

Enhancing the Performance and Competitiveness of Women in MSMEs Through Marketing, Capital, and Digital Literacy

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Abstract - The main objective of this study is to investigate the factors that influence the performance and competitiveness of women entrepreneurs in the Tuka Tuku Purbalingga programme. Tuka-Tuku in Purbalingga serves as support for the development of start-ups in the field of local culinary specialties or other local products. Tuka-Tuku facilitates the expansion of local start-ups, preserves the authenticity of regional products, and promotes the cultural heritage of diverse culinary traditions. The current study employed a quantitative research design utilizing a survey method to gather data. The survey instrument comprised a 5-point Likert scale and was administered to female entrepreneurs participating in the program. To test ten research hypotheses pertaining to the relationships between marketing, capital, digital literacy, performance, and competitiveness, Structural Equation Modeling was applied. The findings of this research have revealed that marketing, financing, and digital literacy play a significant and positive role in enhancing the performance and competitiveness of women entrepreneurs participating in the Tuka Tuku Purbalingga program. Additionally, this study confirms that performance is a crucial determinant of female entrepreneurs' competitiveness in the program. These findings suggest that women entrepreneurs with strong marketing, financing, and digital literacy skills are more likely to achieve better performance and be more competitive in the market. Given these results, it is recommended that policymakers and stakeholders direct their efforts towards enhancing the marketing, capital, and digital literacy skills of female entrepreneurs in the Tuka Tuku Purbalingga program to improve their overall performance and competitiveness.

Keywords: Woman entrepreneurs; MSMEs; Performance and competitiveness

1. Introduction

Tuka-Tuku Purbalingga is a government-sponsored program in Purbalingga Regency, Central Java, Indonesia that aims to enhance the competitiveness of micro, small, and medium-sized enterprises (MSMEs) with a focus on activities such as business permit incubation, branding, packaging, and marketing of MSME products. Although these activities have been carried out effectively, they have not resulted in a high level of competitiveness among the 43 microentrepreneurs actively participating in the program. This indicates that female entrepreneurs still face challenges in improving the performance and competitiveness. Therefore, this research requires an analysis of the impact of marketing, capital, and digital literacy on the performance of female MSME entrepreneurs in the Tuka-Tuku Purbalingga Program as well as an analysis of the relationship between these variables and the competitiveness of the Tuka-Tuku Purbalingga Program.

It is with great pleasure that we announce that Tuka-Tuku has been selected as a means of supporting the growth of start-ups in the domain of indigenous cuisine and other locally-sourced

products. Despite the fact that many small and medium-sized enterprises have yet to join Tuka-Tuku, they are actively working to optimize their digital presence. Tuka-Tuku serves as a platform for showcasing the products of SMEs, evaluating their compliance with halal standards, quality, and packaging, and conducting market trials to gauge consumer acceptance prior to their introduction on both a local and national level. This approach not only contributes to the growth of local businesses, but also ensures that products meet the necessary standards and resonate with consumers before being expanded to a wider market.

Women in entrepreneurship are growing rapidly and significantly contributing to our understanding of the challenges faced by women in entrepreneurship (Cardella et al., 2020). Female entrepreneurs are highly motivated when it comes to social issues, and they are capable of transitioning between causality and effectuation during the business creation process. This presents opportunities for the enhancement of socioeconomic development (Nair, 2020; Rosca et al., 2020). Women and men are recognized as equal in entrepreneurship, based on their abilities, characteristics, and strong economic



contributions. Successful female entrepreneurs share similarities with male entrepreneurs in terms of innovation, vision, risk-taking, competitive skills, perseverance, goal-setting, and leadership (Kamberidou, 2020; Khan et al., 2021).

In marketing, female entrepreneurs can use digital marketing to grow their businesses, and digitalization brings benefits to starting and expanding businesses (Bhagat et al., 2019; Rosepti & Niasari, 2022). Female entrepreneurs face several obstacles such as limited access to finance, lack of training to enhance technical skills, insufficient knowledge about funding sources and technical support, fierce market competition, women's marginalization, and a lack of knowledge about marketing strategies (Rudhumbu et al., 2020). The presence of marketing and digital marketing skills can increase female MSME entrepreneurs' competitiveness. Female MSME entrepreneurs can be competitive based on the consumer behavior theory, allowing them to compete effectively in the business arena (Srhoj et al., 2019).

Women entrepreneurs in MSMEs face challenges in accessing the significant capital needed for business growth because of factors such as lack of collateral, limited information about financing sources, and misconceptions about women's abilities as entrepreneurs (Bullough et al., 2019). Despite the potential for credit providers to contribute to the economic empowerment of women, several factors, including limited financial support, low education levels, and reduced decision-making power within households, contribute to women's lack of capital (Kapoor, 2019).

Digital literacy can assist in explaining the creative economy, business sustainability, and entrepreneurial mindset of homemakers. It can also help them conduct market research to sell products through digital marketing and targeted research (Wardana et al., 2023). The advancement of ICT has greatly influenced civilization and has resulted in a digital divide that affects the economy (Priambodo, 2023; Suharno et al., 2022). Digital technology can be a game changer for female entrepreneurs, especially in rural areas, and mobile technology can be utilized to bridge the gap between stakeholders within the business ecosystem (Bhatt, 2023). As technology adoption grows and communities shift towards electronic financial systems, the integration of financial technology can improve the competence of small and medium enterprises (Utami et al., 2023). Women use digital platforms such as websites, Facebook, and Instagram for marketing strategies, but most transactions take place through WhatsApp because this application is more user-friendly for customers (Rosepti & Niasari, 2022).

The performance of women in small and medium-sized enterprises is crucial, and it is important to direct entrepreneurship support programs to integrate female entrepreneurs into

innovation-intensive economic sectors (Ibáñez et al., 2020). In the context of the COVID-19 pandemic, it has had a negative impact on women's businesses, especially in terms of financial aspects and product sales. Several factors, such as limited access to capital, raw materials, and markets as well as a lack of knowledge about digital technology, have contributed to these challenges (Kaberia & M. A. Muathe, 2020).

To enhance the competitiveness of female MSME entrepreneurs, stakeholders, such as policymakers and the government, aim to play a crucial role in supporting and strengthening the ecosystem of women's entrepreneurship (Rusydia & Izza, 2022). Well-thought strategies are needed to boost the competitiveness of female MSME entrepreneurs. To enhance competitiveness, there is a need for improved training, promotion, product quality, and understanding of market prospects (Dalimunthe, 2019). Online marketing presents significant opportunities for female MSME entrepreneurs to promote products, but it must be supported by responsive education and training to enhance entrepreneurial quality, thus creating a competitive advantage (Indrawati & Kurniawan, 2018). To enhance marketing for SMEs, the influence of promotion through e-commerce on promotional effectiveness is crucial, thereby improving SMEs' performance (Oktiani et al., 2022).

The state-of-the-art of this research involves analyzing the variables of marketing, capital, and digital literacy on the performance of MSMEs and subsequently analyzing the relationship between the performance of MSMEs and competitiveness among women MSME entrepreneurs. Hasan et al. (2016) examined the impact of entrepreneurial orientation, human resources, goals, industry, economic factors, culture, and legal aspects on the performance of female MSME entrepreneurs. Ali et al. (2019) analysed the economic, social, legal, and technical factors affecting the performance of female MSME entrepreneurs. Omiunu (2019) investigated the variables of information and communication technology adoption, business information strategies, and digital literacy on the performance of female MSME entrepreneurs. Wardana et al. (2023) explained how digital literacy can help elucidate the creative economy, business sustainability, and entrepreneurial mindset of housewives. It also discusses how digital literacy can assist them in conducting market research on selling products through digital marketing and targeted research. Chaudhuri et al. (2020) determined the size, growth, and efficiency of companies and found that businesses owned by women did not have an advantage in the small business credit market. Nessa et al. (2012) analysed whether women's empowerment could be enhanced by providing easy and affordable access to credit, such as through microcredit programmes, to support the

competitiveness of female MSME entrepreneurs. Octavia et al. (2022) found that female entrepreneurs have the ability to coordinate internally and are more responsive to competitors but lack the technical skills required to gain a competitive advantage. Therefore, there is still a research gap in understanding the influence of marketing, capital, and digital literacy on the performance of female MSME entrepreneurs, as well as the impact of the performance of female MSME entrepreneurs on the competitiveness of MSMEs, both partially and simultaneously. Competitiveness can be derived from the ability to design, produce, and market products superior to competitors (Ambastha & Momaya, 2004).

Various studies have been carried out to investigate the performance and competitiveness of MSMEs, but research examining the contribution of female entrepreneurs in fostering the development of UMKM performance and competitiveness is relatively scarce. This study further includes the variable of digital literacy, rendering this research novel in its exploration of the role of women entrepreneurs in enhancing UMKM performance and competitiveness through factors such as marketing, capital, digital literacy, performance, and competitiveness.

2. Research Method

In this study, the type of research used is quantitative, which involves analyzing the relationship between marketing, financing, and digital literacy variables with the variable of performance among female MSME entrepreneurs. Additionally, it examines the relationship between the performance of female MSME entrepreneurs and their competitiveness in the Tuka Tuku Purbalingga programme. The data collection method used was a survey of female micro and small business entrepreneurs participating in the Tuka-Tuku Purbalingga Program. There are 43 active female micro and small business entrepreneurs in the Tuka-Tuku program, with a high level of diversity in terms of product types and business scales. The overwhelming majority of participants in the Tuka Tuku Purbalingga program for UMKMs were male, and this study exclusively focused on female participants. A survey conducted as part of this study revealed that there were only 43 female UMKM participants. Therefore, all 43 female micro- and small-business entrepreneurs represent the entire population to be surveyed.

Data collection in this research was conducted using questionnaires distributed to MSME entrepreneurs, utilizing a 5-point Likert scale. The data analysis technique employed in this study was quantitative, utilizing structural equation modeling (SEM) with SmartPLS software. This method combines theory with empirical research and relevant analogies related to relationships with other theories. The analysis process using PLS involves three steps:

a measurement model (outer model), convergence validity, and discriminant validity. In this research, PLS is used because PLS is a method that doesn't require a large sample size; the sample size can be below 100, making the analysis easier (Ghozali & Latan, 2017).

In addition to the measurement model or outer model, which is a critical component of PLS analysis, the research also requires testing the structural model (inner model). The evaluation of the structural model was carried out through bootstrapping, comparing the t-statistic with the critical t-value at a significance level of 5% (α). If the t-statistic is greater than the critical t-value with a tolerance of α at 5%, it can be concluded that the exogenous latent variables influence endogenous latent variables. Furthermore, the significance of the impact of exogenous latent variables on endogenous latent variables can also be assessed by examining the p-values. A p-value of less than 5% indicates that the exogenous latent variable has an influence on the endogenous latent variable.

Additionally, the measurement of the inner model evaluates the overall impact of exogenous latent variables on the endogenous latent variables. This is done by examining the R squared (R²) value, which indicates the extent to which the exogenous latent variables jointly explain their influence on endogenous latent variables (Ghozali & Latan, 2017). The changes in the R-squared value can be used to assess whether they have substantive effects.

Examining the results of bootstrapping is the final step in testing using the SmartPLS application. Hypothesis testing in this study was determined by the regression weights and comparing the p-value to a significance level of 5% ($\alpha = 5\%$). A hypothesis was considered significant if the probability value (p-value) was $< 5\%$.

3. Result and Discussion

To evaluate the proposed model, its reliability and construct validity were assessed through measurement model testing. The outer loading value is one of the metrics used in factor analysis to assess the level of correlation between the original variables and the resulting factors. The outer loading can be interpreted as the correlation coefficient between the original variable and the resulting factor (Hair et al., 2017). In Table 3, it can be observed that all the outer loading values are above 0.7. Additionally, the high Cronbach's alpha values indicate that the measurement instrument has good internal consistency and can be relied upon to measure the desired constructs. Generally, the Cronbach's alpha value considered good is > 0.7 (Hair et al., 2017). Meanwhile, the Composite Reliability (CR) values were above the cutoff value of 0.7, and the Average Variance Extracted (AVE) was higher than the cutoff value of 0.5, indicating reliability and convergent

validity (Hair et al., 2017).

Tabel 1. Indicators of Measurement Model Variables

Construct Variables	Loading	Cronbach's	CR	AVE
Marketing		0.8842	0.9201	0.7422
The products sold were of good quality	0.9125			
The prices of our products are competitive with those of competitors	0.8498			
The location of MSME is highly strategic	0.8705			
To market products, we promote them through various media channels	0.8400			
Capital		0.8912	0.9247	0.7545
The initial capital of the business is greater than sufficient	0.8583			
We use only personal capital for our businesses	0.8550			
Throughout our business operations, we encountered no obstacles in terms of capital	0.8894			
Business capital is primarily obtained through loans	0.8427			
Digital Literacy		0.9048	0.9333	0.7779
While operating our MSME, we searched for information sources on the Internet	0.8494			
To develop the business, we searched for information on the internet	0.8741			
We can evaluate the content available on the Internet to develop our businesses	0.8997			
We can analyze the relevant information in business development	0.9037			
Performance		0.8868	0.9221	0.7480
Our product sales increase every year	0.8716			
The profit we obtain increases annually	0.9018			
Our business assets have increased	0.7931			
The number of employees has increased	0.8888			
Competitiveness		0.9191	0.9396	0.7572
Our MSME uses information technology for its activities	0.8243			
Our employees had relevant competencies in their fields	0.9156			
The operational activities of our MSME are supported by advanced technology	0.8129			
We sell our products both offline and online	0.9055			
The MSME environment was further developed	0.8876			

In structural modeling, there is Structural Equation Modeling (SEM), which involves both direct and indirect relationships among the related variables. According to Hair et al. (2017), a direct relationship is the connection between two variables indicated by the arrow (->) in the SEM model. By

contrast, an indirect relationship occurs when the connection between two variables occurs through one or more mediator variables in the SEM model. The evaluation of the structural model in this study is described as follows.

Tabel 2. Hypothesis Testing of Variables

Hypothesis	Hypothesis Testing of Variables	<i>Direct Effect</i>	
		β	<i>t-value</i>
H ₁	Marketing -> Performance**	0.4627	0.0032*
H ₂	Capital -> Performance**	0.4044	0.0065*
H ₃	Digital Literacy -> Performance**	0.1417	0.0134*
H ₄	Marketing -> Competitiveness***	0.4498	0.0099*
H ₅	Capital -> Competitiveness***	0.3537	0.0437*
H ₆	Digital Literacy -> Competitiveness***	0.1917	0.0083*
H ₇	Performance -> Daya Saing****	0.7471	0.0008*

Hypothesis	Hypothesis Testing of Variables	Indirect Effect	
		β	t-value
H ₈	Marketing -> Performance -> Competitiveness	0.3456	0.0098*
H ₉	Capital -> Performance -> Competitiveness	0.2991	0.0453*
H ₁₀	Digital Literacy -> Performance -> Competitiveness	0.1059	0.0423*

Source: Data Processed. * $\alpha=5\%$ ** $R^2=0,9605$ *** $R^2=0,9637$ **** $R^2=0,330$

According to Ghozali and Latan (2017), the exogenous latent variables under consideration collectively explain their influence on the endogenous latent variable, based on the value of R squared (R²). According to the regression calculation table, the R square value is 0.9605, which indicates that the independent variables (marketing, capital, and digital literacy) influence the dependent variable (competitiveness) by 96.05%, with external factors influencing the remaining 3.95%. The independent variables (marketing, capital, and digital literacy) collectively influence the dependent variable (performance) by 96.37%, according to the R-squared value of 0.9637, while additional variables outside of this research equation influence the remaining 3.63%. Finally, the R square value is 0.330, indicating that performance, as an independent variable, influences competitiveness, as a dependent variable, collectively, by 33.30%, with other factors outside the scope of this research equation influencing the remaining 66.67%.

3.1. The influence of Marketing on the Performance of SMEs

According to the study's findings, there is a positive impact of marketing on performance, as indicated by the coefficient parameter of 0.4627 for the marketing variable on performance. Performance increases by 46.27% with an increase of one unit in marketing. H₁ is approved if the t-value is 0.0032 is smaller than 0.05, which indicates that the effect of marketing on performance is statistically significant. This demonstrates that marketing that considers the marketing mix has a favorable effect on SME performance. Product, price, promotion, and distribution are the four primary marketing components constituting the marketing mix (Wu & Li, 2018). SMEs can increase the quality and competitiveness of their products by developing new items. Products of exceptional quality and originality pique customer interest and aid SMEs in increasing their market share. It is crucial to price items correctly to pique consumer attention and guarantee that SMEs earn enough money. Prices that are too high or too cheap can affect customer interest and SME earnings (Sha et al., 2023). SMEs may raise customer awareness of their products and develop a strong brand image through effective promotions. Promotion can be achieved through many media, such as advertising, social media, and promotional events. The accessibility of SME products to consumers is facilitated through effective distribution (Tolstoy et al., 2021). The availability of SME

products in the market can be improved by making appropriate distribution decisions.

SMEs can improve their performance by increasing sales, earnings, and market share by applying a proper marketing mix. To enhance their performance, SMEs must comprehend and implement efficient marketing principles. According to (Bhagat et al., 2019; Rosepti & Niasari, 2022; Rudhumbu et al., 2020; Srhoj et al., 2019), the effective use of the marketing mix is essential for improving the performance of SMEs by boosting sales, earnings, and market share. The results of this study support these findings. The development of products that satisfy consumer wants, competitive pricing, appropriate distribution channels, and efficient promotional efforts are just a few of the effective marketing ideas that SMEs need to comprehend and implement (Farida & Setiawan, 2022; Prasanna et al., 2019). SMEs can achieve positive results and maintain market competitiveness by following these guidelines and consistently tracking their marketing success (Adomako et al., 2022; Karim et al., 2022).

3.2. The influence of Capital on the Performance of SMEs

The findings show that the coefficient parameter for the effect of the capital variable on performance is 0.4044, indicating that capital has a favorable effect. Performance increases by 40.44% when capital increases by one unit. H₂ is acceptable if the t-value is 0.0065, which is smaller than 0.05, indicating that the relationship between capital and performance is statistically significant. While loan capital is capital borrowed from outside parties such as banks or financial institutions, capital itself, or initial capital, refers to the capital invested by the SME owner to start the business. Owners' capital, also known as original capital, has an impact on SMEs' success because it acts as the foundational capital that will be utilized to buy supplies, machinery, and labor. The firm's ability to fulfill these needs and extend its operations increases with the size of the owner's capital or the starting capital owned by the SME.

However, lending capital also impacts how well SMEs perform. SMEs can expand their businesses more quickly and acquire more resources through access to loans. The use of loan capital must be managed carefully, although improper management can result in enormous debt loads that impair the performance. According to research Bullough et al. (2019) and Kapoor (2019), capital, including owners' capital, beginning capital, and loan capital, is a

significant element that influences the success of SMEs. The findings of this study were consistent with those of previous studies. entrepreneur's capital shows how invested an entrepreneur is in their company, and can win over creditors or investors. A sufficient amount of start-up cash shows the owner's dedication to the company, while enabling SMEs to overcome early obstacles. Loan capital can be utilized in the interim to grow the company and improve operations, but credit risk and interest rates must be considered. SME performance can be increased by sufficient capital availability and efficient capital management.

3.3. The influence of Digital Literacy on the Performance of SMEs

The study's findings show a positive correlation between digital literacy and performance, with a coefficient parameter of 0.1417. Performance increased by 14.17% for every additional unit of digital literacy. H_3 is supported if the t-value is less than 0.05, and the relationship between digital literacy and performance is statistically significant. This suggests that having a greater degree of digital literacy can benefit people or organizations and improve their performance in various digital technology-related areas (Malodia et al., 2023; Nithyanandam et al., 2022; Zahoor et al., 2023). Individuals with strong digital literacy are better able to comprehend, apply, and integrate digital technology into their profession or organization, which enhances overall performance.

These findings are in line with previous research (Bhatt, 2023; Rosepti & Niasari, 2022; Wardana et al., 2023), suggesting that digital literacy aids in boosting housewives' entrepreneurial skills, sustainable companies, and participation in the creative economy. Digital technology can change the business operations of female entrepreneurs in SMEs, and digital literacy can help with market research and digital product promotion. Social media use can also improve marketing initiatives.

3.4. The influence of Marketing on the Competitiveness of SMEs

According to the study's findings, marketing has a positive impact on competitiveness, as indicated by the variable coefficient parameter of 0.4498. Competitiveness increased by 44.98% for every additional unit of marketing. H_4 is acceptable if the t-value is 0.0099 is less than 0.05, indicating that the effect of marketing on competitiveness is statistically significant. This shows that the competitiveness of SMEs is significantly affected by successful marketing, especially the 4Ps (product, pricing, promotion, and place). The 4Ps stand for key marketing tactics that SMEs should focus on to grow their companies in an increasingly cutthroat industry. These results support the findings of previous studies (Bhatt, 2023; Rosepti & Niasari, 2022; Wardana et

al., 2023) that high-quality goods that satisfy market demands increase SMEs' competitiveness. For SMEs to stand out from competitors and satisfy client expectations, they must concentrate on product quality, innovation, and the competitive advantages of their products. The cost charged plays a significant role in determining SMEs' competitiveness. Prices that are too high or too low can affect their profits or cause them to lose their market share. To choose the best pricing strategy, SMEs must conduct in-depth price research that accounts for production costs, market prices, and desired profit margins (Falahat et al., 2020; Ferguson et al., 2017; Ho et al., 2022).

The competitiveness of SMEs can also be strongly affected by promotion. Advertising, sales promotions, and other marketing initiatives that raise consumer awareness of the goods or services they provide are examples of promotional methods that SMEs should pick, which are consistent with the features of their market (Rábová, 2015). The decision of the sales channels, denoted by "place," is also important in determining the competitiveness of SMEs (Livieratos et al., 2022). SMEs should choose the best locations to offer goods, whether they are real shops or online marketplaces, and ensure that their target customers can reach them (Chen et al., 2023). To increase competitiveness and economic success, SMEs should pay particular attention to these 4Ps and continue to build marketing strategies that match their market features.

3.5. The influence of Capital on the Competitiveness of SMEs

The findings of the study show that capital has a positive impact on competitiveness, with a coefficient parameter of 0.3537 for the capital variable on competitiveness. Competitiveness increased by 35.37% for every additional unit of capital. H_5 is acceptable if the t-value is 0.0437, which is less than 0.05, indicating that the relationship between capital and competitiveness is statistically significant. The availability of cash, whether it comes from owner capital, startup capital, or loan capital, has a big impact on how competitively strong SMEs are. Capital is one of the most important components of running a business, and SMEs must have access to it to develop their companies to their full potential (Arshad et al., 2023; Zheng et al., 2022). SMEs with sufficient initial or owner capital have more freedom to grow their companies. With sufficient money, SMEs can invest in machinery or supplies, create new goods, expand their product lines, and raise the caliber of the goods and services they provide. All of these elements can improve the competitiveness of SMEs in the market.

These study results are consistent with those of other studies (Ahmedova, 2015; Ali et al., 2019; Cadena Echeverría et al., 2018; Parast & Safari, 2022) that claim capital can aid SMEs in enhancing their competitiveness. SMEs can grow their businesses by

adding new branches or by broadening their markets. SMEs may improve the quality of their goods and services, which increases consumer happiness and reputation. The availability of capital is crucial for SMEs' competitiveness of SMEs. Therefore, SMEs should focus on properly managing their finances and consider the best source of funding to expand their companies.

3.6. The influence of Digital Literacy on the Competitiveness of SMEs

The study's findings show a positive relationship between digital literacy and competitiveness, with a coefficient parameter of 0.1917. Competitiveness will rise by 19.17% with a unit increase in digital literacy. H_6 is acceptable if the t-value is 0.0083, which is smaller than 0.05, indicating that the relationship between digital literacy and competitiveness is statistically significant. Digital literacy has a significant impact on SMEs' competitiveness, especially when it comes to searching for information (Mohammadyari & Singh, 2015; Priyono et al., 2020). SMEs with good digital literacy are better equipped to use technology and the Internet as tools to gather the knowledge they need to grow their company in an increasingly digital age (Li et al., 2023). This gives SMEs the benefit of increasing their market competitiveness.

These results support the findings of previous studies (Firmansyah, 2022; Yunita & Kusnawati, 2022) that SMEs may quickly obtain useful information for their firms, such as market trends, business possibilities, and successful marketing techniques, with excellent digital literacy. They can use social media and other online platforms to increase their customer base and grow their business. SMEs should keep raising the bar of their digital literacy, especially when it comes to finding pertinent information for their industries. They will be better able to compete and expand their enterprises as a result of a market that is becoming increasingly competitive.

3.7. The influence of Marketing Performance on the Competitiveness of SMEs

According to the study's findings, there is a positive relationship between performance and competitiveness; the coefficient parameter for this relationship was 0.7471. Competitiveness increased by 74.71% for every unit increase in performance. H_7 is approved if the t-value is 0.0008, which is smaller than 0.05, as it indicates that the relationship between performance and competitiveness is statistically significant. The success of SMEs, including their marketing, has a significant impact on their competitiveness (Adomako et al., 2022; Dwivedi & Pawsey, 2023). Poor marketing performance can result in loss of market share or even business failure, whereas good performance can increase the competitiveness of SMEs in the market.

These results concur with those of Sari et al. (2021), who found that strong sales figures can boost SMEs' competitiveness by demonstrating that the goods and services they provide are in high demand. SMEs can enhance their reputation and broaden their market reach through successful sales outcomes. High profits can increase SMEs' competitiveness by giving them more money to invest in the growth of their companies (Kim & Park, 2021; Prabowo et al., 2020). Better products, promotions, and sales channels are investments SMEs can make to increase their competitive advantage (Di Fatta et al., 2018; Obadia & Vida, 2023). Entrepreneurial marketing and marketing capabilities by providing enhanced theoretical and empirical support for the relatively unexplored role of entrepreneurial networking in the development of SMEs' marketing capabilities (Gliga & Evers, 2023).

3.8. The Influence of Marketing on Performance and Its Impact on the Competitiveness of SMEs

According to the study's findings, marketing has a positive impact on competitiveness through performance, with a coefficient parameter of 0.3456 for the variable "Marketing" on "Competitiveness" through "Performance." Competitiveness through Performance increased by 34.56% for every additional unit added to marketing. H_8 is approved if the t-value, which is less than 0.05 and equal to 0.0098, indicates that marketing has a statistically significant impact on competitiveness through performance. Innovative culture, competitive pressure, and business partner pressure are factors that positively and significantly influence e-commerce adoption, and adopting e-commerce positively and significantly affects SMEs' marketing performance (Salah & Ayyash, 2024). The connection between firm competitiveness and financial, environmental, and operational performance is characterized by a positive and substantial relationship (Le & Ikram, 2022).

These results concur with Firmansyah et al. (2022), who claim that the effective application of digital literacy can also boost SME performance, including higher sales, earnings, assets, and staff. SMEs may better track their finances, manage inventory, and provide reports by utilizing digital platforms, such as accounting or inventory management software. For SMEs, which often face resource limitations in unpredictable and competitive markets, marketing innovation offers a route to legitimacy, viability, and expansion (Dwivedi & Pawsey, 2023). Marketing has a profound and multifaceted impact on competitiveness. It can influence competitiveness through a range of channels, including brand awareness, consumer wants and needs identification, pricing strategies, advertising, and promotion initiatives.

3.9. The Influence of Capital on Performance and Its Impact on the Competitiveness of SMEs

According to the study's findings, the coefficient parameter for the variable "Capital" on "Competitiveness" through "Performance" is 0.2991; this suggests that Capital has a positive impact on Competitiveness through Performance. Competitiveness through Performance increases by 29.91% with a one-unit increase in capital. H_9 was accepted because the t-value for the influence of capital on competitiveness through performance was less than 0.05, indicating that the effect was statistically significant. This means that capital, such as equity, start-up, and loan capital, can affect SMEs' competitiveness by improving their company performance, including sales, assets, profitability, and the number of employees. The performance of SMEs is significantly impacted by their innovation capability and intellectual capital (Arshad et al., 2023). When SMEs have sufficient initial capital, they can meet their needs, operate efficiently, and draw on new clients by offering high-quality goods and services.

These results are consistent with those of Ratna (2022), who found that financing can help SMEs improve their competitiveness by growing their business operations. Small and medium-sized enterprises (SMEs) with sufficient cash may acquire extra resources to grow their companies by raising production, boosting advertising and marketing initiatives, or expanding their distribution channels. For SMEs, this can lead to higher sales, profits, and assets as well as opportunities to grow their personnel. The relationship between relational capital and innovation, as well as the impact of relational capital on technology orientation, have been found to have a strong positive effect on a firm's performance. These findings have important implications for the development of innovation policies and relational capital strategies for small and medium-sized enterprises (Ramírez-Solis et al., 2022). Therefore, having sufficient money can improve SMEs' performance and, as a result, make them more competitive. By using capital wisely, it is possible to increase revenue, earnings, assets, and number of employees.

3.10. The Influence of Digital Literacy on Performance and Its Impact on the Competitiveness of SMEs

The research results show that the coefficient parameter for the variable "Digital Literacy" on "Competitiveness" through "Performance" is 0.1059, indicating a positive influence of Digital Literacy on Competitiveness through Performance. An increase of one unit in Digital Literacy increases Competitiveness through Performance by 10.59%. With a t-value of 0.0423, which is less than 0.05, the impact of Digital Literacy on Competitiveness through Performance is statistically significant, thus accepting H_{10} . Digital literacy in terms of information

sourcing can influence the performance, ultimately enhancing their competitiveness in the market. The utilization of digital technologies is presenting novel prospects for businesses, particularly those situated in rural areas, to augment business expansion and economic progress (Tiwasing et al., 2022).

These findings are consistent with the research by Firmansyah et al. (2022) and Jibria Ratna (2022), who state that improved SME performance, such as increased sales, profits, assets, and employees, can also occur through the effective implementation of digital literacy. For example, by using digital platforms, such as accounting or inventory management applications, SMEs can monitor their finances, manage inventory, and create reports more easily and accurately. SMEs follow different paths of digital transformation based on their contextual factors. Some accelerate their transition to digital firms, while others only digitalize their sales function due to liquidity issues. Lastly, some have limited digital literacy but are supported by strong social capital (Priyono et al., 2020). The acquisition of four key competencies - digital literacy, alignment, reflection, and coping - can provide a competitive edge. It is essential for small and medium-sized enterprise (SME) managers to comprehend and acknowledge the value co-creation abilities that are pertinent to digital servitization and to recognize the situations in which they are applicable. Moreover, it is critical to understand the rationale and mechanisms underlying the importance of these capabilities in the context of digital servitization (Struwe & Slepnirov, 2023).

4. Conclusion

The research findings indicate that marketing exerts a positive and significant impact on the performance of female micro, small, and medium enterprises (SMEs) in the Purbalingga Tuku Tuku Program. Furthermore, marketing has a positive and significant influence on competitiveness, both directly and indirectly through performance. Marketing exhibits a significant and positive influence on the performance of women's UMKM stakeholders. It also has a positive and significant effect on competitive ability, both personally and through performance. Digital literacy, on the other hand, has a negative and significant effect on performance, but it has a significant positive impact on competence, both directly and through female performance in SMEs. Performance has a strong positive effect on the competitive capacity of female UMKM players.

It is crucial to provide training and support in the areas of marketing, financing, and digitalization for female UMKM stakeholders in the Purbalingga Open Tuku Program. By enhancing their marketing knowledge and skills, providing them with adequate access to corporate capital, and fostering digital literacy, women's UMKM actors can improve their performance and competitiveness. This can be accomplished through training programs, support,

and access to relevant resources, allowing them to optimize their business potential and increase their success in the Purbalingga Tuku Tuku Build Program.

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