

The Digital Inclusion and Empowerment of Halal Tourism MSMEs In Bengkulu City

Rahmat Putra Ahmad Hasibuan¹

¹Economics and Islamic Business Faculty, UIN Fatmawati Sukarno Bengkulu, Indonesia

Abstract. This research aims to analyze Halal tourism MSMEs in Bengkulu City interpret digital inclusion and integrate Islamic ethics into their business practices. Using a qualitative case study approach, this research involved in-depth interviews with seven informants (five MSMEs and two key stakeholders) in the Panjang Beach tourist area. Data were thematically analyzed using an integrative framework of Digital Inclusion Theory, the Capability Approach, and *Maqāṣid al-Sharī'ah*. The findings indicate that digital inclusion is highly diverse, creating "selective empowerment" driven by skill gaps, infrastructure deficits, and generational factors. Although technology offers economic opportunities, their realization is uneven. Crucially, Islamic ethical values function as a moral filter shaping digital behavior, emphasizing honesty, transparency, and fairness. This study concludes that genuine digital empowerment in this sector transcends mere technological adoption; it is a value-driven process requiring conversion capabilities and structural support aligned with *Maqāṣid* principles.

Keywords: Digital Inclusion, Halal Tourism, MSMEs, *Maqāṣid al-Sharī'ah*

1 Introduction

Digitalization transforms the global business landscape by embedding technology into daily operations and strategies. This transformation shifts from a traditional, product-oriented model to an interconnected among platform-based ecosystem (Yaqub & Alsabban, 2023). This system eliminates traditional boundaries between companies and industries, creating new collaborations and competitions. As the digital business ecosystem evolves, it impacts various sectors, not only technology-driven areas but also micro, small, and medium enterprises (MSMEs), driving innovation in products, services, and business models (Bresciani et al., 2021). For MSMEs, digital technology provides advantages that support strategic adaptation amidst economic uncertainty and rapid technological change. By adopting this technology, MSMEs can allocate resources more effectively, innovate, and expand market access, ultimately strengthening their capacity to interact with customers and increasing business resilience (Hariyanti & Kristanti, 2024). In Indonesia, the use of digital technology increased sales by 20–35% after adopting digital technology, and 64% expanded MSMEs market reach nationally and globally. Furthermore, digital payments have increased financial inclusion, making it easier for MSMEs to access funding and manage transactions, in addition to automating processes and increasing productivity. Digitalization has transformed MSMEs into more competitive, innovative, and resilient businesses, strengthening their role as pillars of economic development (Judijanto et al., 2023; Prasetyo, 2025).

The digital economy and the Islamic economy are developing in parallel, mutually reinforcing their global significance. Digitalization serves as a key driver of halal industry growth by increasing efficiency, transparency, and scalability across the halal value chain. Conversely, the ethical and fair foundations of the halal economy are driving the development of digital innovations aligned with Islamic principles. This progress not only supports business expansion but also aligns with the objectives of the *maqāṣid al-sharī'ah*, which emphasize economic, social, and environmental sustainability (Masood et al., 2025). Through this synergy, halal MSMEs become key actors in driving inclusive and sustainable economic growth. Digital technology enables these businesses to expand sales, reduce operational costs, and strengthen halal branding by reaching a wider customer segment. Digital payment systems support secure and Sharia-compliant transactions. In addition, digitalization also facilitates the use of halal-certified raw materials and increases supply chain transparency which in line with Islamic principles (Risnawati et al., 2025). In Indonesia, the government has accelerated its digital transformation program for the development of halal MSMEs. Policies such as Free Halal Certification (SEHATI) and the launch of digital platforms like SIHALAL aim to increase digital accessibility in the halal certification process for MSMEs. The government also facilitates digital literacy training through public-private partnerships to address challenges such as digital inequality. This parallel development of the digital and halal economies empowers halal MSMEs to innovate and expand while ensuring that this growth is ethical, fair, and sustainable in accordance with Islamic principles (Alfarizi & Ngatindriatun, 2022; Qizam et al., 2024).

However, digital inequality remains a barrier to the development of MSMEs. Indonesia's digital economy remains dominated by large corporations, accounting for approximately 70% of e-commerce transactions, while

MSMEs only account for around 12%. This is due to the digital infrastructure gap and limited digital literacy. Consequently, digital inclusion is limited, with platforms disproportionately benefiting those with existing resources, while marginalized groups such as MSMEs are not fully benefiting. Consequently, digital technology can reinforce existing inequalities and result in unequal forms of empowerment, rather than creating equitable opportunities (Heeks, 2022). In the halal tourism sector, policy initiatives have focused heavily on large urban areas and established destinations, neglecting the specific challenges faced by regional MSMEs. These small businesses often lack the digital literacy and institutional support needed to effectively participate in the halal digital economy. This urban-oriented approach contributes to digital gentrification, which profits in the digital ecosystem are increasingly concentrated among dominant actors, leaving behind less digitally capable small businesses. Such patterns contradict the principles of distributive justice emphasized in Islamic economics (Novita et al., 2024). Furthermore, the assumption that digital participation inherently generates empowerment is challenged by detrimental forms of digital incorporation, which MSMEs are integrated into digital systems in ways that benefit platform owners or larger urban firms. This digital divide extends beyond issues of access to the quality of participation. Unequal empowerment arises when digital systems are designed without taking into account the lived realities of MSMEs, creating detrimental inclusion or even creating new forms of exclusivity (Heeks, 2022).

Bengkulu City, located on the west coast of Sumatra, is characterized by its extensive coastline and rich cultural heritage. Its diverse landscapes make the province a leading coastal tourism destination. With a population of over 86% Muslim, Bengkulu City possesses demographic and natural advantages that support the growth of halal tourism and create strong demand for services and products aligned with Islamic principles (Novita et al., 2024). Tourism MSMEs in Bengkulu City play a key role in providing a halal tourism experience by ensuring Muslim visitors have access to products and services that align with Islamic principles. MSMEs in this destination offer products and services ranging from halal food and local crafts to Muslim-friendly accommodations, enhancing the appeal of coastal tourism while supporting tourists' spiritual and practical needs. Thus, these businesses contribute to visitor comfort and strengthen Bengkulu's position as a halal tourism destination (Damarsiwi et al., 2020). The provincial government and the National Committee for Islamic Economics and Finance (KNEKS) identified halal tourism as a strategic pillar for economic diversification. These policies include promoting cultural events such as the Tabut Festival, strengthening halal culinary, and improving public facilities to meet Islamic standards. KNEKS also supports this by facilitating access to halal certification, supporting digital literacy programs, and encouraging the integration of Islamic finance for MSMEs (Mujiatun et al., 2023a; Sari et al., 2024). However, digital adoption among halal MSMEs remains unequal. Many of these businesses face significant barriers and difficulties transitioning, making them vulnerable in an increasingly competitive digital marketplace. Those with digital readiness and access to resources tend to benefit from existing policies, while others are left behind due to obstacles such as limited digital literacy, inadequate access, and inadequate digital marketing skills. This digital divide reinforces structural inequalities in the MSME sector and diminishes the broader economic impact of digitalization in this tourism region (Damarsiwi et al., 2020; Hakim et al., 2023).

Previous studies have examined digital technology and halal SMEs, demonstrating increased competitiveness and productivity. The use of digital marketing also increases customer engagement and reduces operational costs, while halal certification enhances consumer trust and credibility (Damarsiwi et al., 2020; Mujiatun et al., 2023b). However, studies examining the deeper socio-cultural and ethical dimensions of MSME adaptation within an Islamic economic framework are still limited. In addition, research gaps remain regarding regional disparities and limited attention to values-based businesses. Existing studies in Bengkulu largely emphasize marketing outcomes and the halal certification process, while neglecting empowerment mechanisms and the integration of Islamic ethics into MSME practices (Hakim et al., 2023; Julika et al., 2024; Novrianda & Shar, 2025). Most research is also normative, offering broad policy recommendations that are not grounded in the day-to-day realities of MSMEs. This lack of context-sensitive analysis obscures the complexities of evolving digital inclusion within the halal tourism ecosystem (Jailani et al., 2024; Mujiatun et al., 2023; R et al., 2024). To address this gap, research based on the experiences of MSMEs is crucial for capturing the realities of business life in Bengkulu's halal tourism sector. This study examines how halal tourism MSMEs interpret digital inclusion and embed Islamic values in their business practices. By situating digital engagement within the moral and economic fabric of local communities, this research provides an understanding of sustainable halal tourism development. Thus, this study advances theoretical insights on Islamic digital inclusion and offers practical guidance for promoting equitable and value-aligned digitalization policies for halal tourism MSMEs.

2 Literature Review

2.1 Digital Inclusion Theory

Digital inclusion theory, as conceptualized by Gurstein and Van Dijk, offers a multidimensional framework for understanding organizations engage with digital technologies in ways that promote equitable participation and socioeconomic advancement. This theory emphasizes that digital inclusion is not simply about providing internet connectivity or distributing devices; it also involves interconnected processes that encompass access, skills, and meaningful use. Access relates to the availability and affordability of digital infrastructure (Gurstein, 2003; Van Dijk, 2020). Without adequate access, individuals and organizations remain marginalized from participation in the digital economy and broader digital society. However, access alone is not sufficient to ensure digital inclusivity; factors such as the quality, reliability, and cost of infrastructure are also important (Méndez-Domínguez et al., 2023a). Digital skills relate to the competencies to effectively navigate, interpret, and apply digital technologies, from basic operational functions to more complex problem-solving and critical thinking in digital contexts. These skills are influenced by factors such as education, socioeconomic status, and prior exposure to technology, as individuals with limited skills are less able to take advantage of digital opportunities or adapt to rapidly evolving technologies (Jia et al., 2024). Meaningful use refers to the capacity to engage with digital technologies in ways that are purposeful, empowering, and aligned with users' specific objectives. It extends beyond basic technical skills to include socio-technical awareness, critical digital literacy, and the ability to make informed choices about how technology is adopted. Moreover, meaningful use is a dynamic process shaped by broader contextual factors, including cultural norms and the surrounding social environment (Hosman & Comisso, 2020).

However, selective inclusion remains a significant problem. Not all businesses benefit equally from digitalization due to persistent barriers to access, skills, or the ability to meaningfully use technology. This gap is shaped by structural and contextual factors that influence the ability of businesses to fully benefit from digital transformation. It also exacerbates inequalities between more advantaged groups and those marginalized by digital systems (Ragnedda et al., 2022). In the tourism industry, this disparity between urban and rural or remote tourism destinations is a key driver of selective inclusion. MSMEs in more developed regions benefit from better digital infrastructure and internet access, while MSMEs in less connected areas struggle to participate in digital tourism platforms (Lei et al., 2023). For MSMEs, this poses a challenge in empowering their businesses. This unequal distribution of benefits is shaped by disparities in digital access and literacy. Unequal access to infrastructure limits MSME participation, especially for MSMEs in rural and less developed areas. The digital skills gap also reinforces selective inclusion, as MSMEs lack the competencies and literacy needed to effectively leverage e-commerce, digital marketing, and fintech to leverage digital technologies. The impact of selective inclusion will not only impact local economic growth but also socially. This limits job creation, innovation, and the potential of MSMEs to contribute to poverty reduction and regional equity (Hariyanto et al., 2025; Lei et al., 2023).

2.2 Capability Approach Theory

The Capability Approach, conceptualized by Amartya Sen, shifts analytical attention from material inputs to the freedoms and opportunities individuals can attain, thus positioning empowerment as an increase in the substantive choices of economic accumulation. This theory conceptualizes development and well-being not in terms of resources, income, or utility, but rather through the expansion of individuals' actual capabilities to live a life they "reason to value." (Amartya Sen, 1999). The Capability Approach focus on two concepts: functioning and capability. Functioning refers to the actual states and activities a person successfully achieves, such as being healthy, educated, or participating in community life. Capability, on the other hand, represents the freedom an individual has to choose among various possible functioning's. The Capability Approach also places freedom and agency at the core of empowerment. Freedom is differentiated into instrumental freedoms and substantive freedoms while Agency refers to an individual's capacity to act and bring about change in accordance with their own values and goals. From this perspective, conversion factors are a crucial element explaining resources do not automatically transform into empowering capabilities. This approach emphasizes that a business actor's ability to utilize resources is influenced by personal, social and cultural, environmental, and structural factors. Therefore, resource ownership does not necessarily enhance capabilities if the conversion factors are supportive (Ahmad & Wasito, 2023; Clark et al., 2019).

In Halal tourism MSMEs, this framework emphasizes that empowerment depends not only on resource ownership but also on the extent to which MSMEs possess the capability or real freedom to utilize those resources to achieve valuable business goals. Functioning's in halal tourism MSMEs encompass actual achievements such as increased sales, technology adoption, or halal certification, while capabilities encompass the choice space that enables these achievements, such as access to education, digital literacy, Islamic financing, and regulatory support. Agency in halal tourism MSMEs encompasses the ability to make strategic decisions and manage a business independently, as well as the conversion process influenced by personal, socio-cultural, and structural factors that determine which resources can be transformed into meaningful capabilities (Mishra & Kiran, 2024). This approach states that digital technology possessed by MSMEs does not automatically result in equitable empowerment. This approach emphasizes that the success of digital transformation is determined not only by the

provision of technology but also by the extent to which MSMEs have the capability to utilize that technology to achieve real freedom in business development. By distinguishing between functions and capabilities, this approach reveals that digital empowerment is only achieved when MSMEs can choose and use technology independently and meaningfully. From this perspective, agency becomes the primary indicator for making decisions to increase reach. However, digital empowerment is often hampered by conversion factors, such as low digital literacy, quality of connectivity, or the complexity of halal certification requirements that hinder the use of digital services. As a result, MSMEs with the same access to technology can experience different levels of digital empowerment (Kibor, 2024; Kurnianingrum et al., 2025).

2.3 Halal Tourism MSMEs

Halal tourism is defined as a segment of the tourism industry that provides services, products, and experiences aligned with Islamic principles. This concept emphasizes not only religious adherence but also comfort, safety, and inclusivity, ensuring that tourists can fulfill their religious obligations. Key elements of halal tourism include Sharia-compliant services, the implementation of Islamic business ethics, and social sustainability. These components collectively ensure that halal tourism destinations offer halal food, adequate prayer facilities, ethical business interactions rooted in honesty and fairness, and socially responsible tourism that supports cultural preservation and community well-being which align to the Sustainable Development Goals (SDGs) and the principles of *maqāṣid al-sharī'ah* (Azam et al., 2019). In Indonesia, the development of halal tourism is regulated through various regulations, such as the DSN-MUI fatwa No. 108/2016 and several regional regulations. These regulations provide the legal basis and operational guidelines for tourism industry players to ensure Sharia compliance and consumer protection. Bengkulu halal tourism industry also adapts this to local wisdom and community participation by introducing halal tourism as a brand and promoting Islamic-themed cultural events such as the Tabot Festival. With this synergy, Bengkulu has the potential to become one of Indonesia's leading, inclusive and sustainable halal tourism destinations (Sari et al., 2024; Wardhani, 2023).

Halal tourism MSMEs are crucial economic drivers and play a central role in the development of halal tourism. The concept of Halal MSMEs encompasses the production and distribution of goods and services that fully comply with Islamic law, ensuring halal products for Muslim consumers including halal-certified raw materials, cleanliness and safety, and avoiding contamination with non-halal substances. The scope of halal MSMEs extends beyond the food sector to include cosmetics, pharmaceuticals, and various services, reflecting the broader halal lifestyle movement. Awareness and understanding of halal principles among MSME owners is crucial, as it directly shapes consumer trust and purchasing behavior (Nafis et al., 2024). This concept is important in Indonesia because the majority Muslim population drives strong demand for halal products and MSMEs play a key role in the national economy. Halal MSMEs play a role in strengthening the image of Indonesian tourist destinations. Halal-certified products and services provide added value that differentiates tourist destinations and expands the market for Muslim tourists (Suseno et al., 2023). In Bengkulu City, halal tourism MSMEs play a role in producing souvenirs and crafts typical of Bengkulu City that have received halal certification. These products are a unique attraction and expand the MSME market to a wider segment of Muslim tourists. Furthermore, halal tourism MSMEs also play a role in supporting the promotion of Bengkulu's tourism destinations through creative and innovative products for tourists. This involvement of halal MSMEs in the supply chain, from raw materials to distribution of halal tourism products, creates jobs and increases community income, while reducing economic disparities (Julika et al., 2024).

2.4 Maqāṣid al-Shariah Framework

Maqāṣid al-Sharī'ah represents a philosophical foundation within Islamic jurisprudence that articulates the overarching aims of sharia in promoting human welfare and preventing harm. Beyond its role as a legal construct, it functions as an ethical value system that guides all dimensions of human conduct and underpins moral decision-making in socio-economic life. Building on the formulations of al-Ghazali and al-Shatibi, the framework centers on five essential safeguards: *ḥifẓ al-dīn* (protection of faith), *ḥifẓ al-naḥs* (protection of life), *ḥifẓ al-'aql* (protection of intellect), *ḥifẓ al-māl* (protection of wealth), and *ḥifẓ al-nasl* (protection of lineage). The protection of faith entails ensuring the freedom, preservation, and continuity of religious practice, including the safeguarding of moral values within society. The protection of life encompasses fulfilling basic human needs and promoting health, safety, and well-being. Protecting intellect involves nurturing and safeguarding human cognitive capacities by preventing anything that may impair rational judgement. The protection of lineage focuses on maintaining family integrity, generational continuity, and the moral fabric of society. Meanwhile, the protection of wealth emphasizes the preservation of economic rights, responsible stewardship of resources, and the empowerment of communities through sustainable economic practices. Collectively, these five dimensions form a dynamic and evolving framework that adapts to contemporary challenges while upholding the principles of justice, welfare, and social sustainability.

In halal tourism MSME empowerment, the *Maqāṣid al-Sharī'ah* framework provides a comprehensive ethical foundation for understanding how economic progress and digital advancement should enhance human well-being.

Rather than viewing business solely as a profit-oriented pursuit, MSMEs are positioned as agents of public welfare, justice, and community protection. The principle of *hifẓ al-dīn* guides ethical and transparent business conduct while digitalization expands access to spiritual and values-based education. *Hifẓ al-naḥs* is reflected in the creation of safe, healthy, and inclusive business environments supported by digital services that improve entrepreneurial welfare. *Hifẓ al-ʿaql* is realized through strengthened digital and managerial literacy, enabling MSMEs to adopt new technologies, reduce the digital divide, and innovate. *Hifẓ al-nasl* underscores the importance of supporting MSME families and ensuring sustainability across generations, with digital inclusion opening pathways for youth participation in the creative and technological economy. Furthermore, *hifẓ al-māl* emphasizes responsible financial management, which digital tools enhance transparency, efficiency, transaction security, and access to Islamic financial technology as a catalyst for equitable and Sharia-compliant MSME growth.

2.5 Theoretical Model

This study uses an integrative framework to analyze the complex socio-technical processes underlying MSME empowerment. Conventional analyses of digital adoption often fall into technological determinism, assuming that access to technology automatically generates positive economic impacts. These models fail to account for the persistent "selective inclusion" or "adverse incorporation" that define the reality for marginalized businesses like MSMEs (Dharma & Yudiono, 2025; Johri et al., 2024; Sun & Zhang, 2024). Therefore, the model synthesizes three distinct theoretical streams to conceptualize empowerment not as a mere outcome, but as a negotiated and value-laden process. Digital Inclusion Theory offers a diagnostic framework for mapping MSME digital engagement. It moves analysis beyond the binary "digital divide" by distinguishing between access, skills, and meaningful use. However, the theory is descriptive and identifies inequities in access and technological tools, but without providing an explanation for the differences in outcomes experienced by individuals with similar access (Heeks, 2022; Méndez-Domínguez et al., 2023).

This model integrates Digital Inclusion into the Capability Approach, which provides the primary analytical framework. It shifts the focus from resources to the capabilities of MSMEs, namely the genuine freedoms and opportunities individuals possess to achieve their "valued" functions. In this integrated model, digital inclusion components are conceptualized as essential resources and personal/social "conversion factors." The use of the Capability Approach allows us to investigate how structural, social, and personal factors mediate the conversion of digital resources into tangible and valuable business functions (Ahmad & Wasito, 2023). In Halal Tourism MSMEs, this process is not solely driven by economic rationality but is integrated by specific values. *Maqāṣid al-Sharīʿah* serves as a critical normative framework and possesses "valued functions" that MSMEs strive for. Empowerment is not only about maximizing profits *hifẓ al-māl* but also about upholding ethical behavior *hifẓ al-dīn*, ensuring well-being *hifẓ al-naḥs*, maintaining intellectual honesty in marketing *hifẓ al-ʿaql*, and protecting the reputation of family and society *hifẓ al-nasl*. These *Maqāṣid* act as active ethical filters that shape entrepreneurial agency. They guide how MSMEs navigate the digital opportunities and risks that impact their daily practices. This integrative model conceptualizes empowerment as Value-Based Digital Empowerment of Halal Tourism MSMEs, with the concept that meaningful empowerment occurs at the intersection of three components: ownership of digital access and skills (Inclusion), the ability to convert them (Capability Approach), and alignment with fundamental ethical and moral commitments (Achmad Bashori et al., 2024; Fathma et al., 2024).

3. Methodology

This study uses a qualitative case study approach to explore how halal tourism MSMEs in Bengkulu City experience digital inclusion and how these processes shape economic empowerment within an Islamic ethical framework *Maqāṣid al-Sharīʿah*. This qualitative approach is appropriate because digital inclusion is not simply a matter of infrastructure or technology, but rather a subjective and value-laden process shaped by literacy, social norms, and religious principles (Creswell & Poth, 2018; Yin, 2018). This research was conducted in the coastal tourist area of Panjang Beach, Bengkulu City, which is a key zone for halal tourism development and exhibits diverse digital readiness. The informants in this study were seven informants consisting of five MSMEs such as culinary, souvenir, local fashion, homestay, transportation, and supplemented by two key informant religious figure and representative from a tourism manager who were selected through purposive sampling based on their relevance and capacity to provide rich insights (Hakim et al., 2023c; Naufal & Santoso, 2024; Sari et al., 2024).

Data collection was conducted through in-depth semi-structured interviews, observations of offline and online business practices, and analysis of supporting tools such as promotional materials and MSME digital content. This data collection strategy enabled the study to capture the practical realities of digital adoption as well as the Islamic perspectives that shape MSME business activities (Yin, 2018). The data was analyzed using Thematic Analysis, which involved coding transcripts, identifying patterns, and synthesizing themes related to digital inclusion, capability, and the *Maqāṣid al-Sharīʿah* framework to build an interpretive framework linking technology engagement with values-based empowerment. Triangulation of data sources, reflexivity, and audit trails were used

to ensure credibility and trustworthiness, while ethical protocols were maintained through informed consent, confidentiality, and cultural-religious sensitivity throughout the research process.

4. Findings

4.1 Overview of the Empirical Setting

This study was conducted in Bengkulu City, Indonesia, a region actively developing its halal tourism ecosystem. Field research focused on major tourist centers, particularly the coastal area of Panjang Beach, the city's primary tourist destination. This destination is home to a dense network of MSMEs, crucial to the local tourism economy, and provides a rich "natural laboratory" for studying the gap between digital inclusion and the realities of MSME empowerment. The informants consisted of five MSMEs representing the main pillars of the halal tourism ecosystem and two additional key informants: local religious leaders and tourism managers. The business informants ranged in age from 28 to 56, had varying business experience from 3 to 20 years, and varied levels of digital adoption from "Minimal/Intermittent" to "High Intensity." This diversity highlights the generational gap and skill differences that are at the heart of mapping diverse digital inclusion leading to selective empowerment of halal tourism MSMEs.

Table 1. Research informants' characteristics

No	Role / Type of Business	Years in Business	Duration of Digital Use	Characteristics
1	Owner, Culinary	15 years	Minimal / Intermittent	Older generation, limited digital literacy.
2	Owner, Souvenirs	5 years	Approx. 5 years (Mainly WhatsApp/QRIS)	Intermediate digital skills, in-store sales supplemented by digital payments.
3	Owner, Local Fashion	3 years	Approx. 3 years (High intensity)	Younger generation, active and skilled social media user.
4	Owner, Homestay	4 years	Approx. 4 years (Strategic use)	Strategic digital skills; heavily reliant on Google Maps & tourism platforms
5	Owner, Transportation	12 years	Long-term (Proxy Use)	Older generation; relies on proxy digital inclusion (child manages digital bookings).
6	Religious Figure	N/A	N/A	Provides Maqāsid al-Sharī'ah perspective
7	Tourism Manager	N/A	N/A	Provides context on infrastructure and MSME ecosystem.

4.2 Diverse Digital Inclusion of MSMEs

Digital inclusion among halal tourism MSMEs in Bengkulu City exhibits varied patterns in their digital activities. MSMEs possess digital devices, particularly mobile phones. However, MSMEs operate within a broad spectrum of inclusion, shaped by differences in connectivity, digital skills, business needs, and sociocultural factors that do not guarantee equal levels of digital participation. While device ownership is universal, internet instability emerges as a structural barrier limiting MSME participation in digital platforms. MSMEs located around the Panjang Beach tourist area cited fluctuating network quality, which disrupts real-time communication, delays content uploads, and impacts transaction reliability. A culinary MSME located in the Panjang Beach tourist area complained that the "frequently intermittent" network connection made it "stressful" to upload content. This sentiment was echoed by a homestay MSME who confirmed that "unstable internet is the main problem," which can even lead to failed QRIS transactions. This instability results in irregular digital activity and weak online visibility, resulting in partial rather than full inclusion. Digital inclusion also varies based on digital goals and platform adoption. Food and beverage businesses rely on visual social media platforms like Instagram and TikTok, while service-oriented MSMEs prefer WhatsApp for its simplicity. Homestay operators demonstrate more strategic digital engagement, using Google Maps and Instagram to attract non-local visitors. These differences suggest that inclusion is shaped by sectoral demands: businesses that rely on visuals require more sophisticated digital engagement than those that rely on face-to-face communication.

Generational and social factors also vary levels of inclusion. Younger MSMEs demonstrate greater adaptability to digital tools like Reels, Stories, and basic analytics. Conversely, older business owners tend to rely on their children or relatives to manage online business activities, resulting in what is known as proxy digital inclusion, which access is available but capabilities are externally supported. From a Capability Approach perspective, this reflects the gap between resources and the ability to transform them into functional digital competencies. Financial digitalization, specifically the QRIS payment system, is a form of inclusion that is uniformly adopted by MSMEs. MSMEs with limited social media skills also use QRIS due to its simplicity and

ease of use. The culinary MSME explained its appeal in practical terms, saying, "Using QRIS is easy and there's no need to worry about giving change; the money goes straight in." However, this form of inclusion remains dependent on network stability, indicating that infrastructure inconsistencies permeate all layers of digital participation. This situation suggests that MSMEs are not experiencing digitalization as a single, equal platform, but rather as a differentiated concept of inclusion. MSMEs' digital realities range from basic connectivity to more planned and strategic engagement.

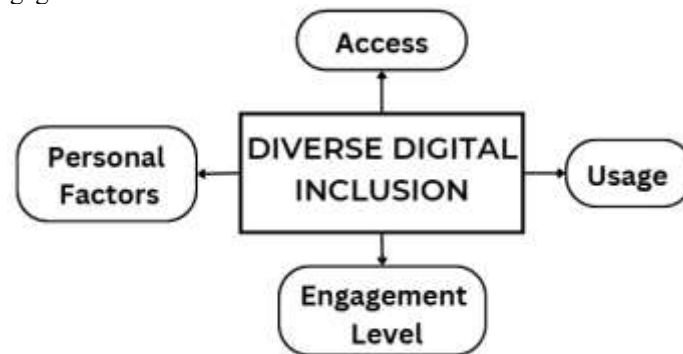


Fig. 1. Dimensions of Diverse Digital Inclusion

4.3 Digitalization as Economic Opportunity

The use of digital technology presents significant economic opportunities for halal tourism MSMEs in Bengkulu, especially those able to utilize digital tools aligned with their business models. MSMEs report that digital technology is a low-cost yet powerful marketing tool aimed at increasing visibility, attracting tourists, and improving transaction efficiency. In this regard, MSMEs utilize social media platforms such as Instagram, Facebook, and TikTok, as well as Google Maps, consistently uploading product photos and maintaining active online engagement, resulting in broader customer reach and more frequent inquiries. Homestay MSMEs report that Instagram and Google Maps are the primary means for visitors to find their accommodations, demonstrating that digital presence directly influences the decisions of out-of-town tourists. Homestay MSMEs stated that "Google Maps is a must" because foreign tourists use it to find accommodation, and Instagram is important "to see photos of the rooms." This demonstrates that digital presence directly influences the decisions of tourists. Digitalization also creates operational economic opportunities. MSMEs acknowledge that the implementation of QRIS for cashless transactions improves cash flow stability and enhances customer perceptions of professionalism. MSMEs note that QRIS is preferred by younger consumers and tourists because it speeds up the payment process and minimizes errors. Moreover, digital tools also strengthen entrepreneurial agency. MSMEs with higher levels of digital readiness demonstrate confidence in managing their businesses by experimenting with promotional strategies and responding to customers. These capabilities-driven opportunities enable MSMEs to negotiate and respond to consumer demand. Furthermore, basic digital competencies such as posting photos and uploading reels to social media also lead to increased customer engagement.

However, the impact of digitalization on the MSME economy is not evenly distributed. MSMEs with digital skills and stable internet access experience better business outcomes than those with limited digital literacy. Although its use is not yet evenly distributed, this confirms that digitalization serves as an economic driver, expanding market reach, supporting financial transparency, and strengthening MSMEs' ability to compete in the halal tourism ecosystem. Although its use is not yet evenly distributed, this confirms that digitalization serves as an economic driver, expanding market reach, supporting financial transparency, and strengthening the ability of MSMEs to compete in the halal tourism ecosystem. This situation illustrates that digitalization offers MSMEs a substantial path to economic growth, particularly by increasing visibility, streamlining transactions, and strengthening business agility. The extent to which these opportunities are realized depends on the capabilities and consistency of MSMEs' digital engagement.



Fig. 2. Digital Economic Opportunity Components

4.4 The Digital Divide and Selective Empowerment

Halal tourism MSMEs in Bengkulu do not benefit equally from the potential use of digital technology, but instead develop a pattern of selective empowerment, which some MSMEs grow significantly while others are left behind due to structural constraints despite having sufficient device ownership. The primary source of this disparity is the uneven digital capabilities of MSMEs, with a gap between younger and older generations. Younger generations have been exposed to the digital ecosystem, they demonstrate proficiency in managing social media and analyzing basic business engagement metrics, while older MSMEs or those with limited experience demonstrate hesitation and uncertainty regarding digital devices, relying on relatives to manage their businesses online as admitted by a Culinary MSME owner that said "I am 'gaptek' (technologically illiterate) because I am old." This dependency results in fragmented and inconsistent digital activities, limiting their visibility and competitiveness. From a capability perspective, MSMEs' ownership of digital devices does not translate into empowerment, as their inability to manage them translates into meaningful economic benefits. This gap is exacerbated by inconsistencies in infrastructure, such as fluctuating internet network quality in the Panjang Beach tourist area. For MSMEs already struggling with digital skills, unstable connectivity worsens their online business performance, creating stagnation in business development.

The visibility gap among MSMEs also stems from pressures driven by digital platforms. MSMEs with limited skills in navigating social media algorithms feel disconnected from the digital marketplace and unable to compete with more skilled MSMEs with extensive digital content production. MSMEs with strong digital capabilities report increased sales and more stable revenue streams, while others perceive digitalization as a burden and misaligned with their capacities and resources. For them, digital tools do not generate empowerment but instead create stress, frustration, and a sense of being left behind in the increasingly digital halal tourism landscape. These findings suggest that digitalization in Bengkulu serves as a selective mechanism for business empowerment. The digital divide here is not defined by access to devices but rather by the interplay of literacy, connectivity, confidence, and platform dynamics.

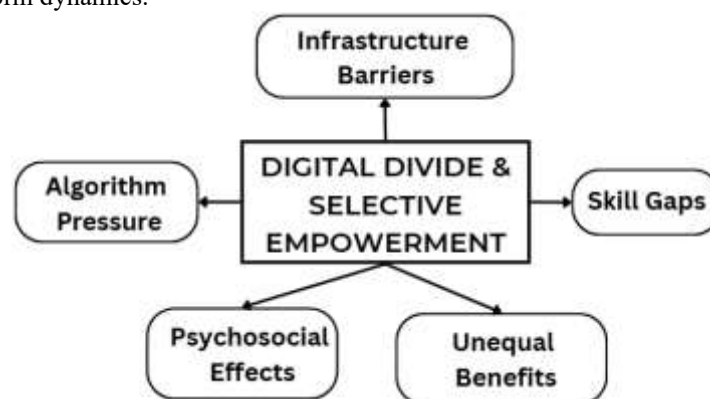


Fig. 3. Digital Divide and selective empowerment factors

4.5 Islamic Ethical Values Shaping Digital Behavior

Islamic ethical values play a significant role in shaping how halal tourism MSMEs in Bengkulu City interact with digital technology. The use of digital technology is not merely applied as a technical or business process, but rather emphasizes values such as honesty, trustworthiness, transparency, simplicity, and pursuing halal livelihoods. This ethical orientation influences not only how MSMEs present themselves online, but also how they interact with customers, manage information, and evaluate the appropriateness of specific digital strategies. MSMEs describe honesty and transparency as key obligations governing their digital business behavior. They avoid exaggerating product quality or manipulating visual representations, viewing such actions as deception, which is ethically unacceptable under Islamic principle. MSMEs articulate this clearly by stating that edited photos "must still display the original product," underscoring their rejection of overly aggressive marketing strategies that prioritize appeal over accuracy. This moral stance reinforces a preference for authenticity over maximizing engagement, positioning honesty as an ethical imperative rather than a strategic choice.

Ethical considerations shape how MSMEs engage in digital transactions and interact with customers. The QRIS cashless payment system is not only seen as a modern convenience but also as an instrument that strengthens fairness and accountability. MSMEs emphasize that transparent payment flows reduce misunderstandings and protect both parties from problems, aligning with digital financial behavior in accordance with Islamic economic principles of trustworthiness and fairness. Courtesy and timely responses to customers are also treated as moral responsibilities, with MSMEs demonstrating respectful communication with consumers as a form of propagating Islamic values through daily business practices. The Islamic principles of the *maqāṣid al-sharī'ah* framework are

implemented by MSMEs in their daily digital business practices. *Hifz al-dīn* manifests in a commitment to upholding ethical online behavior and avoiding practices deemed morally harmful. *Hifz al-nafs* manifests in an emphasis on protecting customer well-being through accurate information, non-pushy marketing, and respectful communication. *Hifz al-‘aql* is reflected in efforts to avoid the spread of misleading content and ensure that digital interactions maintain clarity and rational judgment. This practice is also explained by religious leaders who say "Technology is a tool... In business, the main thing is *Hifz al-Mal* and *Hifz al-Aql*, so don't cheat." *Hifz al-māl* is particularly evident in the implementation of transparent QRIS digital payments and accurate pricing to maintain economic justice. Furthermore, *hifz al-nasl* manifests in efforts to maintain a modest digital identity, avoid inappropriate content, and uphold the reputation of the community and family, with some MSMEs entrusting younger family members to assist in ethical digital engagement.

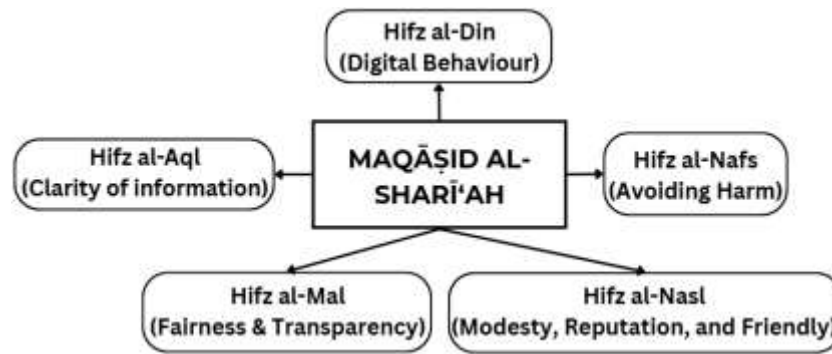


Fig. 4. *Maqāṣid al-Sharī'ah* Framework in Digital Practice

5. Discussion

The findings of this study indicate that digitalization among halal tourism MSMEs in Bengkulu City is not a linear process, but rather a multi layered and value-based phenomenon shaped by the interaction of digital inclusion, individual capabilities, structural inequalities, and Islamic ethical norms. This study proposes an integrated interpretive model called "Value-Driven Digital Empowerment." This model synthesizes three key frameworks that have been identified: Digital Inclusion, Capability Approach, and *Maqāṣid al-Sharī'ah*. These elements form an interconnected system which technological, social, and moral dimensions converge to influence halal tourism MSMEs navigate the digital business landscape of the local tourism sector. The varying levels of digital inclusion among Halal MSMEs represent distinct ecosystems, which disparities in connectivity reliability, digital literacy, self-confidence, and the suitability of technological tools to specific business needs collectively determine their evolving digitalization capabilities and their benefits. MSMEs equipped with stronger digital skills, creative competencies, and stable internet access are able to transform digital tools into better visibility, broader customer reach, and increased revenue. Their ability to maintain online engagement, produce engaging content, and respond quickly to customers ensures a competitive position in the tourism market. In contrast, halal MSMEs with limited skills and unstable connectivity experience fragile digital participation, often overlooked by algorithmic logic that prioritizes active accounts or attractive visuals. This unequal distribution of digital benefits marks a shift from an access-based digital divide to one defined by capabilities and outcomes.

The findings align with existing studies on the digital divide. However, these findings require a more complex understanding of the "gap," arguing through the lens of the Capability Approach, which posits that the most critical disparities lie not only in access or skills, but also in the conversion factors that enable MSMEs to transform technology access into meaningful business functions (Amartya Sen, 1999; Van Dijk, 2020). This inequality demonstrates a pattern of selective digital empowerment in the halal tourism sector, which fluctuating tourist demand requires rapid digital responses. When connectivity is unreliable, under-resourced MSMEs struggle to meet demand, resulting in a digitally stratified entrepreneurial environment which visibility, engagement, and customer acquisition become privileges reserved for those with adequate competencies and structural support. This selective empowerment critiques the assumptions of Digital Optimism and reveals that despite increasing access to online tools and platforms, inadequate infrastructure and limited digital literacy still limit the potential benefits of digitalization. Consequently, the benefits of digitalization are unevenly distributed, necessitating equitable training, mentoring, and infrastructure improvements to ensure that technology truly enhances competitiveness and inclusion, rather than deepening existing inequalities.

These findings also indicate that Islamic ethical values shape MSMEs' digital behavior and mediate their engagement with digital technology opportunities. Decisions related to content presentation, customer interactions, and digital payment practices are filtered through moral commitments rooted in Islamic teachings. Ethics are embodied in honest product representation in branding, respectful communication, and financial transparency in accordance with the objectives of the *Maqāṣid al-Sharī'ah*, including the protection of faith, well-being, intelligence, wealth, and family reputation. These principles provide MSMEs with a moral compass that

promotes responsible digital engagement, reduces perceived risks, and strengthens trust-based relationships with customers. The promise of empowerment without digital literacy among MSMEs demonstrates that these opportunities are not realized evenly and often reinforce inequalities. Therefore, prioritizing *Maqāṣid al-Sharī'ah* in digitalization requires more than theoretical recognition. It requires practical and ongoing support that integrates Islamic values into daily business practices. With this comprehensive integration, technology can function not only as a profit-generating tool, but also as a means to advance social justice and sustainable welfare in the digital business ecosystem of Halal MSMEs.

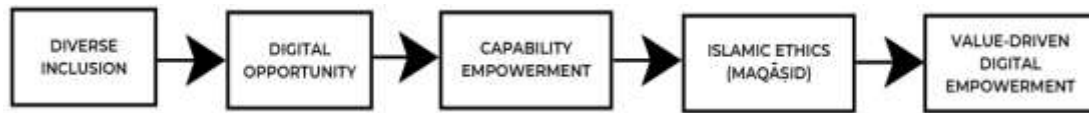


Fig. 5. Value-Driven Digital Empowerment Conceptual Framework

This study advances the theoretical debate on digital inclusion and MSME empowerment by demonstrating that digitalization is not simply a function of technology access, but is shaped by the interaction of capabilities, structural inequalities, and value-based ethical filters. First, by integrating the Capability Approach with digital inclusion theory, this study conceptualizes digital inequality as a conversion gap, emphasizing that the primary barrier is not access or skills per se, but rather the differing abilities of MSMEs to transform digital tools into meaningful economic outcomes. Second, the findings extend the existing digital divide literature by identifying selective digital empowerment which algorithmic visibility, connectivity stability, and platform responsiveness systematically favor certain MSMEs while marginalizing others. Third, the integration of *Maqāṣid al-Sharī'ah* introduces a new ethical lens to the study of digitalization, demonstrating that faith-based moral commitments serve as interpretive filters that shape how technology is adopted and constrained in MSMEs' everyday business practices. This ethical mediation remains underexplored in mainstream digital inclusion literature, and its presence in this study offers a value-based theoretical model that explains the varying digital behaviors among MSMEs despite similar levels of access.

This study offers a contextual understanding of digitalization among halal tourism MSMEs in Bengkulu, but several limitations should be noted. The qualitative findings are based on a limited number of informants within a specific geographic and cultural context, thus limiting generalizability to other regions or MSME sectors. Reliance on self-reported experiences may introduce recall bias or social desirability effects, and the rapidly evolving nature of digital technology means that observed patterns represent a specific moment in time. Furthermore, although Islamic ethical values emerged as an important interpretive framework, this study did not examine how these values vary across demographic groups, leaving potential generational or sectoral differences unexplored. Future research should utilize larger, more diverse samples and employ longitudinal or comparative designs to examine how digital inclusion and empowerment evolve across different regions, sectors, and demographic groups. Further studies could also more systematically measure the influence of Islamic ethical values and explore how these values interact with digital literacy and capability development. A mixed-methods approach or digital ethnography would be valuable for capturing the real-time digital practices and algorithmic dynamics that shape MSMEs' online engagement.

6. Conclusion

Digitalization in the halal tourism MSME sector in Bengkulu City is uneven and mediated by specific values. It is shaped by the interaction between digital capabilities, infrastructure conditions, and Islamic ethical commitments. Although ownership of technological devices is widespread, meaningful engagement with digital technologies depends on stable digital access, digital literacy, and the confidence to participate in digital business activities. This uneven distribution of economic benefits from digital technologies highlights the access-centric limitations to digital inclusion and emphasizes digital transformation as an outcome shaped by conversion factors, the socio-technical environment, and the cultural framework that conditions MSME business behavior. Islamic ethical values play a central role in guiding how Halal MSMEs interpret and act in the digital business environment. Halal MSMEs utilize principles embedded in the *maqāṣid al-sharī'ah* to treat digitalization as a morally bound process. The results of this study demonstrate a values-driven digital empowerment model which technological proficiency alone is not sufficient. Empowerment emerges when digital capabilities are reinforced by supportive structural conditions and grounded in ethical commitments.

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