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Digital Tools adoption and business growth of Micro and Small Enterprises (MSEs) in Calapan City, Oriental Mindoro

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Abstract

Digital tools have become integral to modern business operations, enabling companies to navigate the challenges of an ever-evolving business landscape to ensure its growth and sustainability. While the importance of digital tools in promoting business growth is widely recognized, there is limited research on the specific relationship between digital tool adoption and business growth. This study investigated the correlation between digital tool adoption and business growth among Micro and Small Enterprises (MSEs). A descriptive-correlation research design was employed, and purposive sampling was used to obtain 46 MSEs in Calapan City Oriental Mindoro. A researcher-made questionnaire was used to assess the digital tools adoption and business growth. Pearson's Correlation Coefficient was conducted to examine the relationship between digital tools adoption and business growth. The study found a significant and strong positive correlation between digital tools adoption and business growth. Specifically, digital marketing was perceived as cost-effective and impactful for expanding customer reach, and customer relationship management systems were seen as beneficial for enhancing customer satisfaction and loyalty. However, some MSEs preferred face-to-face interactions, and cloud computing was recognized for improving operational efficiency, though concerns about cost and the necessity for data security remain. Overall, digital tools significantly contribute to competitive advantage, enhanced customer experience, and cost reduction.

Keywords: Digitalization; Digital Marketing; Customer Relationship Management System; Cloud computing; Business Growth

1. Introduction

Digital tools adoption is reshaping industries and driving innovation across sectors worldwide. Accelerated by the COVID-19 pandemic, businesses have increasingly embraced technologies to enhance efficiency and meet evolving consumer demands. However, challenges such as high costs, lack of expertise, and data privacy concerns persist, particularly for enterprises in developing regions. Reports on Digital Transformation Statistics for 2024 [1] highlight a continued surge in global investments, with spending projected to reach trillions as businesses prioritize modernizing infrastructure and enhancing customer experiences. Notably, 40% of organizations have successfully scaled their digital initiatives, underscoring the growing commitment to innovation. As consumer expectations rise, adopting digital tools has become essential for businesses to remain competitive in a rapidly evolving digital landscape.

In developing countries like the Philippines, Milagrasa [2] highlights that micro and small enterprises (MSEs) represent a significant portion of the economic fabric and are among the most crucial agents of societal development. MSEs provide millions of people with opportunities for earning income, gaining work experience, and achieving employment. Accenture [3] states that recognizing the potential of digitalization to improve business sustainability, these enterprises

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are adopting more comprehensive digital strategies. Supporting MSEs in these efforts is vital for fostering resilience and productivity, expanding business opportunities, and advancing global sustainable development goals. The International Labor Organization [4] notes, however, that many MSEs have yet to fully harness digital technologies despite the digital revolution's transformative impact on various economic sectors.

In Calapan City, where the economy thrives on small-scale trading, agriculture, and local services, digital tools present both opportunities and challenges. While some businesses have successfully leveraged technology to enhance market reach and profitability, others face barriers such as limited access to digital infrastructure, financial constraints, and insufficient digital literacy. A reliance on traditional business methods fosters resistance to change, as many MSE owners perceive new technologies as unnecessary or risky. Furthermore, a lack of technical knowledge among MSE owners complicates the adoption process, hindering their potential for growth and innovation. To address these challenges, the City Government of Calapan, in partnership with Maya Philippines Incorporated, has launched a digitalization program aimed at fostering and accelerating digital transformation. This initiative equips local government units with financial tools to provide faster, safer, and contactless services to residents. Plans to digitalize payment systems in the City Public Market and other business establishments are also in motion, aligning with government mandates such as Republic Act 8792 (Electronic Commerce Act of 2000) and Republic Act 11032 (Ease of Doing Business and Efficient Government Services Delivery Act of 2018). These efforts aim to bolster the city's economy while improving the quality of life for its residents.

Despite increased awareness among MSE owners about the importance of digital tools, perceptions regarding their adoption remain limited. Factors influencing these perceptions and their impact on business growth remain insufficiently explored. This study seeks to address these gaps by examining the relationship between digital tool adoption and business growth among MSEs in Calapan City. While broader trends in digitalization have been studied in the ASEAN region and the Philippines, specific challenges faced by MSEs in Calapan City require focused attention. The objectives of this study are to assess the extent of digital tool adoption among MSEs, identify factors influencing their growth, investigate the relationship between digital tool adoption and business growth, and propose actionable recommendations based on the findings. This study's significance lies in its ability to provide policymakers, MSEs, and technology providers with valuable insights and evidence-based recommendations. Policymakers can design targeted strategies to ensure digital tools are accessible and affordable, MSEs can better understand how digital tools drive growth, and technology providers can collaborate to develop tailored solutions, fostering broader digital inclusion across the sector.

2. Review of Related Literature/Study

2.1. Digital Tools Adoption

Dancsa et al. [5] define digital tools as internet-based software, applications, and technologies that enable businesses to adapt to market changes and gain a competitive advantage. Al-Hargusi and Al-Zaidi [6] highlight the role of these tools in creating strategies, spotting opportunities, and addressing market gaps, cautioning that businesses failing to adopt them may struggle to remain competitive. Dimoso and Utonga [7] underscore the impact of digital solutions like mobile payments, e-commerce, and cloud services in reducing costs, overcoming barriers, and unlocking growth opportunities.

Ablyazov et al. [8] emphasize the role of digital tools in fostering innovation, transforming operations, and expanding markets, helping businesses accelerate product development and maintain competitiveness. Similarly, Rindfleisch et al. [9] highlight tools like digital marketing and cloud computing as essential for enhancing efficiency and operational effectiveness. Buttle and Maklan [10] focus on customer relationship management (CRM), describing it as a blend of technologies and strategies aimed at improving customer interactions and overall business performance. Together, these studies illustrate the transformative potential of digital tools for business growth and sustainability.

2.1.1. Digital Marketing

Digital marketing has emerged as a transformative force in modern business, leveraging internet-based technologies to promote products and services. Yasmin et al. [11] describe digital marketing as a broad concept encompassing various online promotional techniques that have reshaped marketing strategies since the 1990s and 2000s. Gillpatrick [12] mentioned that the evolution of digital technologies has not only transformed marketing practices but also revolutionized global markets. Businesses now rely on digital platforms to foster innovation and compete effectively in a rapidly changing landscape. Tabuena et al. [13] stated that digital marketing offers several advantages, such as cost-effectiveness, global reach, and the ability to operate 24/7, making it highly effective for attracting and retaining

customers. Social media platforms eliminate the need for physical stores, simplify customer engagement, and enable two-way communication at the user's convenience.

Furthermore, Nuseir et al. [14] emphasize the use of email as a loyalty strategy, allowing businesses to maintain ongoing dialogues with customers and enhance commercial relationships through personalized communication. Chavez et al. [15] highlight the benefits of digital marketing in providing precise targeting, measurable results, and improved conversion rates, while also allowing businesses to reach international audiences. Rukmani et al. [16] assert that digital marketing opens opportunities for businesses to expand into new markets and achieve growth in today's digital-first environment. Additionally, Saura et al. [17] note that the rise of social networks has facilitated bidirectional communication, enabling companies to engage with customers more effectively and develop innovative business models.

2.1.2. Customer Relationship Management System

Customer Relationship Management (CRM) is a strategic approach focused on managing and analyzing customer interactions to improve service, strengthen relationships, and enhance retention as mentioned by Alolayan et al. [18]. Additionally, Nilashi et al. [19] stated that it integrates various technologies and practices to build long-term, profitable customer relationships, thereby driving business growth. CRM activities include data collection, personalized interactions, communication, and feedback management, all aimed at boosting customer loyalty and satisfaction as emphasized by Bereton [20].

The integration of social media into CRM systems, as mentioned in the study of Wani [21] and Sumitha [22], enhances this process by allowing businesses to gather crucial customer data, such as demographics and preferences, which can be used for targeted marketing and service improvements. In addition, Gil-Gomez et al. [23] state that CRM also enables businesses to predict customer behavior, facilitating personalized marketing efforts that increase sales and profitability. Patil et al. [24] describe CRM as a powerful tool for capturing and analyzing customer data to inform better business decisions. Furthermore, CRM is a customer-centric strategy that transforms customers into valuable assets, fostering long-term loyalty and benefiting the business, as noted by Nasir [25]. Guerola-Navarro et al. [26] emphasize CRM's role in cultivating customer trust, loyalty, and lifetime value, which are essential for business success. A strong, trust-based relationship with customers leads to improved retention and repeat purchases, as highlighted by Adams [27].

2.1.3. Cloud Computing

Cloud computing is a transformative technology that enhances business operations by improving creativity, productivity, and competitiveness as defined by Xue & Xin [28]. Additionally, according to Benlian et al. [29], it provides the infrastructure supporting key digital trends like mobile computing, the Internet of Things, big data, and artificial intelligence, driving digital transformation and disrupting traditional business models. As a result, cloud computing has become central to business strategies, offering scalability, cost-effectiveness, and operational efficiency, as stated by Tambe [30] and Tatjana [31].

Cloud computing aligns IT with business strategies and enhances performance, as mentioned by Siddiqui & Liaqua [32], especially through improved technological skills among employees. According to Uzoma et al. [33], it enables businesses to access shared resources from virtually anywhere, facilitating growth and innovation. Despite the challenges of increased competition and business complexity, cloud computing offers solutions for corporate innovation, especially through Business Intelligence, as highlighted by Elishibani [34]. Additionally, Reckmann [35] stated that it has a positive impact on revenue growth and goal achievement. Overall, cloud computing is a key driver of business growth, efficiency, and success.

2.1.4. Business Growth

Business growth, as defined by Arthur [36], is the process of improving a firm's success, often measured through increased size, sales, market share, or profitability. It is a multifaceted concept that is essential for long-term survival, leading to greater opportunities and market share, as highlighted by Welsh [37]. Various indicators, such as workforce growth, market share, gross margin, and competitive advantage, help measure this growth, as noted by Khotinskaya and Chernikova [38]. According to Strive [39], digital tools are increasingly vital for business growth, enabling companies to reach wider audiences, interact with customers, and boost sales. Moreover, Egbide et al. [40] state that competitive advantage and enhanced customer experiences are key qualitative measures of growth. Effective cost management also plays a critical role in fostering profitability and sustaining growth, as emphasized by Bruce [41].

2.1.5. Competitive Advantage

Competitive advantage refers to a set of capabilities that enable a business to outperform competitors, as defined by Gareche et al. [42]. As competition intensifies, Berawi et al. [43] state that digital technologies become crucial for gaining an edge. Digitalization creates opportunities to add business value, with modernization through digital tools being key for business transformation and competitive advantage. Performance and innovation mediate the relationship between business strategies and competitive advantages, highlighting the importance of improving both to strengthen competitiveness, as mentioned by Farida & Setiawan [44].

To stay competitive, Silaban et al. [45] underscore that entrepreneurs and small businesses must adapt to evolving trends, with digital transformation playing a crucial role. Competitive advantage from digital transformation extends beyond product differentiation. Understanding customer preferences and providing personalized experiences can build loyalty and outperform competitors, as emphasized by Agustian et al. [46]. Additionally, Ryding [47] discussed that leveraging digital platforms like social media and mobile apps helps businesses gather feedback and deliver customized services, boosting customer satisfaction. The adoption of digital tools is vital for business survival, particularly for industries vulnerable to crises, such as services, manufacturing, and hospitality, as indicated in the study of Klein & Todesc [48]. Moreover, Agustian et al. [49] pointed out that digital transformation reshapes how businesses operate and interact with customers, making it essential for maintaining a competitive edge.

2.1.6. Enhance Customer Experience

Customer experience is the overall quality of interactions and relationships a customer has with a company's products and services, as defined by Huseynli [50]. Business leaders increasingly recognize the importance of customer experience in gaining competitive advantage, with digitalization playing a key role. Enhancing customer experience is a strategic imperative that drives growth through improved loyalty, reputation, and adaptability to market needs, as discussed by Khatri and Maheshwari [51]. According to Slyman [52], customer experience spans all interactions, from discovery to post-purchase support, and involves multiple departments like marketing, sales, and customer service. A positive experience fosters loyalty and repeat business. A positive experience fosters fidelity and reprise business. Small and medium enterprises are increasingly adopting digital tools to enhance customer experiences. Mobile payments have simplified transactions, while online ordering systems streamline operations and boost satisfaction, as pointed out by Patel [53] and Gupta et. al. [54]. As consumer behavior evolves, Liu and Wang [55] suggest that businesses must implement strong digital marketing strategies to target customers and offer personalized experiences. QR codes are merging online and offline shopping, enhancing customer engagement, as highlighted by Albăstroiu and Felea [56]. Balancing innovation with efficiency remains a challenge, and selecting the right technologies is crucial for continuous innovation and exceptional customer experiences, as mentioned in the study of Loon and Chik [57] and Yermak [58]. Embracing these tools helps businesses stay competitive in today's digital landscape.

2.1.7. Cost Reduction

Cost reduction involves lowering the unit cost of products or services without compromising quality, as pointed out by Wongjarupun and Apibunyopas [59]. Figar and Ivanovic [60] suggest that businesses must continuously seek new cost-reduction opportunities to foster growth and improve efficiency. This focus on cost reduction drives long-term success and helps maintain a competitive edge, as indicated in the study of Seaman [61]. Digital transformation plays a significant role in lowering operational costs and increasing efficiency. Agustian et al. [62] argue that digital technologies optimize business processes, reducing costs and boosting profit margins. Tools like automation and data analytics streamline workflows, cut waste, and improve resource allocation, as highlighted by Lawal [63]. Digital marketing offers cost-effective reach compared to traditional advertising methods based on the study of Arobo [64], while e-commerce reduces overhead costs and extends market reach as emphasized by Shanheen [65]. Furthermore, digital technologies, according to Yermak [66] enhance efficiency, lower costs, and modernize traditional processes through automation and data-driven decisions, improving productivity and reducing expenses.

2.2. Theoretical Framework

2.2.1. Dynamic Capabilities Framework

The Dynamic Capabilities Framework emphasizes a firm's ability to adapt, integrate, and reconfigure resources to navigate changing environments through sensing, seizing, and transforming. Applied to MSEs, it explores how adopting digital tools enhances adaptability, improves operations, and fosters long-term success by addressing challenges and leveraging opportunities.

2.2.2. Acceptance Model (TAM)

The Technology Acceptance Model (TAM) explores factors influencing the adoption of new technologies, focusing on perceived usefulness (enhancing performance) and ease of use (minimal effort required). TAM highlights how perceived benefits and simplicity can encourage the adoption of digital tools, driving business efficiency and growth.

2.2.3. Diffusion of Innovation Theory

The Diffusion of Innovation Theory, introduced by Everett Rogers in 1962, explains how new ideas and technologies spread within cultures through adopter categories and factors like perceived benefits and social influence. This study uses the theory to analyze non-adopters awareness, perceptions, and barriers to digital tool adoption, enabling strategies to enhance digitalization among micro and small enterprises (MSEs).

2.3. Conceptual Framework

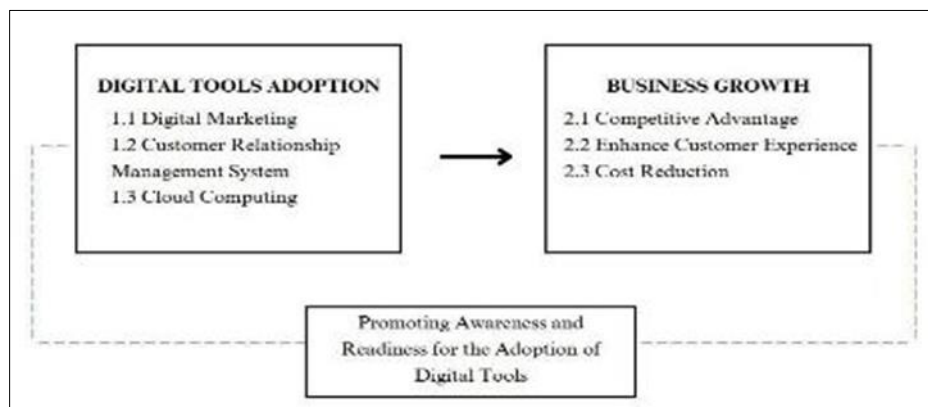


Figure 1 Conceptual Framework

The conceptual framework highlights the relationship between digital tools adoption (independent variable) and business growth (dependent variable). Digital tools adoption encompasses digital marketing, customer relationship management (CRM), and cloud computing, while business growth is measured by competitive advantage, enhanced customer experience, and cost reduction. A single-headed arrow illustrates the hypothesized significant relationship between these variables. The study aims to assess how adopting digital tools influences business growth, showcasing the benefits of technological advancements. The expected output, Promoting Awareness and Readiness for the Adoption of Digital Tools, encapsulates the study's intended outcome.

2.4. Statement of the Problem

The main goal of this study is to determine the relationship between digital technology adoption and business growth of micro and small enterprises (MSEs) in Calapan City, Oriental Mindoro.

Specifically, this study aims to answer the following questions:

- As perceived by the owners, to what extent do they view the potential adoption of digital tools in terms of:
 - Digital Marketing;
 - Customer Relationship Management Systems; and
 - Cloud Computing?
- To what extent are the factors of MSEs' business growth evident in the areas of:
 - Competitive Advantage;
 - Enhance Customer Experience; and
 - Cost Reduction?
- Is there a significant relationship between the digital tools adoption and the business growth of MSEs in Calapan City
- Based on the analysis of the study, what action plan for digital tools adoption and business growth will be proposed?

2.5. Hypothesis

Ho: There is no significant relationship between the digital tools adoption and the business growth of Micro and Small Enterprises (MSEs) in Calapan City

3. Material and methods

3.1. Research Design

This study utilized a descriptive-correlational quantitative research design. According to Babbie [67], a descriptive-correlational research design involves observing and describing relationships between variables without any manipulation. This design was particularly useful when researchers wanted to understand the relationships between variables in a natural setting without introducing any changes. Babbie also emphasizes that this design was limited in its ability to establish causal relationships between variables. The researchers believed that descriptive-correlational research design was suitable to utilize in this study to determine the relationship between digital tools adoption and business growth of Micro and Small Enterprises (MSEs).

3.2. Subject and Sampling

The study focuses on owners of micro and small enterprises (MSEs) in Calapan City, Oriental Mindoro, using a population of 3,600 MSEs provided by the City Hall Licensing Office. From this, 131 general merchandise businesses were targeted to represent the MSE landscape. A preliminary survey identified businesses meeting the criteria: officially registered, operational for at least five years, and not yet adopting digital tools. Using purposive sampling, 46 businesses fitting these characteristics were selected, aligning with Frost's [68] assertion that purposive sampling ensures the inclusion of participants with critical traits relevant to addressing the research question.

3.3. Data Gathering Procedures and Instrumentation

The data-gathering process and instrumentation were carefully designed to ensure accuracy and reliability. A researcher-made, 30-item questionnaire was used to assess the adoption of digital tools and business growth among MSEs. The questionnaire was developed based on related studies and literature that were relevant to the respondents, ensuring that it addressed the specific context of MSEs. Divided into two parts, the first 15 items focused on digital tools adoption (e.g., digital marketing, CRM, cloud computing), while the second 15 evaluated their impact on business growth (e.g., competitive advantage, customer experience, cost reduction). A demographic section captured contextual details such as business size, years of operation, and internet access.

The questionnaire employed a 4-point Likert scale ("Strongly Agree" to "Strongly Disagree") to elicit decisive responses, avoiding ambiguity. Validation by professionals and a statistician ensured clarity and reliability. After validation, the questionnaires were distributed to participants, who were assured of confidentiality to encourage honest responses. Data were then systematically encoded and analyzed, supporting the study's objectives of understanding the relationship between digital tools adoption and business growth.

Table 1 Scaling and Quantification of Data and Self-made Questionnaire for Digital Tools

Likert scale	Range	Description	Interpretation
Strongly Agree	3.51 – 4.00	Strongly Agree	Very Positive Perception
Agree	2.51 – 3.50	Agree	Positive Perception
Disagree	1.51 – 2.50	Disagree	Negative Perception
Strongly Disagree	1.00 – 1.50	Strongly Disagree	Very Negative Perception

Table 2 Scaling and Quantification of Data and Self-made Questionnaire for Business Growth

Likert scale	Range	Description	Interpretation
Strongly Agree	3.51 – 4.00	Strongly Agree	Strongly Contributing to Growth
Agree	2.51 – 3.50	Agree	Moderately Contributing to Growth
Disagree	1.51 – 2.50	Disagree	Slightly Contributing to Growth
Strongly Disagree	1.00 – 1.50	Strongly Disagree	Not Contributing to Growth

3.4. Reliability

Table 3 Reliability Analysis for Digital Tool

	Cronbach's A	Interpretation
IV: Digital Tools Adoption	0.858	Good Reliability

Table 4 Reliability Analysis for Business Growth

	Cronbach's A	Interpretation
V. Business Growth	0.897	Good Reliability

After validating the questionnaire for digital tools adoption and business growth, the researchers conducted a pilot test with fifty respondents to assess clarity. Cronbach's alpha was then calculated to measure the internal consistency of the scales, with a value above 0.70 considered acceptable for research. Both the Digital Tools Adoption and Business Growth scales demonstrated strong internal consistency, indicating high correlations among items and confirming that the scales effectively measured their intended constructs. Reliability was interpreted using a scale where scores above 0.9 indicate "Excellent Reliability," 0.8-0.9 "Good," 0.7-0.8 "Acceptable," 0.6-0.7 "Questionable," and below 0.6 "Poor." This scale served as the basis for evaluating the instrument's reliability in the study.

3.5. Data Analysis

This study analyzed data using Jamovi, weighted mean, and Pearson's correlation coefficient. Jamovi, as noted by Ahmed and Muhammad [69], is user-friendly and supports various statistical analyses, making it ideal for structured data. The weighted mean evaluated the extent of digital tool adoption and its impact on MSE growth by assigning weights based on relevance. Pearson's correlation coefficient (r) assessed the linear relationship between digital tool adoption and business growth, measuring both strength and statistical significance as defined by Turney [70]. These tools provided reliable insights into the patterns and relationships between digital tools adoption and MSE growth, aligning with the study's objectives.

4. Results and discussion

4.1. As perceived by the owners, to what extent do they view the potential adoption of digital tools in terms of:

4.1.1. Digital Marketing

Table 5 Mean Perception Profile of the Respondents in Terms of Digital Marketing

Item	Mean	Rank	Description	Interpretation
Digital Marketing				
If we used social media platform {e.g. Facebook, YouTube, TikTok}, I believe it could help us communicate with customers and share updates about our products.	3.50	2	Agree	Positive Perception

I believe using social media advertising would help more customers learn about our business.	3.52	1	Strongly Agree	Very Positive Perception
Using social media platforms alone would not replace the need for a physical store.	3.02	4	Agree	Positive Perception
If we used email marketing, I believe it could help us stay in touch with our clients.	2.98	5	Agree	Positive Perception
I believe digital marketing could help us reach more customers at a lower cost than traditional marketing methods.	3.50	3	Strongly agree	Positive Perception
Overall Mean	3.304		Agree	Positive Perception

The data in Table 5 presents the mean perceptions of MSE owners regarding digital marketing, showing the highest mean of 3.52 for the effectiveness of social media advertising, the lowest mean of 2.98 for the use of email marketing, and an overall mean of 3.304, reflecting a general moderate adoption of digital marketing among the respondents.

It is significant to note that the highest mean of 3.52 was obtained from item 2 "I believe using social media advertising would help more customers learn about our business." interpreted as very positive perception. One respondent expressed, "**Strongly Agree, totoong mas madaming makakakilala sa aming business kung gagamit kami ng social media sa pag-advertise kase mas malawak ang reach nito.**" This highlights the perceived effectiveness of social media advertising in increasing customer awareness and expanding business reach. However, another respondent shared a differing perspective, stating, "**Strongly Agree, kase generally, totoong makakatulong siya, pero nakadepende pa rin kung anong klaseng negosyo meron ka. Hindi sa lahat ay applicable ang paggamit ng social media.**" This suggests that while most respondents recognize the general benefits of social media advertising, some MSE owners feel its applicability depends on the nature of their business. Despite this, the consensus remains that social media advertising is a valuable tool for reaching a broader audience and enhancing visibility. Supporting this view, Ali [71] asserts that digital marketing involves promoting a business or product online and is an effective way to reach a large audience. It is particularly beneficial for small businesses due to its cost-effectiveness, as it does not require a significant budget. Moreover, Ali highlights the versatility of digital marketing, noting that it offers numerous methods for creating impactful campaigns, making it accessible and adaptable to businesses of all sizes.

On the other hand, the lowest mean score of 2.98 was recorded for item 4, which states, "If we used email marketing, I believe it could help us stay in touch with our clients." This indicates a slightly lower level of agreement compared to other items, though still within the range of positive perception. Respondents generally agreed with the potential benefits of email marketing but expressed certain reservations. One respondent noted, "**Agree, kase email marketing is really helpful, but there are more accessible and simpler ways to converse with our clients, such as social media.**" Another respondent added, "**Agree, pero for us mas applicable ang email marketing for communicating with our suppliers compared to customers.**" These insights suggest that while email marketing is recognized as a valuable tool, it is perceived as more suited for supplier communication than for maintaining customer relationships. The respondents emphasized a preference for simpler, more accessible methods—such as social media platforms—for engaging with their customers. This finding highlights the need for tailored digital marketing strategies that align with the preferences and behaviors of specific target audiences. Moreover, Stefanski [72] highlights that email marketing as part of a broader digital marketing strategy can help businesses better understand customer preferences. Through segmenting existing customers according to their interests, businesses can deliver targeted and personalized content that resonates with each audience segment. However, the current findings suggest that while email marketing has potential, businesses need to carefully evaluate its role in their communication mix to ensure it aligns with the behaviors and expectations of their target audience.

The findings of the study revealed that all items referring to the perception of digital marketing obtained an overall mean score of 3.304, indicating positive perception. This suggests that respondents have a positive perception of digital marketing, agreeing that it can effectively enhance communication, expand reach, and reduce costs compared to traditional methods. MSEs recognize digital marketing as valuable for enhancing business performance, expanding customer reach, and promoting products and services more cost-effectively than traditional methods. Research by Alsukaini et al. [73] supports this, emphasizing that digital marketing significantly impacts business performance and sustainable growth. Digital marketing enables businesses to adapt to dynamic environments, promote goods and services effectively, and maintain continuous customer communication. Similarly, Efthymiou et al. [74] highlight that digital marketing improves internal communication and customer service, both of which are critical for business

success. This finding highlights the consistent agreement among respondents on the advantages of adopting digital marketing strategies aimed at improving business growth.

4.1.2. Customer Relationship Management System

Table 6 Mean Perception Profile of the Respondents in Terms of Customer Relationship Management

Item	Mean	Rank	Description	Interpretation
Customer Relationship Management (CRM)				
If we integrate social media into the CRM system, it could help us engage better with our customers.	3.57	1	Strongly agree	Very Positive Perception
I believe implementing a CRM system would improve customer satisfaction and loyalty.	3.46	3	Agree	Positive Perception
I think CRM systems are too complex and not needed for managing customer relationships in our business.	3.00	4	Agree	Positive Perception
If we used CRM technology, I believe it would help us gather customer data and improve how we run our business.	3.50	2	Agree	Positive Perception
I do not think a CRM system would be useful for improving customer satisfaction or helping us understand customer behavior.	2.93	5	Agree	Positive Perception
Overall Mean	3.292		Agree	Positive Perception

As determined in Table 6, the table illustrates the mean perceptions of respondents in terms of customer relationship management (CRM) systems among MSEs in Calapan City, demonstrating the highest mean of 3.57 for the integration of social media into CRM systems to enhance customer engagement, the lowest mean of 2.93 for skepticism about CRM's role in improving customer satisfaction and understanding behavior, and an overall mean of 3.292, indicating positive perception of CRM system among respondents.

The table shows that MSEs in Calapan City have affirmed that customer relationship management (CRM) offers significant advantages for business growth. The highest mean, 3.57, is associated with the statement: "If we integrate social media into a CRM system, it could help us engage better with our customers." This indicates a very positive perception and strong agreement on the value of integrating CRM with social media. One respondent commented, "Strongly agree since social media is relevant nowadays, convenient ito para sa amin makipag-usap sa customers." This highlights that integrating social media into CRM systems is an effective tool for improving engagement between business owners and their customers. It facilitates seamless communication and provides convenience for both parties, ultimately strengthening their relationship. Similarly, customer relationship management is used to define the process of creating and maintaining relationships with business consumers. CRM is a hostile process of relating, attracting, discerning, and retaining guests, as supported by Hassan et al. (75). The lowest mean of 2.93, associated with the statement, "I do not think CRM systems would be useful for improving customer satisfaction or helping us understand customer behavior," reflects a lack of confidence or mixed perceptions on the utility of CRM systems for these purposes. One respondent elaborated on this perspective, stating: "Agree, kase when it comes sa customer behavior and satisfaction mas prefer ko makausap sila personally kase mas maintindihan ko yung needs nila and makakapagresponde ako effectively." This response highlights a preference for face-to-face communication as a more effective approach to understanding customer behavior and improving satisfaction. It suggests that CRM systems may not be perceived as the ideal tool for capturing the details of customer preferences, decision-making processes, or communication styles. Instead, personal interactions are valued for their ability to provide deeper insights and facilitate more tailored responses to customer needs.

The findings of the study revealed that all items obtained an overall mean of 3.292, which indicates a positive perception of CRM systems, with respondents agreeing that these tools can enhance customer satisfaction, loyalty, and data management. This suggests that respondents view CRM systems as an effective tool for their business. The findings highlight not only the importance of CRM in improving business operations but also its role in personalizing customer experiences. In the process of collecting and analyzing customer data, businesses can better understand customer needs and preferences, allowing for more targeted communication and tailored offerings. This aligns with Sumitha's [76]

findings, which emphasize CRM's critical role in improving client satisfaction and fostering customer loyalty. Sumitha's studies further highlight that successful CRM implementation significantly enhances customer loyalty. Since customer satisfaction and loyalty are directly influenced by effective CRM practices, businesses should prioritize optimizing their CRM systems. These findings conclude that respondents generally agree that CRM systems are beneficial for customer engagement and business improvement, though some perceive them as complex or less necessary in certain contexts.

4.1.3. Cloud Computing

Table 7 Mean Perception Profile of the Respondents in Terms of Cloud Computing

Item	Mean	Rank	Description	Interpretation
Cloud Computing				
If we used cloud computing, I believe it could provide a safe way to store sensitive customer data.	3.24	3	Agree	Positive Perception
Cloud computing would not be necessary for securing sensitive information in our business.	3.00	4	Agree	Positive Perception
I believe adopting cloud computing could make our business operations more efficient.	3.35	1	Agree	Positive Perception
I think cloud computing is too expensive and would not improve our business operations.	2.70	5	Agree	Positive Perception
If we used cloud computing, I believe it could reduce administrative tasks and make services faster to deploy.	3.22	2	Agree	Positive Perception
Overall Mean	3.102		Agree	Positive Perception

Table 7 presents the respondents' mean ratings on their perception of cloud computing, illustrating the highest mean of 3.35 for the belief that adopting cloud computing enhances business efficiency, the lowest mean score of 2.70 for concerns about its necessity for securing sensitive information, and its perceived cost, and an overall mean of 3.102, suggesting a general moderate adaption among respondents.

The results show that the highest mean score of 3.35 on the Cloud Computing scale was obtained from Item 3, "I believe adopting cloud computing could make our business operations more efficient," reflecting strong agreement on its impact on efficiency. Respondents emphasized this, with one stating, "Agree, because cloud computing includes systems or software that make business processes faster and easier," and another adding, "Agree because cloud computing can significantly improve business operations by reducing errors and ensuring more organized processes." These responses align with Asniar and Sari [77], who noted that cloud computing improves efficiency through centralized, accessible resources.

The lowest mean score of 2.70 was from Item 4, a negatively phrased statement, "I think cloud computing is too expensive and would not improve our business operations." This indicates some agreement with concerns over cost and necessity. One respondent noted, "Disagree, because I think it would help secure sensitive information, especially about our customers," while another said, "Agree, adopting cloud computing is indeed quite expensive, but compared to the benefits it would give to our business, I believe it will be worthwhile, which is why I disagree with the statement that it would not improve business operations." These responses suggest concerns about security and cost but also recognize the value of cloud computing. Ahmadi [78] supports this by highlighting the growing use of cloud computing for its cost-efficiency, scalability, and flexibility, emphasizing the importance of cloud security to protect infrastructure and data.

The findings revealed that all items referring to the extent of adoption of digital tools in terms of cloud computing obtained an overall mean of 3.102 reflecting a positive perception of cloud computing. This suggests that most respondents agree that it enhances operational efficiency and reduces administrative tasks, though there are mixed opinions regarding its necessity for securing sensitive information and its cost implications. Research by Nyachiro et al. [79] states that cloud computing offers enormous advantages in its usage, which include diminished equipment upkeep cost, easy access around the world, and adaptability of profoundly computerized measures. Additionally, it has the potential to promote cooperation, agility, scalability, and flexibility and to save costs by calculating resources efficiently

and optimally. The findings conclude that while respondents recognize the potential of cloud computing to streamline operations and improve service delivery, its perceived cost and necessity for specific tasks may require further clarification or demonstration of value to respondents.

4.2. To what extent are the factors of MSEs' business growth evident along the areas of:

4.2.1. Competitive Advantage

Table 8 Mean Perception Profile of the Respondents in Terms of Business Growth - Competitive Advantage

Item	Mean	Rank	Description	Interpretation
Competitive Advantage				
If we adopted digital tools, I believe they would help us gain a competitive advantage over competitors.	3.59	1	Strongly Agree	Strongly Contributing to Growth
I do not believe digital tools would give our business an edge over competitors.	3.37	4	Agree	Moderately Contributing to Growth
I believe using technology to improve customer service would increase our competitiveness.	3.59	2	Strongly Agree	Strongly Contributing to Growth
Digital tools will not make a significant difference in our ability to outperform competitors.	3.09	5	Agree	Moderately Contributing to Growth
I believe adopting digital tools to strengthen customer relationships will give us a competitive advantage.	3.52	3	Strongly Agree	Strongly Contributing to Growth
Overall Mean	3.43		Agree	Moderately Contributing to Growth

The analysis in Table 8 presents the mean perception of the respondents in terms of business growth, particularly the competitive advantage, showing the highest mean of 3.59 for the belief that digital tools provide a competitive advantage and improve customer service, the lowest mean of 3.09 for skepticism about their impact on outperforming competitors, and an overall mean of 3.43, indicating a general agreement in the significance of digital tools for gaining competitive edge.

It is important to note that the highest mean of 3.59 was achieved for items 1 and 3, which were: "If we adopted digital tools, I believe they would help us gain a competitive advantage over competitors" and "I believe using technology to improve customer service would increase our competitiveness," both of which indicate strong agreement and very positive perception. For the first statement, one respondent commented, "*Strongly Agree, lalo na ngayon na mabilis ang improvement ng technology. Malaking advantage ito sa amin dahil sa mga benefits nito, kagaya ng mas mapapabilis ang proseso at effective communication sa mga customers.*" This emphasizes the benefits of adopting digital tools in business operations, which can help businesses gain a competitive edge. It also highlights how digital tools speed up business processes and improve communication with customers, ultimately providing a competitive advantage over others. Meanwhile, for the item 3 statement another respondent answered, "*Strongly Agree, kase sa pamamagitan ng technology mas nabibigyan ng personalized experience ang mga customers na malaking tulong para ma-improve yung competitiveness ng business.*" This response draws attention to the importance of personalized experience that digital tools provide, which can significantly enhance a business's competitiveness, potentially giving it an edge over its competitors. According to Shehadeh et al. [80], businesses also need to digitally transform themselves in new and incremental ways to be competitive. This transformation is based on the utilization of new information technologies to achieve comprehensive upgrades and transformation across different industries. The study also highlighted the need for technology in the achievement of competitive advantage and concluded that firms should focus on digital technologies including computing, information combinations, and connectivity technologies to achieve sustainable competitive advantage.

However, the lowest mean score of 3.09 was noted in item 4, which states "Digital tools will not make a significant difference in our ability to outperform competitors" still reflecting agreement but with slightly lower enthusiasm. Respondents generally agreed that digital tools provide a competitive edge in their business, although some expressed a degree of skepticism. Based on one respondent "*Agree, kase even though digital tools is truly beneficial, ngunit kung*

hindi ito magagamit ng epektibo at ng may sapat na kasanayan, hindi pa rin ito makapagbibigay ng pagbabago in terms of competition." This feedback indicates while digital tools can enhance competitiveness, their effectiveness relies on being utilized proficiently and with adequate skills and knowledge. Without proper implementation, their potential impact on business growth and competition may not be fully realized. Supporting this, Villamil [81] states that there are different ways to integrate digital transformation into organizations to improve competitiveness, and one of these is by adapting the organizational structure by hiring people trained in digital skills. This highlights the importance of employing digitally skilled individuals to ensure the business achieves its competitive goals.

The analysis of the study revealed an overall mean score of 3.43, reflecting a moderately contributing to growth in the role of digital tools in enhancing competitiveness. While a few respondents expressed reservations and may require further evidence to fully embrace their potential, the consensus indicates agreement among respondents about the value of digital tools in driving business success. MSEs recognized that leveraging digital tools could enhance the way they communicate with customers and improve competitiveness that could drive the growth of the business. According to Shaharudin [82], the digital revolution has fundamentally changed how businesses create value. Small businesses, with their limited resources, must adapt to this new landscape to maintain a competitive edge through digital transformation (DT). This finding highlights a consensus among respondents about the value of digital tools in achieving business growth and sustaining a competitive edge, with some reservations about their transformative impact in specific contexts.

4.2.2. Enhanced Customer Experience

Table 9 Mean Perception Profile of the Respondents in Terms of Business Growth - Enhanced Customer Experience

Item	Mean	Rank	Description	Interpretation
Enhanced Customer Experience				
I do not think offering digital payment options would improve customer satisfaction.	3.02	5	Agree	Moderately Contributing to Growth
I believe adopting digital communication tools would allow us to respond to customers more quickly and improve their experience.	3.48	1	Agree	Moderately Contributing to Growth
Using QR codes or other digital tools in our store would not significantly improve the customer experience.	3.20	4	Agree	Moderately Contributing to Growth
Developing an online ordering system would improve our customer's shopping experience.	3.26	3	Agree	Moderately Contributing to Growth
I believe using technology to reduce wait times for our customers would allow us to create better experiences.	3.46	2	Agree	Moderately Contributing to Growth
Overall Mean	3.284		Agree	Moderately Contributing to Growth

The data in Table 9 present the mean perception of the respondents in terms of business growth, specifically the enhanced customer experience, revealing the highest mean of 3.48 for the belief that these tools enhance customer experience by enabling faster responses, the lowest mean of 3.02 for the perceived lack of necessity in adopting digital payment options, and an overall mean of 3.284, indicating an agreement in the significance of digital tools for improving customer interactions and satisfaction.

The data presented above shows that the second statement, "I believe adopting digital communication tools would allow us to respond to customers more quickly and improve their experience," received the highest mean score of 3.48 reflecting agreement and positive perception of communication tools. Micro and Small Enterprises (MSEs) view digital communication tools as essential for instant and efficient interaction with customers. They recognize that in today's generation, the use of digital technology is crucial, as it simplifies customer engagement. One respondent stated, "Agree,

kase yung mga digital communication tools tulad ng email, messenger, at iba pang messaging apps ay talagang makatutulong sa amin na mas mabilis na pag-respond sa customer.” This feedback highlights the significant impact of digital tools in facilitating faster communication and improving the overall customer experience. MSEs strongly believe that these tools provide numerous advantages, allowing them to enhance customer satisfaction and build stronger relationships. Additionally, it emphasizes the relevance of digital communication tools in modern business operations, demonstrating their ability to deliver effective and efficient customer support while fostering a better customer experience. Supporting this, Alshurideh [83] and Edelman [84] state that an appropriate digital marketing strategy or tool can generate a positive customer experience. Therefore, companies need to establish an adequate digital marketing strategy to generate traffic on the Web, capture potential customers, and speed up effective communication with them by providing them with answers or solutions to their needs. In addition, companies need to recognize different types of customers as an essential part of generating a successful customer experience program having strategies that bring about a personalized experience for each segment.

Nonetheless, the lowest mean score of 3.02 was noted in item 1, which states “I do not think offering digital payment options would improve customer satisfaction.” This indicates less enthusiasm but still a positive perception of the benefits of digital payment systems. As evidence by one respondent who answered “*Agree, kase hindi ko pa nakikita yung need para mag-adopt ng digital payments kase mostly yung mga customers ko preferred ang magbayad ng cash.*” This response suggests that some businesses may not see the immediate need for adopting digital payment options, especially when their customers still prefer traditional payment methods like cash. It reflects a hesitation to transition to digital payment systems due to customer preferences and a lack of perceived necessity. However, Blumberg [85] argues that advanced technologies, such as biometrics— identification systems that utilize physical features like facial recognition and fingerprints—are proving to enhance the checkout process significantly. These technologies not only speed up transactions but also allow for a more personalized and seamless customer experience. Integrating such innovations into digital payment systems could address some of the reservations expressed by businesses, as they offer both convenience and an elevated customer engagement strategy.

The study's findings, with an overall mean of 3.284, highlight the moderate role of digital tools in enhancing customer experience by improving interaction efficiency and quality. Respondents recognize these tools as valuable for creating personalized, responsive services, aligning with trends where technology meets customer expectations and elevates service delivery. Patov [86] supports this, noting that technology integration automates repetitive tasks, boosting efficiency and customer satisfaction. This underscores the importance of digital innovations in streamlining processes, improving service quality, and fostering better customer engagement.

4.2.3. Cost Reduction

Table 10 Mean Perception Profile of the Respondents in Terms of Business Growth Cost Reduction

Item	Mean	Rank	Description	Interpretation
Cost Reduction				
1. I believe adopting digital tools could reduce our business costs by automating processes and improving efficiency.	3.30	3	Agree	Moderately Contributing to Growth
2. I do not believe adopting digital tools will reduce our operational costs.	3.15	4	Agree	Moderately Contributing to Growth
3. If we used digital marketing, I believe it could save us money compared to traditional marketing methods.	3.48	2	Agree	Moderately Contributing to Growth
4. I believe that digital tools are too expensive and would not result in significant cost savings for our business.	3.02	5	Agree	Moderately Contributing to Growth
5. If we used e-commerce to improve performance and offer better products at lower prices, I believe it would reduce our business costs.	3.43	1	Agree	Moderately Contributing to Growth

Overall Mean	3.28		Agree	Moderately Contributing to Growth
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Table 10 presents the mean scores of the respondents regarding the extent of influence of digital tools on factors contributing to MSEs' business growth in terms of cost reduction, showing the highest mean of 3.48 for the belief that digital marketing can save money compared to traditional methods, the lowest mean of 3.02 for concerns about the high initial costs of adopting digital tools, and an overall mean of 3.28, indicating an agreement in the effectiveness of digital tools in reducing costs and enhancing business growth.

The highest mean in the results was from item 3: "If we used digital marketing, I believe it could save us money compared to traditional marketing methods," reflecting strong agreement on e-commerce's cost-saving potential. Respondents emphasized, *"Agree, hindi maitatangi na mas makakatipid kami kapag nag-promote kami ng aming negosyo gamit ang digital tools kumpara sa tradisyunal na paraan ng marketing tulad ng mga printed ads. Sa ngayon, maaari na kaming gumamit ng social media platforms tulad ng Facebook upang mag-promote, at wala pa itong karampatang gastos."* This highlights their belief that cost reduction can be effectively achieved through digital tools, particularly digital marketing, which minimizes expenses compared to traditional methods. Supporting this view, Varshneya [87] states that digital transformation is like a magic wand that can help businesses cut costs. Enhancing efficiency, reducing waste, and promoting innovation opens up new avenues for cost savings.

On the other hand, the lowest mean score obtained from the results is 3.02, corresponding to item 4, a negatively phrased statement: "I believe that digital tools are too expensive and would not result in significant cost savings for our business." This indicates a less enthusiastic but still positive perception of digital tools' cost-saving potential, despite concerns over their initial expenses. One MSE owner expressed, *"Agree, kase kung isasaalang-alang ang aming kita, masasabi kong afford naman naming mag-adopt ng mga digital tools, pero hindi ako gaanong sang-ayon na magdudulot ito ng cost reductions kase sa totoo lang mahal ang pag-adopt ng digital tools."* Another respondent shared a different perspective: *"Agree, siguro ang pag-adopt ng mga digital tools ay mas naaangkop at mas madali para sa mga negosyo na may malalaking benta. Pero para sa amin na hindi ganoon kalakihan ang kinikita, hindi namin ito kayang i-adopt kahit alam naming makakatulong ito. Pero, kahit sabihing mahal siya, makakatulong naman ito sa amin in terms of cost savings along the way."* These responses align with Kilimis [88], who noted that enterprises are frequently unaware of the full implications of digitization. Misconceptions about the complexity and cost of digital technologies often prevent accurate calculations of their future economic benefits. Similarly, Sommer [89] highlighted that poor estimation practices lead to incorrect prioritization and implementation choices, particularly for cost-sensitive enterprises like MSEs, which are more vulnerable to the financial impact of failed investments compared to larger firms.

The findings show that digital tools contribute moderately to cost reduction in MSEs, with an overall mean score of 3.28. Respondents generally agreed that digital tools help lower business costs by automating processes, enhancing efficiency, and utilizing e-commerce for better pricing. However, concerns about initial implementation costs were noted. These results align with Chethana, Meeravali, et al. [90], which emphasizes the ability of technology to optimize operations and reduce costs by automating tasks, improving accuracy, and shifting to paperless systems. The consistency between the findings and research highlights the significant role of digital tools, particularly digital marketing and e-commerce, in driving cost-effective and efficient business practices, offering MSEs a strategic advantage for sustainable growth.

4.3. Is there a significant relationship between the digital tools adoption and the business growth of MSEs in Calapan City?

Table 11 Correlation Matrix for Digital Tools Adaption and Business Growth

IV	DV	Pearson's r	df	p-value	Interpretation
Digital Marketing	Competitive Edge	0.676	44	< 0.001	Significant
	Enhanced Customer Experience	0.727	44	< 0.001	Significant
	Cost Reduction	0.763	44	< 0.001	Significant
	Competitive Edge	0.798	44	< 0.001	Significant

Customer Relationship Management (CRM) system	Enhanced Customer Experience	0.801	44	< 0.001	Significant
	Cost Reduction	0.718	44	< 0.001	Significant
Cloud Computing	Competitive Edge	0.629	44	< 0.001	Significant
	Enhanced Customer Experience	0.777	44	< 0.001	Significant
	Cost Reduction	0.753	44	< 0.001	Significant
Relationship between the Digital Tools Adoption and Business Growth		0.884	44	< 0.001	Significant

The Pearson Correlation analysis explored the relationship between digital tool adoption and business growth among Micro and Small Enterprises (MSEs) in Calapan City. Results show that digital marketing has strong positive correlations with competitive advantage ($r = 0.676$, $p < 0.001$), enhanced customer experience ($r = 0.727$, $p < 0.001$), and cost reduction ($r = 0.763$, $p < 0.001$), emphasizing its role in improving marketing effectiveness and customer engagement. Muis [91] underscores the importance of integrating digital marketing to boost competitiveness, provide up-to-date product information, and meet customer demands effectively. CRM systems exhibit very strong correlations with competitive advantage ($r = 0.798$, $p < 0.001$) and enhanced customer experience ($r = 0.801$, $p < 0.001$), highlighting their value in fostering customer relationships and reducing operational costs. Carter [92] adds that CRM tools are essential for tracking customer journeys and enabling data-driven decisions for growth. Cloud computing shows strong correlations with competitive advantage ($r = 0.629$, $p < 0.001$), enhanced customer experience ($r = 0.777$, $p < 0.001$), and cost reduction ($r = 0.753$, $p < 0.001$), demonstrating its potential to streamline operations and enhance growth. Garg et al. [93] similarly note that in India, cloud technology adoption has provided cost-effective and flexible solutions, enabling businesses to improve operations and gain a competitive edge. These findings affirm the transformative impact of digital tools on MSEs' growth and competitiveness.

The study reveals a strong positive and statistically significant correlation ($r = 0.884$, $p < 0.001$) between digital tool adoption and business growth among MSEs, underscoring the critical role of digital transformation in modern business operations. Higher levels of digital tool adoption are strongly associated with improved competitive advantage, customer satisfaction, and cost efficiency. These findings align with Codewave [94], which highlights that growth today relies on leveraging the right technology to drive internal change, improve customer experience, and streamline operations. Businesses adopting digital tools are better positioned to optimize performance, enhance efficiency, and maintain a competitive edge in a dynamic market. This study conclusively rejects the hypothesis of no significant relationship between digital tool adoption and business growth, affirming the strategic importance of digital transformation for sustained success.

4.4. Based on the analysis of the study, what action plan for digital tools adoption and business growth will be proposed?

Non-adopters of digital tools face challenges such as limited awareness and readiness, leading to resistance and skepticism. To address this, an action plan proposes three programs: (1) increasing awareness of digital tools and their benefits for business efficiency and competitiveness, (2) improving digital skills to build confidence and readiness for adoption, and (3) providing practical guidance for smooth implementation. These initiatives aim to promote awareness and readiness, increasing digital tool adoption among micro and small enterprises (MSEs) to drive their growth and sustainability in a digital economy. Through equipping MSEs with the knowledge and skills to leverage digital tools, the plan seeks to bridge the gap in their digital transformation journey.

5. Conclusion and Recommendation

MSE owners perceive the potential adoption of digital tools, including digital marketing, CRM systems, and cloud computing, as highly beneficial for business growth. Social media advertising was strongly endorsed for increasing visibility, while CRM systems were valued for enhancing customer engagement through social media integration, though personal interactions remain preferred for understanding customer behavior. Cloud computing was recognized for improving operations and reducing errors, albeit with concerns about data security and costs. To address these, MSE owners should participate in awareness programs focusing on optimizing email marketing, CRM systems for customer engagement, and affordable cloud-based solutions, with real-world case studies to demonstrate practical benefits and address data privacy concerns.

The factors of business growth, namely competitive advantage, enhanced customer experience, and cost reduction, are significantly evident with digital tools. Digital marketing and communication platforms are perceived to improve responsiveness, while automation was acknowledged to help reduce operational costs, though initial expenses and customer preferences for traditional payment methods remain barriers. MSE owners are advised to join workshops and training programs focusing on cost-efficient digital tools, leveraging e-commerce platforms, implementing digital payment systems, and integrating mobile wallets to enhance the customer experience.

The study found a statistically significant and strong positive correlation between digital tools adoption and business growth, affirming that businesses leveraging digital tools achieve improvements in competitive advantage, customer experience, and cost reduction. However, the hesitation among some MSE owners suggests the need for a gradual, strategic adoption approach, starting with simpler tools to build confidence and minimize risks.

The research highlights the importance of promoting awareness and readiness for the adoption of digital tools among MSEs as a critical step in fostering long-term business growth. To achieve this, an action plan is proposed, including the strategic distribution of a "Digital Transformation Process" pamphlet titled "Strengthening Business Growth Through Digital Tools." This initiative ensures that practical and empowering guidance is both accessible and widely disseminated, helping MSEs embrace digital transformation effectively and sustainably.

Compliance with ethical standards

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Disclosure of Conflict of Interest

The authors have no conflicts of interest to exposure.

Statement of ethical approval

This research prioritized ethical standards to ensure the well-being, dignity, and privacy of the participants throughout the study. Before data collection began, ethical approval was sought and obtained, ensuring that the study adhered to established guidelines.

Statement of informed consent

Participants were fully informed about the research's purpose, methods, and scope, which allowed them to make an informed decision about their participation. Participation was entirely voluntary and anonymous, with clear assurances that they could withdraw at any time without facing any consequences. To further protect the privacy of the respondents, personally identifiable information was excluded from the data, and all collected information was securely stored in password-protected databases, accessible only to the researchers. In reporting the findings, data were presented in aggregate form to ensure that no individual could be identified. Additionally, steps were taken to minimize any potential harm or discomfort to participants, ensuring that their safety and dignity were upheld throughout the process.

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