

The Role of Partnerships with Startups in Promoting Innovation and MSME Development for Poverty Alleviation

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ABSTRACT

Partnerships with startups have become an effective strategy for promoting innovation and the development of Micro, Small, and Medium Enterprises (MSMEs), particularly in efforts to alleviate poverty. This study aims to delve deeper into the role of partnerships between SMEs and startups in fostering innovation and MSME development, as well as their impact on poverty alleviation. This research employs a literature review method with a qualitative approach. Data were sourced from the Google Scholar database for the period 2008 to 2024 using keywords related to the research topic. The study results indicate that partnerships between MSMEs and startups have significant potential in driving innovation, MSME development, and poverty alleviation. This collaboration enables technology transfer, enhancement of managerial capacities, and access to networks and resources that can improve MSME competitiveness. Concrete examples of successful partnerships, such as collaborations between fintech and MSMEs or e-commerce platforms with culinary MSMEs, illustrate how technology support and business strategies can expand markets and increase revenues.

ABSTRAK

Kemitraan dengan startup telah menjadi salah satu strategi yang efektif dalam mendorong inovasi dan pengembangan Usaha Mikro, Kecil, dan Menengah (UMKM), terutama dalam upaya pengentasan kemiskinan. Penelitian ini bertujuan untuk mengkaji lebih dalam mengenai peran kemitraan antara UMKM dan startup dalam mendorong inovasi dan pengembangan UMKM, serta dampaknya terhadap pengentasan kemiskinan. Penelitian ini menggunakan metode tinjauan pustaka dengan pendekatan kualitatif. Data diambil dari database Google Scholar untuk periode 2008 hingga 2024 dengan menggunakan kata kunci terkait topik penelitian. Hasil studi menunjukkan bahwa kemitraan antara UMKM dan startup memiliki potensi yang signifikan dalam mendorong inovasi, pengembangan UMKM, dan pengentasan kemiskinan. Kolaborasi ini memungkinkan transfer teknologi, peningkatan kapasitas manajerial, dan akses ke jaringan serta sumber daya yang dapat meningkatkan daya saing UMKM. Contoh konkret dari kemitraan yang sukses, seperti kerjasama antara fintech dan UMKM atau platform e-commerce dengan UMKM kuliner, menunjukkan bagaimana dukungan teknologi dan strategi bisnis dapat memperluas pasar dan meningkatkan pendapatan.

1. INTRODUCTION

Partnerships with startups have become an effective strategy for promoting innovation and the development of Micro, Small, and Medium Enterprises (SMEs), especially in efforts to alleviate poverty. SMEs are the backbone of the economy in many developing countries, including Indonesia, as they are able to absorb a large workforce and make significant contributions to Gross Domestic Product (GDP) (Ausat et al., 2022). However, SMEs often face various challenges such as limited access to capital, technology, and markets, which hinder their ability to grow and develop. In this context, collaboration with startups can provide solutions through the application of relevant and adaptive innovations.

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Startups often have dynamic and innovative characteristics, with the ability to quickly adapt to market and technological changes. They also tend to have better access to advanced technology and innovative business models. SMEs can leverage more advanced technologies by collaborating with startups, such as digital platforms for marketing and product distribution, cloud-based business management tools, and fintech solutions for capital access (Setyawati et al., 2023). This partnership allows SMEs to improve operational efficiency, expand market reach, and increase their competitiveness in broader markets.

Besides technological benefits, partnerships with startups can also help SMEs in management and business strategy aspects (Purwanto et al., 2021). Startups often have fresher and more creative approaches to business management, which can provide new insights for SMEs in facing business challenges. For instance, startups can assist SMEs in designing more effective marketing strategies, developing more innovative products and services, and implementing more efficient and results-oriented management practices.

Partnerships with startups can also open access to wider networks and resources. Startups usually have good connections with various stakeholders, including investors, technology companies, and other business communities (Gerhardt et al., 2021). SMEs can gain opportunities to establish broader cooperation through these networks, secure investments, and access markets that were previously difficult to reach. This is crucial in the context of poverty alleviation, as access to wider networks and resources can enhance the opportunities for SMEs to grow and create sustainable employment.

In the context of Indonesia, partnerships between SMEs and startups have shown great potential in promoting inclusive economic growth. Many initiatives and programs have been launched by both the government and the private sector to encourage this collaboration. For example, business incubator and accelerator programs organized by various institutions, both governmental and private, have helped SMEs access the guidance, training, and support needed to grow their businesses. These programs often include capital support and access to broader markets, which are essential for SME growth (Subagja et al., 2022).

Additionally, partnerships with startups can support the development of more sustainable and environmentally friendly products and services (Gionfriddo & Piccaluga, 2024). Many startups focus on sustainable solutions, such as renewable energy technologies, sustainable agriculture, and eco-friendly products. By adopting innovations from these startups, SMEs can contribute to sustainable development goals and reduce negative environmental impacts. This benefits the environment and can enhance the image and competitiveness of SMEs in markets increasingly concerned with sustainability issues.

This study aims to explore in greater depth the role of partnerships between SMEs and startups in promoting innovation and SME development, as well as their impact on poverty alleviation. By understanding the factors that support the success of these partnerships, it is hoped to provide policy recommendations and best practices that can be applied to strengthen collaboration between SMEs and startups in Indonesia. This research will also explore various case examples and relevant empirical studies to provide a more comprehensive picture of the benefits and challenges of these partnerships. Through this literature review, it is expected to make a significant contribution to the academic and practical literature on SME development strategies through partnerships with startups. Furthermore, the findings of this study are expected to serve as a basis for more effective policy-making in supporting SME development and poverty alleviation in Indonesia. Therefore, this research not only has academic value but also broad practical implications for economic development and community welfare.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Partnerships

Partnerships are a form of collaboration between two or more parties with shared and mutually beneficial goals (Castañer & Oliveira, 2020). In a business context, partnerships often involve cooperation between large and small companies, or between startups and SMEs, where each party brings unique expertise, resources, and capabilities to achieve better outcomes than if they worked independently. These partnerships can be formal, such as contractual agreements, or informal through more flexible collaboration. The aim is to create synergy, accelerate innovation, enhance operational efficiency, and expand market reach, enabling both parties to achieve their business objectives more effectively and efficiently (Agustian et al., 2023).

Startups

Startups are new companies typically focused on developing innovative products or services with high growth potential (Krishnan & Krishna, 2024). Startups are often founded by entrepreneurs or small groups

of individuals who have a unique idea or concept they believe can meet market needs or create new markets. They tend to adopt flexible, technology-oriented business models and operate in highly dynamic and uncertain environments. With limited resources, startups strive to find a sustainable business model through an iterative process involving experimentation, gathering customer feedback, and quickly adjusting strategies (Ahmad et al., 2024). The main focus of startups is innovation, rapid growth scale, and potential to attract investment from venture capital or other investors.

MSME Innovation

MSME innovation refers to efforts made by Micro, Small, and Medium Enterprises to develop or implement new ideas, processes, products, or services that can enhance their business performance (Sutrisno, Wibowo, et al., 2024). This innovation can take the form of developing better or unique new products, increasing operational efficiency through the adoption of the latest technologies, implementing creative marketing strategies, or creating more adaptive business models to market changes. The primary goal of SME innovation is to enhance competitiveness, expand markets, increase productivity, and ultimately drive sustainable business growth (Ausat & Peirisal, 2021). Innovation is crucial for SMEs to survive and thrive in a dynamic and challenging business environment.

MSME Development

MSME development is the process of enhancing the capacity, capabilities, and competitiveness of Micro, Small, and Medium Enterprises through various initiatives and strategies (Sutrisno, Prabowo, et al., 2024). This includes improving access to finance, adopting new technologies, enhancing managerial and technical skills, and strengthening business networks. SME development also involves improving product and service quality, market diversification, and improving supportive business infrastructure and environment. The goal of SME development is to increase their contribution to the economy, create jobs, and improve community welfare (Ausat & Suherlan, 2021). As SMEs develop, they are expected to become more productive, efficient, and competitive in local and global markets.

Poverty Alleviation

Poverty alleviation is a systematic and sustained effort to reduce the number of people living below the poverty line by improving their access to resources, opportunities, and basic services that can enhance their quality of life (Ruja et al., 2024). This includes various strategies such as increasing access to education, healthcare services, decent housing, productive employment, and social security. Additionally, poverty alleviation involves empowering communities to actively participate in economic and social development and strengthening policies that support more equitable and inclusive income distribution. The primary goal of poverty alleviation is to create conditions that enable individuals to meet their basic needs, achieve well-being, and have equal opportunities to participate in economic and social activities (Asadi et al., 2008).

3. RESEARCH METHOD

This research uses a literature review method with a qualitative approach, aiming to analyse the role of partnerships with startups in encouraging innovation and development of MSMEs for poverty alleviation. Data was retrieved from the Google Scholar database for the period 2008 to 2024 using keywords related to the research topic such as 'startup and MSME partnerships', 'MSME innovation', 'MSME development', and 'poverty alleviation'. From the initial search results, 46 relevant articles were found. Next, a rigorous selection of these 50 articles was made based on the criteria of topic relevance, article quality as measured by journal reputation and number of citations, as well as the depth of analysis and research methods used in the article. After the selection process, 27 articles were selected that met the criteria for further analysis. The data was analysed descriptively by identifying key themes and patterns that emerged from the selected articles, using a qualitative approach to explore and understand more about how partnerships with startups can foster innovation and development of MSMEs, and how this contributes to poverty alleviation. The results of the descriptive analysis are organised into sections covering theoretical overview, key findings, and practical implications, with each section analysed in depth to provide a comprehensive picture of the role of startup and MSME partnerships in the broader context. To ensure the validity and reliability of the data, each selected article was verified by fully reading the content and noting key points relevant to the research, as well as using additional sources such as books and official reports to strengthen the findings and ensure the analysis

was holistic and in-depth. With this method, it is expected that the research can make a significant contribution to understanding the role of startup partnerships in fostering innovation and development of MSMEs for poverty alleviation.

4. DATA ANALYSIS AND DISCUSSION

Partnerships between MSMEs and startups have proven to be highly effective strategies in driving innovation and MSME development, particularly in efforts to alleviate poverty (Nursini, 2020). MSMEs serve as the main pillars of the economy in many developing countries, including Indonesia, with significant contributions to job creation and Gross Domestic Product (GDP). However, MSMEs often face various challenges, such as limited access to capital, technology, and markets. Collaborating with startups offers innovative and adaptive solutions to overcome these obstacles, facilitating the adoption of new technologies and enhancing operational efficiency. Through these partnerships, MSMEs can access the necessary resources and knowledge to grow, while startups gain opportunities to expand their markets and test their solutions in real-world environments.

One significant advantage of this partnership is effective technology transfer. Startups, typically more adept with the latest technologies, play a key role in helping MSMEs adopt cutting-edge technologies that can substantially improve operational efficiency (Putri et al., 2023). Examples include utilizing digital platforms for marketing and product distribution strategies, as well as employing cloud-based business management tools that enhance productivity and coordination. For instance, the partnership between the fintech startup Modalku and various MSMEs in Indonesia demonstrates how access to technology and innovation can support MSME growth. Modalku offers easier access to financing through its digital platform, simplifying the process for MSMEs to obtain capital compared to traditional financial institutions. This collaboration allows MSMEs to expand their market reach and manage their businesses more efficiently, contributing to increased competitiveness and long-term sustainability.

Besides technology transfer, this partnership also offers significant advantages in managerial aspects and business strategies. Startups, often adopting innovative approaches to business management, can provide MSMEs with new insights and effective methods (Sadikin et al., 2023). For example, the collaboration between the startup GoTo, formerly known as Gojek, and various MSMEs in the culinary sector through the GoFood platform shows how strategic approaches can be integrated into MSME operations. Culinary MSMEs can optimize marketing strategies, expand market reach through the GoFood platform, and significantly increase sales. Utilizing this digital platform boosts MSME revenues and strengthens their position in the broader market. MSMEs have the opportunity to leverage more modern technology and business strategies, enhancing competitiveness and adapting to ever-changing market dynamics with support from GoTo.

Partnerships with startups also provide access to much broader networks and resources. Startups often have strong connections with various stakeholders, including investors, technology companies, and other business communities (Men et al., 2019). For instance, accelerator programs like Plug and Play Indonesia play a crucial role in connecting startups and MSMEs with investors and experienced mentors. MSMEs receive essential capital support and strategic guidance for long-term business development through participation in these programs. This support includes access to funding opportunities that may be challenging to obtain independently, as well as a deeper understanding of business strategies and market development. The presence of investors and experienced mentors helps MSMEs design more mature business plans, strengthen their market positions, and leverage growth opportunities previously out of reach.

In poverty alleviation efforts, partnerships with startups have great potential in creating sustainable jobs and improving economic welfare. A concrete example of this can be seen through the collaboration between the startup Ruangguru and MSMEs in the education sector. Ruangguru, an online education platform, partners with local MSMEs to provide quality educational content accessible to low-income communities. This collaboration not only expands educational access but also creates new job opportunities for local teachers involved in delivering educational materials. Such partnerships help reduce poverty by enhancing community skills and knowledge and expanding job opportunities that can increase income and improve quality of life. Moreover, MSME involvement in providing educational content and services contributes positively to the local economy and promotes sustainable growth in the long term (Sopannah et al., 2023).

This partnership also spurs the development of more sustainable and environmentally friendly products and services. Many startups are committed to sustainable solutions, including renewable energy technologies, sustainable agriculture, and eco-friendly products (Bathaei & Štreimikienė, 2023). For example, the

startup Jejakin, which focuses on environmental conservation, collaborates with MSMEs in the agriculture sector to implement farming practices that support environmental sustainability. Agricultural MSMEs can enhance their productivity while maintaining environmental sustainability through the implementation of Jejakin's technologies and methods. These efforts help reduce negative impacts on ecosystems and provide cleaner, safer agricultural products for consumers. Innovations support long-term goals of reducing carbon footprints and improving soil health, contributing to environmental sustainability essential for the future of the agricultural industry and community well-being.

Additionally, partnerships with startups offer effective solutions to overcome market access challenges often faced by MSMEs. Startups that develop digital and e-commerce platforms provide MSMEs with means to reach wider markets, both locally and internationally (Wijayanto et al., 2024). For example, Tokopedia, one of Indonesia's largest e-commerce startups, enables MSMEs to market their products online through an integrated and easily accessible platform. MSMEs gain opportunities to expand their market share, previously limited by traditional distribution constraints, through this collaboration. Besides increasing market reach, MSMEs also gain opportunities to boost revenues and product visibility in more competitive markets. Digital platforms provide access to new consumers and offer marketing and analytics tools that help MSMEs design more effective business strategies. Innovations in e-commerce support MSME growth and strengthen their positions in the continuously evolving global market.

In another case study, the agritech startup TaniHub collaborated with small farmers to facilitate direct market access through a developed digital platform. TaniHub enables small farmers to sell their products directly to consumers and large businesses, eliminating intermediaries that typically reduce farmers' profits. Farmers achieve more favorable selling prices and significantly increase their incomes through this approach. Better financial gains contribute to poverty alleviation in rural areas by providing farmers with fairer and more transparent market access (Pan et al., 2024). The platform also enhances supply chain efficiency, allowing fresh products to reach consumers quickly and having a broad positive impact on the local economy and farmers' well-being. Besides increasing income, TaniHub supports more sustainable and inclusive rural economic development.

However, despite the many benefits that can be gained from this partnership, several significant challenges must be addressed. One major challenge is the knowledge and skill gap between MSMEs and startups, where MSMEs are often less familiar with the advanced technologies implemented by startups. This limitation can hinder MSMEs' ability to effectively utilize innovations, reducing the potential benefits of the partnership. To address this issue, ongoing training and education are crucial, providing MSMEs with the knowledge and skills needed to operate and integrate new technologies optimally. This training should cover both the technical aspects of using the technology and how to adapt it to the MSMEs' operational contexts. With adequate educational support, MSMEs can enhance their ability to compete more effectively, implement more efficient solutions, and maximize the benefits from the partnership (Sutrisno et al., 2023), thus bridging the gap and ensuring more successful outcomes from the collaboration.

In this context, support from the Indonesian government plays a crucial role in strengthening partnerships between MSMEs and startups. The government has launched various policies and programs to facilitate MSME development and reinforce cooperation with startups. For example, the People's Business Credit (KUR) program provides low-interest financing access, which significantly helps MSMEs in obtaining capital for expansion and innovation. Additionally, government-organized business incubator programs offer essential training and mentoring, supporting MSMEs in overcoming challenges and seizing new opportunities (Kwartawaty et al., 2023). Support for MSME digitalization is also a focus through initiatives such as the National Movement 1000 Digital Startups and the Go Digital MSME Program, designed to enhance digital literacy and technological capabilities of MSMEs. These programs facilitate the adoption of new technologies and improve the digital competence of MSMEs, enabling them to compete more effectively in the modern market. Through various policies and programs, the government significantly contributes to creating an ecosystem that supports MSME growth and the success of their partnerships with startups.

Regulatory and policy issues often become major obstacles in partnerships between MSMEs and startups, but supportive government policies are essential in creating a conducive environment for such collaborations. Policies like the People's Business Credit (KUR) provide affordable financing access for MSMEs, while tax incentives for MSMEs and startups are designed to reduce operational and financial burdens (Meilinda & Mahmud, 2020). These initiatives make it easier for MSMEs and startups to obtain capital and reduce barriers that could hinder beneficial partnerships. The Financial Services Authority (OJK) and the

Ministry of Cooperatives and SMEs play important roles in formulating and implementing policies that support these partnerships, ensuring existing regulations improve access to financial resources and encourage mutual growth. Through proper regulation, the government can create a more inclusive and sustainable ecosystem, allowing MSMEs and startups to collaborate more effectively and achieve more optimal results in their business development.

To address existing challenges, synergy among various stakeholders, including the government, private sector, and community, is essential in creating an environment that supports MSME and startup development. The government plays a crucial role by providing supportive policies and infrastructure, such as incubator and accelerator programs designed to help MSMEs and startups develop their potential effectively. These programs provide necessary facilities and guidance to maximize growth opportunities. The private sector also makes significant contributions through training, mentoring, and investment support, which are crucial to ensuring MSMEs and startups can optimally utilize the partnership. Community support also plays an important role by providing social networks and local resources that strengthen collaboration and innovation. With good coordination between the government, private sector, and community, a more inclusive and sustainable ecosystem will be created, enhancing the effectiveness of the partnership and allowing MSMEs and startups to face challenges and achieve greater success in the long term.

To strengthen partnerships between MSMEs and startups, it is important to create an inclusive and supportive innovation ecosystem. This ecosystem should enable effective collaboration between various actors such as incubators, accelerators, research institutions, and educational institutions. Programs like the National Movement 1000 Digital Startups provide platforms for startups to grow, while support from agencies such as the Creative Economy Agency (Bekraf) and the Ministry of Industry helps facilitate integration and synergy among various ecosystem components. The presence of an inclusive ecosystem facilitates the process of learning and mutual growth between MSMEs and startups, encouraging the creation of sustainable and market-relevant innovations. MSMEs can access the necessary resources to adapt and grow in a competitive business environment by leveraging support from various institutions and programs. Innovations resulting from this collaboration have great potential in strengthening the capacities of MSMEs and startups, contributing to poverty alleviation in Indonesia through job creation, increased incomes, and more inclusive local economic development.

Therefore, partnerships between MSMEs and startups have great potential to drive innovation and MSME development and make significant contributions to poverty alleviation. Through technology transfer, managerial capacity building, and access to broader networks and resources, this partnership offers substantial benefits for both parties. Technology transfer allows MSMEs to adopt the latest tools and methods, improving their efficiency and competitiveness. Managerial capacity building provides MSMEs with new insights into business management and more effective strategies. Access to networks and resources expands market and funding opportunities. The development of sustainable and eco-friendly products supports more responsible business practices. To achieve maximum success, consistent support from various stakeholders and the creation of an ecosystem conducive to innovation and sustainable collaboration are needed. With such support, this partnership not only enhances MSME competitiveness but also contributes to inclusive, sustainable, and more equitable economic development in Indonesia, creating broad positive impacts on local communities and the economy as a whole.

Tabel 1. Enhancing SME Economic Growth through Technology-Based Business Management Strategies

No	Aspect	Key Finding
1	Partnership Potential	Partnerships between MSMEs and startups can enhance innovation, develop MSME capacities, and contribute to poverty alleviation.
2	Successful Partnerships	Collaborations such as those between fintech startups and MSMEs, or e-commerce platforms with MSME food businesses, demonstrate significant benefits.
3	Government Policies	Policies such as the People's Business Credit (KUR) and tax incentives support partnerships by improving access to financing.
4	Private Sector Support	The private sector and communities need to provide training, mentoring, and investment to strengthen partnerships.
5	Innovation Ecosystem	Creating an inclusive innovation ecosystem involving incubators,

		accelerators, research institutions, and educational institutions is crucial.
6	Stakeholder Synergy	Collaboration between government, private sector, and communities is essential for ensuring successful partnerships.
7	Monitoring and Evaluation	Policy implementation should include monitoring and evaluation to assess impact and make necessary adjustments.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Partnerships between MSMEs and startups have significant potential to drive innovation, MSME development, and poverty alleviation. These collaborations enable technology transfer, managerial capacity building, and access to networks and resources that can improve MSME competitiveness. Concrete examples of successful partnerships, such as collaborations between fintechs and MSMEs or e-commerce platforms and culinary MSMEs, show how technological support and business strategies can expand markets and increase revenue. Supportive government policies, such as Kredit Usaha Rakyat (KUR) and tax incentives, also play an important role in creating a conducive environment for these partnerships.

Partnerships between MSMEs and startups can have far-reaching positive impacts on the economy, particularly in improving MSME competitiveness and expanding market access. The implications of these partnerships include increased innovation in products and services, job creation, and poverty reduction. The success of this partnership also emphasises the importance of effective policy support, provision of adequate infrastructure, and development of an inclusive innovation ecosystem. In addition, synergies between various stakeholders, including the government, private sector, and communities, are key in ensuring the success of these collaborations.

Suggestions that can be made based on the results of this research include: 1. Strengthening Policies and Regulations: The government needs to continue and strengthen policies that support MSMEs and startups, including expanding access to capital and providing tax incentives. Simplifying regulations and increasing transparency in the financing process will increase MSME participation in partnerships. 2. Increased Support from the Private and Community Sectors: The private and community sectors should be more active in providing support in the form of training, mentoring, and investment. Incubator and accelerator programmes need to be expanded to cover more MSMEs and startups, with a focus on capacity building and adequate facilities. 3. Inclusive Innovation Ecosystem Development: It is important to create and support an inclusive innovation ecosystem by involving research institutions, educational institutions, and entrepreneurship programmes. Cooperation between the government, private sector, and academic institutions should be enhanced to facilitate synergies and support productive collaboration between MSMEs and startups. 4. Monitoring and Evaluation: Implementation of policies and support programmes should be accompanied by an effective monitoring and evaluation system. Periodic evaluations will help identify challenges and make necessary adjustments to improve the effectiveness of the partnership.

This research has several limitations that need to be considered. Firstly, the focus on the literature review may not cover all practical aspects and first-hand experiences of MSME and startup partnerships, so the results may not fully reflect the realities of the field. Secondly, the data used is limited to articles retrieved from Google Scholar for the period 2020-2024, which may not cover the entire spectrum of related research beyond that source. Thirdly, there are limitations in the generalisability of the case study results which may not be fully representative for all sectors or regions in Indonesia. Therefore, further research with empirical methods and broader coverage is needed to gain a more comprehensive understanding of partnerships between MSMEs and startups.

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