudes of members, organizations, and the provision of career paths supported by organizational flexibility in achieving goals. According to Isnar Budiarti, (2018: 257) states that Human Resource Development is an effort to improve the technical, theoretical, conceptual and moral abilities of employees according to the needs of work or positions through education and training. Organizations need to understand that individuals have families and social lives so that mutually beneficial conditions are created. This means that to have effective employees in an organization, the humanitarian aspect is fundamental in employee development. Human Resource Development is recognized as an essential part of organizational HR management.

With indicators according to Noe (2020), and OECD (2023), namely 1) Education and Training, 2) Competency Development, 3) Career Development, 4) Continuous Learning, 5) Adaptability and 6) Digital Literacy

MSME Productivity

MSMEs are an abbreviation for Micro, Small, and Medium Enterprises—three business categories classified based on their asset size and annual turnover. In Indonesia, MSMEs are officially regulated by Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, which was later updated through Government Regulation Number 7 of 2021, a derivative of the Job Creation Law.

Meanwhile, according to Sutrisno (2023), productivity is generally defined as the relationship between output (goods or services) and input (labor, materials, money). Productivity is a measure of productive efficiency. It is a comparison between output and input. Input is often limited to labor, while output is measured in physical units, form, and value. Busro (2018) states that work productivity is the ability of an individual or group of people to produce goods and services within a specified time or according to plan.

According to Sutrisno (2023), the indicators that influence it are: 1) Ability, 2) Improving the work results achieved, 3) Work enthusiasm, 4) self-development, 5) Quality and 6) Efficiency.

Digital Economy

According to Widjajanti and Nugroho (2021), the digital economy is a key driver of modern business transformation because it integrates technology into the entire business value chain, from production to distribution.

In Indonesia, the development of the digital economy has shown significant growth along with increasing internet penetration and the use of digital devices across all segments of society. Pratama, Wijaya, and Laksana (2022) stated that economic digitalization provides significant opportunities for micro, small, and medium enterprises (MSMEs) to increase competitiveness by reducing operational costs and accelerating transaction processes.

Digitalization also allows businesses to access a wider market without the need for extensive physical infrastructure, thus encouraging the creation of more inclusive business models. Meanwhile, Sari and Hidayat (2020) emphasized that the digital economy encourages the growth of entrepreneurs/MSMEs that are more adaptive to market changes and technological developments. Therefore, implementing the digital economy on campus is a crucial foundation for developing an internal marketplace system capable of sustainably supporting MSME economic activity. The following are examples of the application of the digital economy in entrepreneurship:

1. E-commerce
It is a form of implementation of the digital economy in the trade sector which allows buying and selling activities to be carried out electronically via the internet network.
2. Digital Marketplace Platform
It's an online platform that connects multiple sellers and buyers in one integrated system. Unlike conventional online stores, which are managed by a single seller, a marketplace provides a technological infrastructure that can be used by multiple sellers simultaneously.
3. Web Based Application
Web-based applications are software that can be accessed via a web browser without requiring additional installation on the user's device.
4. Payment Gateway and Transaction Security
A payment gateway is a technology service that functions as an intermediary in processing electronic payment transactions securely.

RESEARCH METHODS

This research uses a mixed methods approach, combining quantitative and qualitative approaches. This approach is used to gain a comprehensive understanding of "Human Resource Development Strategies to Increase MSME Productivity in the Digital Economy Era."

Where the Quantitative Approach: is used to measure the relationship between strategic variables using the SEM-PLS (Structural Equation Modeling - Partial Least Square) model and the Qualitative Approach is used to explore the strategy and context of talent management through in-depth interviews and SWOT analysis.

Population and Sample

The population in this study was 1,250 MSMEs registered with the South Tangerang City Cooperative and SMEs Office, using a purposive random sampling technique, namely fostered MSMEs and have utilized digital technology in their business activities. In determining the sample in the study was by using the Slovin Population formula (in Riduwan, 2005:65), namely:

$$n = \frac{N}{1 + N \cdot e^2}$$

$$N(d)^2 + 1$$

n = number of samples

d = 95% precision value or sig. = 0.05

N= population

1= constant

So if calculated from this formula, it is:

$$n = 1250$$

$$1250 (0.05)^2 + 1$$

$$n = 1250$$

$$4,125$$

$$n = 303$$

So the research sample was taken from 303 MSME actors in South Tangerang City.

Research Design

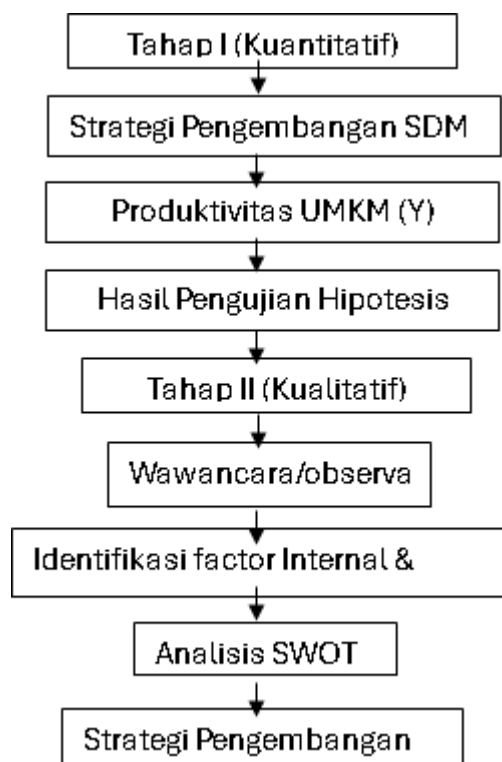


Figure 3.1 Research Design

Data collection technique

The data collection method used in this research is a questionnaire, namely a data collection method by distributing questionnaires (list of questions) aimed at respondents.

Data Analysis Techniques

The data analysis technique for this study used PLS software version 3.0 (Partial Least Square), a variant-based structural equation model (SEM) that can simultaneously test measurement models and structural models. The tests included validity, reliability, coefficient of determination (R^2), and hypothesis testing using t-statistics and p-values at a 5% significance level.

SWOT Analysis (Qualitative)

A descriptive qualitative approach with a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis was used to formulate a human resource (HR) development strategy to increase MSME productivity in the digital economy era. This approach was chosen because it can deeply identify the internal and external conditions of MSMEs, resulting in an HR development strategy that aligns with the needs of business actors facing digital transformation.

The research informants were selected using purposive sampling, selecting individuals deemed to possess knowledge and experience regarding human resource development and digital transformation in MSMEs. The informant criteria included:

1. Owners or managers of MSMEs who have been running a business for at least two years.
2. Using digital media in business activities (marketplace, social media, digital payments, or business applications).
3. Participate in training or MSME development programs.
4. Willing to be a research informant

DISCUSSION

Quantitative Analysis

1. Outer Model

Measurement model testing (outer model) is used to determine the specifications of the relationship between latent variables and their manifest variables. This testing includes convergent validity, discriminant validity and reliability.

a. Convergent Validity

According to Ghozali (2018:25), a correlation can be said to meet convergent validity if it has a loading value of >0.7 . The output shows that the loading factor provides a value above the recommended value of 0.7. However, in the scale development stage of the research, a loading of 0.60 is still acceptable. Therefore, the indicators used in this study have met convergent validity. The structural model in this study is shown in the following figure:

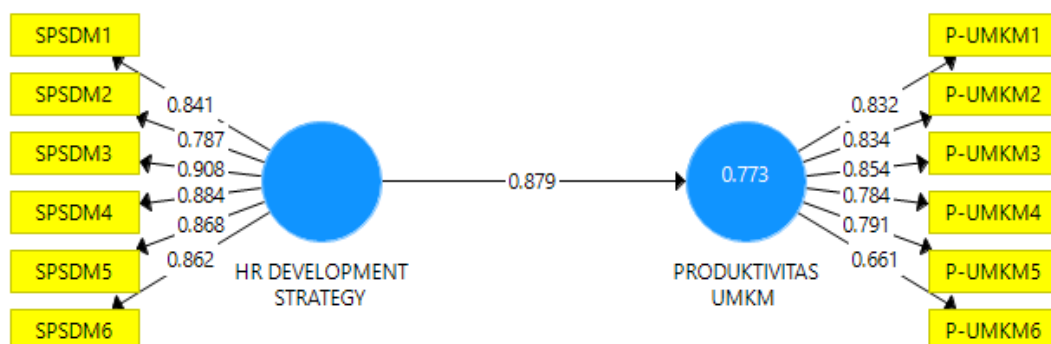


Figure 4.1 Outer Model, Algorithm Testing

Table 2 Outer Loading

	HR Development Strategy	MSME Productivity
SPSDM1	0.841	
SPSDM2	0.787	
SPSDM3	0.908	
SPSDM4	0.884	
SPSDM5	0.868	
SPSDM6	0.862	
SPSDM1	0.841	
P-UMKM1		0.832
P-UMKM2		0.834
P-UMKM3		0.854
P-UMKM4		0.784
P-UMKM5		0.791
P-UMKM6		0.661

Source: Smart PLS Program Output. 3.0, 2026

Based on the data in table 2, the value can be seen *outer loading*. The lowest value in the outer model test results of this research is 0.661 in the indicator (P-UMKM6) MSME Productivity in statement no. 6. Referring to the previously determined outer loading limit of 0.7. However, in the scale development stage of the research, a loading of 0.60 is still acceptable, so these results indicate that the model is declared to meet the assumption of convergent validity because the lowest outer loading value obtained is $0.661 > 0.6$.

b. Construct Validity and Reliability

Table 3 Construct Validity and Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
HR Development Strategy	0.929	0.931	0.944	0.738
MSME Productivity	0.883	0.898	0.911	0.632

Source: Smart PLS Program Output. 3.0, 20256

The data in Table 2 above shows that the lowest AVE value of the two variables is 0.632, which is owned by the MSME Productivity variable. This result indicates that the two research variables have met the assumption of discriminant validity because the lowest AVE value obtained is more than 0.5. Meanwhile, the results of the Cronbach alpha and composite reliability are known to have the lowest values of 0.883 and 0.911 owned by MSME Productivity. Thus, these results also prove that all variables meet the assumption of construct reliability because the lowest Cronbach alpha and composite reliability values are > 0.7 .

1. Inner Model Testing

After conducting the outer model test, the final structural equation model (inner model) needs to be evaluated. The inner model test for this study was conducted by examining the path coefficient and R-square values as follows:

Table 3 R Square

	R Square	R Square Adjusted
MSME Productivity	0.773	0.772

Source: Smart PLS 3.0 program output, data processed by the author in 2025

Based on table 3. above, it shows that for the MSME Productivity variable, the value *R Square* of 0.773 or 77.3%, this result explains that the percentage of the HR development strategy on MSME productivity is 77.3% and the remaining 22.7% is influenced by other variables.

Table 4 Inner I test results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
HR Development Strategy -> MSME Productivity	0.879	0.881	0.016	54,520	0,000

Source: Smart PLS 3.0 program output, data processed by the author in 2026

Based on table 4 above, the results of the evaluation of the structural equation model of the relationship between variables partially explained by the value *path coefficient* can be described as follows:

Path coefficient The hypothesis shows that the variable of human resource development strategy on MSME productivity obtained an original sample value of 0.879. This value indicates that if the human resource development strategy is good, MSME productivity will increase.

2. Hypothesis Testing

This study has one monolithic hypothesis, as the research question has been formulated and needs to be tested for its validity. Hypothesis testing in this study uses a t-test, namely by comparing the t-statistic value obtained from the bootstrapping test with the critical limit of the t-table value of 1.968 at a significance level of 5% (0.05). The results of this research hypothesis test are presented as follows:

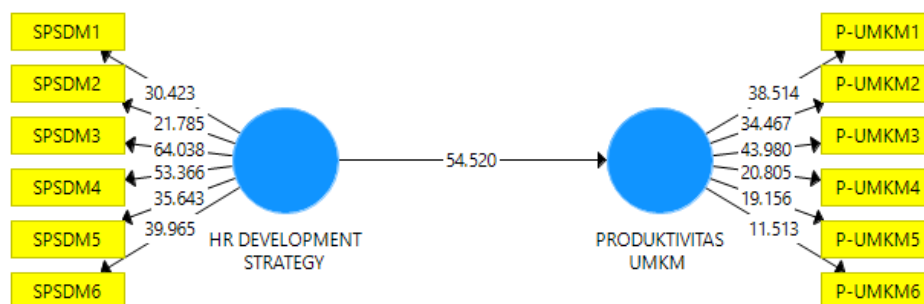


Figure 4. Inner Model, Bootstrapping Testing
Source: Data processed by the author, 2026

Table 6 Hypothesis Test Results

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O-STDEV)</i>	<i>P Values</i>	<i>Note</i>
HR Development Strategy -> MSME Productivity	0.879	0.881	0.016	54,520	0,000	Accepted

Source: Smart PLS 3.0 program output, data processed by the author in 2026

Based on the PLS output (bootstrapping test) presented in Table 6, it can be explained that:

Hypothesis 1: From the original sample value of 0.879, the t-statistic value is 54.520 and the P-value is 0.000. These results prove that the Human Resource Development Strategy directly has a positive and significant effect on MSME Productivity with a relationship value of 0.879. The t-statistic value of $54.520 > t\text{-table } 1.968$ and the P-value of $0.000 < 0.05$ prove that hypothesis 1 in this study is accepted.

Qualitative Analysis

SWOT Analysis of Human Resource Development Strategies to Increase MSME Productivity in the Digital Economy Era

The purpose of this study is to analyze human resource development strategies to increase MSME productivity in the Digital Economy Era. The following is the analysis based on the four main components of SWOT: Strengths, Weaknesses, Opportunities, and Threats.

1. Strengths Analysis

The strength analysis in increasing MSME productivity through human resource development is as follows:

a. HR/MSMEs Have Business Experience.

MSMEs have been operating for years, gaining experience in managing production, understanding customer needs, and navigating market dynamics. This experience is crucial for adapting to digital transformation, as they understand the characteristics of their businesses. With this experience, developing digital competencies is easier than building business capabilities from scratch.

b. Have quality products

Quality products tailored to market needs are a key factor in maintaining customer loyalty and increasing competitiveness amidst digital competition. Quality products also offer greater opportunities for marketing through digital platforms, both marketplaces and social media.

c. High Commitment of Business Actors

A strong commitment to developing their business and a strong motivation to survive and thrive are crucial assets for participating in training, adopting new technologies, and innovating. This commitment accelerates the implementation of various human resource development programs.

d. Have Used Social Media

Most MSMEs have utilized social media as a means of promotion and communication with customers. While this use is still rudimentary, it demonstrates early readiness for digital transformation. Social media provides a gateway for MSMEs to expand their market at a relatively low cost.

e. Good Relationship with Customers

Good customer relationships are a vital asset for MSMEs. Established customer trust makes it easier for businesses to introduce new products, increase customer loyalty, and obtain valuable feedback for business development.

2. Weaknesses Analysis

The weaknesses that hinder the increase in productivity of MSMEs are as follows:

a. Digital Literacy Still Low

Some MSMEs lack the skills to utilize digital technologies, such as marketplaces, digital marketing, customer data analysis, and business management applications. Low digital literacy leads to suboptimal technology utilization, resulting in productivity gains that are not maximized.

b. Training Programs Not Yet Running Regularly

Human resource development training is still incidental and not yet a sustainable program. As a result, digital competency development is slow and unable to keep pace with rapid technological developments.

c. Limited Number of Human Resources

Most MSMEs still have a limited workforce, often requiring one person to cover multiple functions, such as production, marketing, administration, and finance. This situation results in less than optimal work efficiency.

d. Business Management is Not Yet Modern

Most MSMEs still manage their businesses manually, including financial record keeping, inventory management, and administration. This hinders operational efficiency and complicates data-driven decision-making.

3. Opportunities Analysis

Opportunities that can be utilized to increase MSME productivity are as follows:

a. Marketplace Development

The growth of various marketplace platforms provides opportunities for MSMEs to expand their market without having to open a physical store. Through marketplaces, MSME products can be marketed to various regions and even international markets.

b. Government Support

The government continues to promote the digitalization of MSMEs through various programs, such as digital entrepreneurship training, certification facilitation, financing assistance, business incubation, and digital marketing mentoring. This support can be utilized to improve human resource capacity and business productivity.

c. Increasing Demand for Online Markets

Changing consumer behavior, with more online purchases, presents a significant opportunity for MSMEs to increase sales. With the right digital marketing strategy, MSMEs can reach a wider consumer base.

4. Threat Analysis

Threats that have the potential to hinder increasing MSME productivity are as follows:

a. Global Competition

Digital transformation has made it easier for products from various countries to enter the Indonesian market. This increased competition, requiring MSMEs to improve product quality, efficiency, and innovation to remain competitive.

b. Very Rapid Technological Development

Digital technology is evolving rapidly, requiring continuous updating of human resource competencies. If MSMEs fail to keep pace with these developments, their business competitiveness will decline.

c. Entry of Imported Products

Imported products with lower prices or better quality pose a challenge for local MSMEs. Therefore, improving the quality of human resources is necessary to produce products with added value and high competitiveness.

d. Cyber Security Threats

The rise in digital business activity also increases the risk of cybercrime, such as data theft, transaction fraud, and business account hacking. Therefore, improving digital security literacy is a crucial part of any human resource development strategy.

The following are the results of the SWOT matrix:

Table 7. MatrixSWOT

	<i>Strengths(Strength)</i>	<i>Weaknesses(Weakness)</i>
Internal	1. HR/MSMEs Have Business Experience 2. Have quality products 3. High Commitment of Business Actors 4. Have Used Social Media 5. Good Relationship with Customers	1. Digital Literacy Still Low 2. Training Programs Not Yet Running Regularly 3. Limited Number of Human Resources 4. Business Management is Not Yet Modern
	<i>Opportunities(Opportunity)</i>	<i>Threats(Threat)</i>

	Strengths(Strength)	Weaknesses(Weakness)
Internal	1. HR/MSMEs Have Business Experience 2. Have quality products 3. High Commitment of Business Actors 4. Have Used Social Media 5. Good Relationship with Customers	1. Digital Literacy Still Low 2. Training Programs Not Yet Running Regularly 3. Limited Number of Human Resources 4. Business Management is Not Yet Modern
External	1. Marketplace Development 2. Government Support 3. Increasing Demand for Online Markets	1. Global Competition 2. Very Rapid Technological Development 3. Entry of Imported Products 4. Cyber Security Threats

Based on the results of the SWOT analysis above, the strategies that can be implemented are:

1. Improving digital competency of human resources through continuous training and certification;
2. Optimizing the use of marketplaces, social media, and digital platforms to expand marketing;
3. Strengthening digital technology-based business management systems to be more efficient and accurate;
4. Building collaborations with governments, universities, the business community, and technology providers to accelerate knowledge transfer and innovation;
5. Improving the ability to adapt to technological developments, changes in consumer behavior, and cybersecurity risks so that the productivity and competitiveness of MSMEs can be maintained sustainably.

CONCLUSION

Based on the results of the research and data analysis conducted, it can be concluded that the Human Resource Development Strategy has a positive and significant influence on MSME Productivity. Through the SWOT analysis, MSMEs are proven to possess several key strengths, such as experienced business owners, high product quality, strong commitment, social media utilization, and well-maintained customer relationships. Nevertheless, fundamental weaknesses remain to be

addressed, particularly low digital literacy, unsustainable training programs, limited human resources, and conventional management systems. Externally, the development of marketplaces, government support, digital training opportunities, and rising online market demand present significant opportunities to leverage. Conversely, challenges stemming from global competition, rapid technological advancements, imported products, and cybersecurity threats must be anticipated. Therefore, human resource development strategies need to focus on enhancing digital competence, continuous learning, utilizing digital technology, and strengthening managerial capacity so that MSME productivity can increase sustainably in the digital economy era.

This research also enriches the study on MSME productivity by demonstrating that productivity gains are not solely influenced by financial capital or technology, but also by the quality of human resources capable of adapting to the evolving digital economy. The implications of this research require MSME owners to integrate human resource development into their long-term business strategies. Top priorities include improving digital literacy, expanding technology competencies, offering consistent training, and modernizing business management systems using a data-driven approach, where strengthening digital marketing and financial management will boost operational efficiency, expand market reach, and drive business productivity. Meanwhile, for the government and stakeholders such as universities and supporting institutions, these findings underscore the importance of strengthening HR capacity-building programs through continuous training tailored to industry needs. Such training programs should not only focus on technical digital skills, but also cover managerial skills, innovation, cybersecurity, and market adaptability, where close collaboration between government, business actors, academia, and digital platform providers serves as the key to accelerating and equitably distributing the digital transformation of MSMEs.

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