

IMPROVING THE PERFORMANCE OF FOOD MSMEs: A CASE STUDY ON HALAL TOURISM

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ABSTRACT

The number of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia continues to increase from year to year, including in Lombok, which is known as a leading halal tourist destination. Food MSMEs have a strategic role in supporting the development of halal tourism, but they face increasingly fierce competition. In this context, marketing communication strategies, Islamic financial literacy, and the use of digital technology are important factors in improving MSME performance. This study aims to analyze the influence of marketing communication and Islamic financial literacy on the performance of food MSMEs in Lombok, as well as to examine the role of digital technology as a moderating variable. The study uses a quantitative method with a causal approach, involving 108 respondents who are owners of food SMEs that have been operating for at least one year. Data analysis was performed using the Partial Least Squares (PLS) method. The results show that marketing communication and digital technology have a positive and significant effect on SME performance, while Islamic financial literacy does not have a significant effect. Furthermore, digital technology was not proven to play a role as a moderating variable between marketing communication and Islamic financial literacy on MSME performance. These findings emphasize the need to strengthen marketing communication strategies and optimize digital technology in supporting the competitiveness of halal tourism-based food MSMEs in Lombok, with recommendations for further research to expand the scope of the region and consider policy factors, training, and digital infrastructure.

Keywords: Marketing Communications, Islamic Financial Literacy, Digital Technology, MSME Performance, Halal Tourism

INTRODUCTION

The number of Micro, Small and Medium Enterprises (MSMEs) in Indonesia shows an upward trend from year to year. Figure 1 shows that in 1997 there were around 39.7 million SMEs, and this number increased significantly to 64.1 million businesses by the end of 2018 (Yuliana et al., 2024). The rapid growth in the number of MSMEs reflects increased economic activity among the population, but at the same time triggers increasingly fierce business competition. On the island of Lombok, there were approximately 24 million MSMEs in 2019, indicating significant development in the small and medium enterprise sector, in line with the increasing trend of halal tourism in Indonesia. More specifically, SMEs in the food sector are one of the subsectors that play a very important role in supporting the development of halal tourism in Indonesia (Diwanti & Wijayanto, 2023). This phenomenon is particularly evident in the Lombok region, which is currently developing rapidly as one of the leading halal tourism destinations, both nationally and internationally (Diwanti & Wijayanto, 2023).

Lombok is not only known for its natural beauty and unique culture, but also for its commitment to developing the halal industry, including food products that comply with sharia principles (Hulaimi & Abdillah, 2024). Food MSMEs in this region not only provide products that meet halal standards, but also serve as a source of livelihood for many local businesses that contribute to a competitive and sustainable regional economy (Yuliana et al., 2025). Thus, strengthening and improving the performance of food MSMEs is crucial to solidifying Lombok's position as a highly competitive halal tourist destination. The

development of halal tourism in Lombok presents both opportunities and challenges for food MSMEs. One of the main challenges faced is increasingly fierce market competition, both from local businesses and from other regions that are also developing halal products. In this context, food MSMEs must be able to optimize their marketing communication strategies so that their products can be widely known and sought after by the increasing number of halal tourists (Suryana et al., 2019). Effective marketing communication not only helps expand the market, but also strengthens consumer image and trust in MSME products (Rifaldy Rios Wanadri et al., 2025).

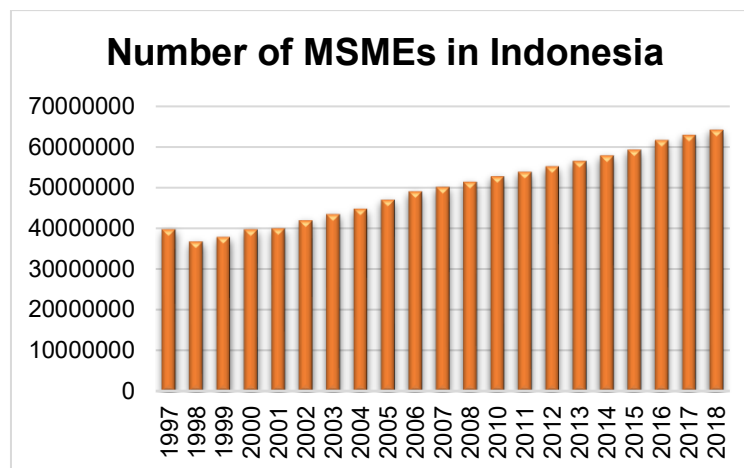


Figure 1. Number of MSMEs in Indonesia
Source: Yuliana et al., (2024)

In addition to marketing communication, Islamic financial literacy is an important factor that should not be overlooked by MSME players (Putri, 2022). Sharia-based financial literacy enables MSME players to manage their business finances better and in accordance with the religious values they adhere to and believe in (Nufrizal et al., 2025). Good financial management can increase business sustainability and help MSMEs deal with possible financial risks ((Reinaldi et al., 2024). In addition, Islamic financial literacy also encourages MSMEs to be wiser in making business decisions, including in the use of working capital and business investment (Reinaldi et al., 2024). This is certainly different from the conventional financial literacy approach, which may pay less attention to ethical aspects and religious values.

In today's digital age, technological advances have opened up great opportunities for food MSMEs to improve their performance (Laeli Istikharoh et al., 2025). Digital platforms not only facilitate a broader and more efficient product marketing process, but also provide solutions in sharia-based financial management through various digital applications and services (Hermalia Puteri et al., 2025). Digital technology enables SME players to access a wider market, accelerate transactions, and obtain the information needed for business decision-making (Asriani et al., 2025). However, the use of digital technology by food SMEs in Lombok is still not optimal, especially in the context of being a moderating variable that can strengthen the relationship between marketing communication, Islamic financial literacy, and business performance. Research that comprehensively examines the influence of marketing communication and Islamic financial literacy on the performance of food MSMEs is still limited. In addition, advances in digital technology, which have the potential to be a moderating factor in this relationship, have not been studied in depth, especially in the context of halal tourism in Lombok. Most existing studies still focus on the influence of marketing communication or financial literacy separately without considering the role of digital technology as a moderator that can strengthen or weaken this relationship. Therefore, research that integrates these three variables is needed to provide a more in-depth and applicable understanding for food MSME players in improving their

performance. The scope of this study includes an analysis of the influence of marketing communication and Islamic financial literacy on the performance of food MSMEs, as well as how digital technology moderates this relationship. It is hoped that the results of this study can provide practical recommendations for MSME players, the government, and other stakeholders in developing more effective and sustainable halal tourism-based food MSMEs.

LITERATURE REVIEW

Marketing Communications

Marketing communication is a way for companies to inform, persuade, and remind consumers directly or indirectly about the products and brands they sell (Kotler & Keller, 2016). Marketing communication refers to all elements in a brand's marketing mix that facilitate exchange through the creation of shared meaning with customers (Shimp & Andrews, 2012). It can be concluded that marketing communication is a strategic process carried out by companies to convey information, persuade, and remind consumers about products or brands through various elements in the marketing mix, with the aim of building meaningful understanding and relationships with customers. Well-planned marketing communication enables MSMEs to compete more healthily amid fierce market competition, especially in the rapidly growing halal food and tourism industries in various regions, including Lombok (Nurlela & Anggraini, 2022). Therefore, the ability of MSME players to design and implement appropriate marketing communication is one of the important keys to improving their competitiveness and business performance. Thus, it can be concluded that marketing communication has a positive and significant influence on the performance of MSMEs (Septiani & Tunjungsari, 2021).

Islamic Financial Literacy

Islamic Financial Literacy involves awareness and understanding of financial principles and instruments that are in accordance with Sharia, including the ability to make decisions that are appropriate and consistent with the ethical and legal framework of Islam (Lantara & Kartini, 2015). Islamic Financial Literacy is the level of knowledge, attitude, and skills of the community in understanding and using Sharia financial products and services to meet economic needs and improve welfare based on Sharia principles (Mustofa, 2022). It can be concluded that Islamic Financial Literacy is the ability and knowledge of an individual or community to understand Sharia-compliant financial rules and practices. This includes the ability to make sound financial decisions in accordance with Islamic values, as well as to use Sharia-compliant financial products and services to meet needs and improve welfare. Islamic Financial Literacy has a positive and significant impact on the performance of MSMEs (Masrizal et al., 2025).

Digital Technology

Digital technology refers to a variety of technologies, tools, services, and applications that use various types of hardware and software. This technology facilitates electronic services or activities to create, store, process, transmit, and display information (Tulinayo et al., 2018). The term digital technology refers to a series of technologies related to digital transitions that transcend organizational boundaries. The implementation of this digital technology can digitize and simplify the process of creating corporate value, thereby strengthening competitiveness, increasing productivity, and encouraging digital innovation (Faiz et al., 2024). It can be concluded that digital technology is a collection of hardware and software-based technologies used to process and transmit information electronically. This technology also plays a role in simplifying business processes, increasing productivity, and encouraging innovation and competitiveness through digital transformation. Well-implemented digital technology can have a positive impact on the performance of MSMEs (Ramdansyah & Ganika, 2024).

MSME Performance

MSME performance is a measure of the success of micro, small, and medium enterprises in their management, viewed from several perspectives such as finance, customers, internal business processes, and learning and growth (Witanti & Hadiana, 2016). MSME performance is the ability of micro, small, and medium enterprises to demonstrate a level of success in meeting certain standards (targets, service quality, quality, and contribution to welfare) during a certain period (Wibowo, 2018). It can be concluded that MSME performance is a measure of the success of micro, small, and medium enterprises in achieving certain targets, both in terms of finance, service, quality, and contribution to welfare. This performance assessment covers various perspectives such as customers, business processes, and business growth within a certain period of time.

METHODS

This study uses a quantitative approach with a causal research design, which aims to examine the influence between the variables studied (Sugiyono, 2019). The sample in this study consisted of 108 respondents, namely MSME owners in the food sector located in the Lombok region, West Nusa Tenggara. The sampling technique was carried out using purposive sampling, with the criteria that the respondents were food MSME owners who had been running their businesses for at least one year. The sample size was determined based on the formula of the number of indicators multiplied by a range of 5 to 15. In this study, there were 20 indicators, resulting in 108 respondents ($18 \times 6 = 108$) (Hair, 2010). Data analysis was conducted using the Partial Least Squares (PLS) approach, which included validity testing, reliability testing, hypothesis testing, and moderation effect analysis (Ghozali, 2013).

RESULTS

Validity Test

The validity test in this study was conducted in two stages. First, using an outer loading value with a minimum limit of 0.70 to ensure that each indicator contributed adequately to its construct. Second, the Average Variance Extracted (AVE) test was conducted, in which an indicator was declared to meet discriminant validity if the AVE square root value was higher than the correlation between other constructs. The validity test results are presented in Tables 1 and 2 below. Based on Table 1, it can be seen that the outer loading values of all statement items on the independent and dependent variables show good results. All items have outer loading values above the ideal threshold of 0.70. Thus, it can be concluded that all statement items are valid and suitable for use in this study and can proceed to the next stage of data analysis. In addition, the bootstrapping results are presented in Figure 2 to show the outer loading values of each indicator. Figure 2 presents the structural model used to describe the outer loading values of each statement item on each research variable. These outer loading values indicate how strongly the indicators reflect the constructs they represent, thereby providing an overview of the convergent validity of each variable.

Table 1. Outer Loading Test Results

Variables and Statement Items	Outer Loading	Ideal Value	Description
Marketing Communications (Adellia & Abdillah, 2020)			
1. I use various marketing communication channels to promote my food products.	0.880	0.70	Valid
2. The messages I convey through social media can attract new customers.	0.895	0.70	Valid
3. I regularly provide the latest information about food products through marketing communications.	0.864	0.70	Valid

4. The marketing communications I carry out help increase customer trust in my products.	0.796	0.70	Valid
5. I feel that the marketing communication strategy I use is effective in retaining customers.	0.867	0.70	Valid
Islamic Financial Literacy (Ahmad et al., 2024)			
1. I understand the basic principles of Islamic finance in managing my food business.	0.735	0.70	Valid
2. I use Islamic financial concepts for capital management and financing my food business.	0.836	0.70	Valid
3. I understand the importance of sharia contracts in my business financial transactions.	0.880	0.70	Valid
4. I believe that Islamic financial literacy helps me manage business financial risks better.	0.817	0.70	Valid
Digital Technology (Audrey Sazkhya Sinaga et al., 2023; Ratna Melinda Putri & Eko Purwanto, 2023)			
1. I use digital technology (such as social media, messaging apps, or marketplaces) to market my food products.	0.841	0.70	Valid
2. Digital technology helps me manage orders and product deliveries more efficiently.	0.757	0.70	Valid
3. The use of digital technology increases sales and market reach for my food products..	0.829	0.70	Valid
4. I believe that digital technology is essential for maintaining and growing my food business.	0.863	0.70	Valid
MSME Performance (Alipok et al., 2024; Muljaningsih, 2021; Nuraini et al., 2024)			
1. Sales of my food products have increased consistently in recent months.	0.872	0.70	Valid
2. I am able to manage the operational costs of my food business effectively.	0.914	0.70	Valid
3. My food business is able to retain regular customers well.	0.929	0.70	Valid
4. The profits I have earned from my food business are in line with the targets I set.	0.794	0.70	Valid

Source: Processed Data (2025)

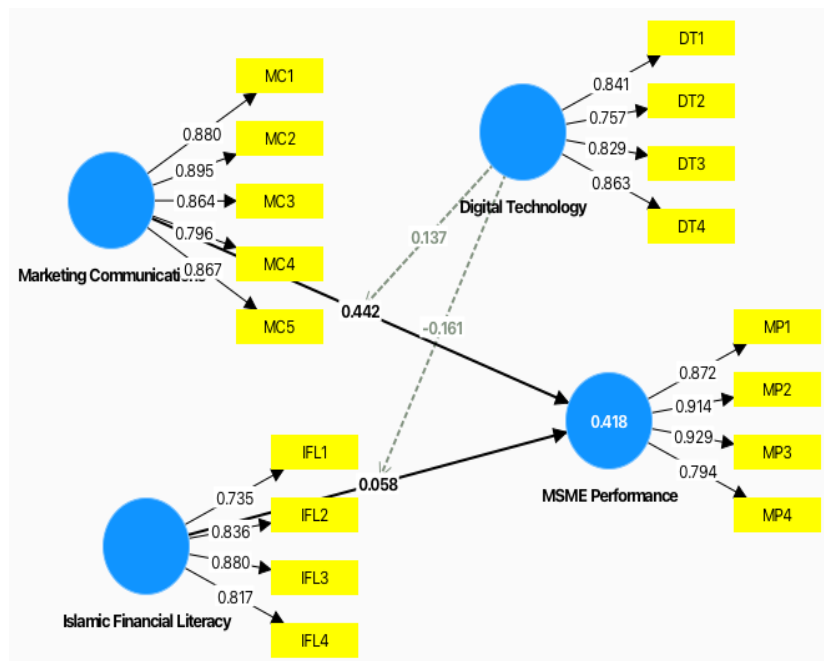


Figure 2. Structural Model (bootstrapping)
Source: Processed Data, 2025

Table 2. Average Variance Extracted (AVE) Test Results

Variable	Digital Technology	Islamic Financial Literacy	MSME Performance	Marketing Communications	Digital Technology x Marketing Communications	Digital Technology x Islamic Financial Literacy
Digital Technology	0.552					
Islamic Financial Literacy	0.523	0.482				
MSME Performance	0.466	0.630	0.624			
Marketing Communications	0.344	0.334	0.241	0.364		
Digital Technology x Marketing Communications	0.323	0.447	0.339	0.318	0.698	
Digital Technology x Islamic Financial Literacy						

Source: Processed Data (2025)

Table 2 shows that the Average Variance Extracted (AVE) value for each construct is higher than the correlation value between other constructs. This finding indicates that each construct has adequate discriminant validity, as it is able to distinguish itself from other constructs significantly. Thus, it can be concluded that the validity test through the AVE value has been fulfilled, so that the analysis can proceed to the next stage, namely the reliability test.

Reliability Test

Reliability testing is a test used to measure the consistency or stability of a research instrument in producing data (Ghozali, 2013). An instrument is said to be reliable if measurements taken on the same object, under relatively the same conditions, produce consistent data. In this study, reliability was tested using Composite Reliability (CR) and Cronbach's Alpha values, where a construct is considered reliable if it has a value of more

than 0.70. The reliability test is presented in Table 3. All constructs listed in Table 3 show Cronbach's Alpha values above 0.70, Composite Reliability values exceeding 0.70, and Average Variance Extracted (AVE) values exceeding the minimum threshold of 0.50. Based on these results, it can be concluded that all variables have good reliability and are suitable for use in further analysis.

Tabel 3. Hasil Uji Reliability

Variable	Cronbach's Alpha	Composite reliability	AVE	
Digital Technology	0.841	0.847	0.678	Reliable
Islamic Financial Literacy	0.840	0.897	0.670	Reliable
MSME Performance	0.900	0.900	0.772	Reliable
Marketing Communications	0.913	0.926	0.741	reliable

Source: Processed Data (2025)

Hypothesis Testing and Moderating Effects

After going through the validity and reliability testing stages, the next step in this study was to conduct hypothesis testing and moderation effect analysis. Hypothesis testing aims to determine the direct influence between variables that have been formulated in the research model, while moderation effect analysis is conducted to test the extent to which moderator variables can strengthen or weaken the relationship between independent and dependent variables. The results of these two analyses are presented in Table 4.

Table 4. Hypothesis Test Results and Moderating Effects

variable		T Statistics	P Values	
Marketing Communication	-> MSME Performance	4.982	0.000	Accepted
Islamic Financial Literacy	-> MSME Performance	0.555	0.579	Rejected
Digital Technology	-> MSME Performance	2.685	0.007	Accepted
Digital Technology Communication	x Marketing x MSME Performance	1.487	0.137	Rejected
Digital Technology Literacy	x Islamic Financial Literacy x MSME Performance	1.462	0.144	Rejected

Source: Processed Data (2025)

Digital Technology to MSME Performance

Based on the results of the hypothesis test, the t-statistic value of 2.685 with a p-value of 0.007, which is less than 0.05, shows that digital technology has a positive and significant effect on MSME performance. Digital technology plays an important role in improving MSME performance. Research by (Titin et al., 2024) shows that business digitization and the use of social media have a significant effect on MSME performance. Digital competence enables MSMEs to optimize the benefits of business digitization and social media, improve operational efficiency, expand market reach, and adapt to market changes quickly and effectively. Additionally, a study by Umar et al. Umar et al., (2023) reveals that digitalization has a positive impact on business performance. These findings are consistent with previous studies showing that the adoption of digital technology can improve SME performance (Septiani & Tunjungsari, 2021; Titin et al., 2024). Therefore, it is important for SME actors to improve their digital competencies in order to optimally utilize digital technology and improve their business performance.

Islamic Financial Literacy to MSME Performance

Based on the results of the hypothesis test, a t-statistic value of 0.555 and a p-value of 0.579 were obtained, so it can be concluded that Islamic Financial Literacy does not have a significant effect on MSME Performance. This finding is in line with the results of research

by Nabila et al., (2023) which shows that financial literacy does not have a significant effect on MSME performance. Although Islamic financial literacy plays an important role in MSME financial management, the results of this study indicate that a high level of literacy does not always have a direct impact on improving MSME performance. This is likely due to the difficulty MSME actors have in implementing Islamic financial literacy knowledge in their daily practices, especially when not supported by adequate systems and infrastructure. Thus, other factors such as financial attitudes, business experience, and social support may have a greater influence on MSME performance than Islamic financial literacy (Fitria, 2024).

Marketing Communication to MSME Performance

Based on the results of the hypothesis test, which showed a t-statistic value of 4.982 with a p-value of 0.000, it can be concluded that marketing communication has a significant effect on the performance of MSMEs. Marketing communication is an important aspect of MSME business strategy. Research by Septiani & Tunjungsari, (2021) shows that integrated marketing communication plays a significant role in increasing MSME income. Marketing communication training can help MSMEs understand and implement effective marketing strategies to increase sales, expand markets, and strengthen their brand image. The results of this study are in line with previous findings that marketing communication has a significant effect on MSME performance (Septiani & Tunjungsari, 2021). Therefore, it is important for MSME players to improve their marketing communication strategies in order to improve business performance.

The Role of Digital Technology as a Moderating Variable between Marketing Communication and MSME Performance

The results of the study show that the moderating value of digital technology between marketing communication and MSME performance is 0.137 with a p-value of 1.487 (greater than 0.05), indicating that the moderation hypothesis is not accepted. This means that, in the context of this study, digital technology does not play a significant role as a moderating variable between marketing communication and MSME performance. There are several factors that prevent digital technology from strengthening the relationship between marketing communication and MSME performance. Many MSMEs in Lombok still face obstacles in optimally adopting digital technology. This may be due to limited resources, a lack of understanding of the benefits of digital technology, or resistance to change. In addition, some MSMEs may not yet have a well-integrated digital marketing strategy. Without careful planning and consistent implementation, the use of digital technology will not have a significant positive impact on business performance. The results of this study also contradict the research conducted by Rachmiani et al., (2025) which states that digital technology can improve MSME performance.

The Role of Digital Technology as a Moderating Variable between Islamic Financial Literacy and MSME Performance

The results of the study, which show a moderation value of 0.144 with a p-value of 1.462 (greater than 0.05) between digital technology, Islamic financial literacy, and MSME performance, indicate that the moderation hypothesis is not accepted. This means that, in the context of this study, digital technology does not play a significant role as a moderating variable between Islamic financial literacy and MSME performance. The factor that caused this hypothesis to be rejected is that many MSME players in Lombok still have a low level of Islamic financial literacy. This may be due to a lack of understanding of Islamic financial principles and available sharia financial products. The results of this study also contradict the research conducted by Rachmiani et al., (2025) which states that digital technology can improve MSME performance. Wiratha & Kemalasari, (2024) also state that low levels of Islamic financial literacy among MSME actors will hinder the utilization of Islamic financial technology.

CONCLUSION

Based on the results of the study, it can be concluded that digital technology and marketing communication have a positive and significant effect on the performance of MSMEs, indicating that the adoption of digital technology and the implementation of effective marketing communication strategies can improve operational efficiency, expand markets, and increase sales. However, Islamic financial literacy does not have a significant effect on the performance of MSMEs, indicating that Islamic financial knowledge has not been fully implemented in the daily business practices of MSME players. Furthermore, digital technology has not been proven to play a significant moderating role between marketing communication and Islamic financial literacy on MSME performance, which is likely due to limited resources, low digital and sharia literacy, and a lack of integration of digital strategies in MSME operations in Lombok. The limitations of this study lie in its limited geographical scope and lack of in-depth measurement of other external factors that may affect MSME performance. Therefore, further research is recommended to expand the geographical scope, increase control variables, and explore the role of other supporting factors such as government policy support, continuous training, and digital infrastructure in driving MSME performance.

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