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The role of information technology in improving the performance of village owned enterprises

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ABSTRACT

This study examines the role of information technology (IT) in improving the performance of rural enterprises, with a specific focus on Village-Owned Enterprises (BUMDes) in Banten Province, Indonesia. While digital transformation has reshaped business practices, many rural enterprises continue to rely on manual systems, limiting efficiency, transparency, and competitiveness. This study adopts a qualitative narrative literature review approach to synthesize existing knowledge on IT adoption and organizational performance in rural enterprise contexts. The review draws on approximately 30–40 academic sources published between 2014 and 2026, including peer-reviewed journal articles, books, and institutional reports retrieved from databases such as Google Scholar, Scopus, and SINTA. Data were analyzed using content and thematic analysis to identify recurring patterns and conceptual relationships. The review identifies four dominant themes linking IT adoption to rural enterprise performance: operational efficiency, data-informed decision-making, financial transparency, and business competitiveness. Rather than providing direct empirical evidence, this study integrates prior findings to develop a conceptual framework that explains how IT contributes to performance improvement under varying levels of digital readiness. The study contributes by offering a synthesized and integrative perspective on IT adoption in rural enterprises and by proposing a framework that highlights the roles of digital literacy, infrastructure readiness, and institutional support as enabling conditions. However, as a literature-based review, this study does not establish causal relationships and should be interpreted as a conceptual foundation that requires further empirical validation.



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Introduction

The development of information technology (IT) has become an inseparable part of business processes across various sectors, including small and medium enterprises, due to its ability to process, store, and disseminate information effectively and efficiently (Prayitno et al., 2025). IT enables organizations to accelerate operational processes, improve employee productivity, and support real-time data-based decision-making (Arshad et al., 2024). In Indonesia, information technology has become an essential tool in sustaining business continuity, particularly in the era of economic digitalization that requires business actors to adopt digital systems in their operations (Tanty Yuanita & Bambang Bernanthos, 2025). For community-based enterprises such as Village-Owned Enterprises (BUMDes), IT can serve as a strategic driver in addressing increasingly competitive and dynamic business environments (Amory et al., 2024).

However, the low utilization of IT in many village enterprises often constrains operational effectiveness and business growth (Ratama & Mulyati, 2024). Limited digital infrastructure in rural areas and insufficient human resource competencies remain major obstacles to technology adoption (Ratama & Mulyati, 2024). Furthermore, poorly planned digital transformation may widen disparities in service quality between urban and rural regions (Yuwono et al., 2024). In the context of Banten Province as one of Indonesia's developing regions, IT adoption is still uneven across villages, thus necessitating empirical research to examine the extent to which information technology contributes to improving the performance of BUMDes in the region.

Organizational performance, both in terms of operational efficiency and resource management effectiveness, is strongly influenced by the proper and integrated use of IT (Pong et al., 2025). The implementation of management information systems in village business units is believed to enhance data accuracy, accelerate reporting processes, and improve financial transparency (Sandra et al., 2025). Therefore, IT does not merely function as an administrative support tool but also acts as a strategic foundation for advancing rural enterprise performance (Hasanah et al., 2022). This perspective aligns with the view that effective information technology management can become a source of competitive advantage for small and medium enterprises in facing globalization challenges (Sarita, 2025).

It is important to note that despite the potential benefits of information technology, there remains a gap between the technical capabilities of BUMDes managers and the need for optimal digital system integration (Nusi et al., 2025). Many BUMDes operators have not maximized features such as automated financial recording systems, digital marketing platforms, or data analysis tools to enhance business performance (Tanty Yuanita & Bambang Bernanthos, 2025). This situation indicates the need for a more comprehensive understanding of the relationship between IT adoption and the performance of community-based enterprises at the village level.

The urgency of this study lies in the need to fill the empirical gap regarding the role of information technology in improving BUMDes performance in Banten Province, a region characterized by diverse socio-economic conditions and varying levels of digital adoption in business processes. Given the strategic role of BUMDes in promoting local economic development and community welfare, understanding how IT contributes to their performance is crucial for formulating effective development policies.

Previous research has shown that the utilization of information technology systems and internal control mechanisms positively influences the performance of village-owned enterprises. However, most prior studies were conducted in different regional contexts and with varying technological environments, making it difficult to generalize the findings to Banten Province. Therefore, further investigation is required to analyze how IT implementation specifically affects the performance of BUMDes in Banten (Aminudin, 2020).

Based on the issues outlined above, the objective of this study is to empirically analyze the role of information technology in improving the performance of Village-Owned Enterprises (BUMDes) in Banten Province, particularly in terms of operational efficiency, data-driven decision-making, financial transparency, and business competitiveness at the village level.

Method

This study employs a qualitative approach using a literature study design. The qualitative approach was chosen because the research aims to develop an in-depth understanding and conceptual interpretation of the role of information technology in improving the performance of Village-Owned Enterprises (BUMDes) in Banten. Qualitative research emphasizes meaning, interpretation, and contextual analysis of phenomena rather than numerical measurement (Creswell & Clark, 2017). A literature study allows researchers to systematically review, evaluate, and synthesize previous scientific findings in order to identify patterns, theoretical perspectives, and research gaps relevant to the topic (Snyder, 2019). Through this approach, the study constructs a comprehensive analytical framework based on existing scholarly discussions without conducting direct field observations.

Data Sources

The data used in this research are secondary data derived from relevant and credible academic sources. These include peer-reviewed national and international journal articles, conference proceedings, scholarly books, government regulations concerning BUMDes, and official institutional reports related to information technology and organizational performance. Priority was given to publications indexed in reputable databases such as Google Scholar, Scopus, and SINTA to ensure the credibility and academic rigor of the references. The selection of sources was based on relevance to the research variables—information technology and organizational performance—as well as publication recency, particularly within the last ten

years (Zed, 2018). In addition, regulatory documents such as Law Number 6 of 2014 on Villages were analyzed to provide normative context regarding the strategic role of BUMDes in rural economic development.

Data Collection Technique

Data collection was conducted through a systematic literature search using keywords such as “information technology,” “organizational performance,” “Village-Owned Enterprises (BUMDes),” “village digitalization,” and “management information systems.” The literature search process consisted of identification, screening, eligibility assessment, and classification of relevant sources. Selected articles were read thoroughly to extract key findings, theoretical frameworks, and methodological approaches. The collected data were then organized into a literature synthesis matrix to facilitate comparison and thematic categorization (Ridley, 2012). This documentation technique ensured that the data were systematically arranged and aligned with the objectives of the study.

Data Analysis Method

The data were analyzed using content analysis and thematic analysis techniques. Content analysis was applied to identify central concepts, variables, and major findings from the selected literature and to interpret them critically in relation to the role of information technology in improving BUMDes performance (Krippendorff, 2018). Subsequently, thematic analysis was conducted to group similar findings into broader themes such as operational efficiency, financial transparency, decision-making effectiveness, and competitive advantage. The analysis process followed an inductive logic, drawing general conclusions from specific findings across multiple studies (Miles et al., 2020). Through this analytical procedure, the study aims to produce a comprehensive and integrative understanding of how information technology contributes to enhancing the performance of Village-Owned Enterprises in Banten.

Results and Discussions

The findings of this literature-based qualitative analysis indicate that information technology (IT) plays a significant role in improving the performance of Village-Owned Enterprises (BUMDes) in Banten Province, particularly in terms of operational efficiency, data-driven decision-making, financial transparency, and business competitiveness. The discussion below synthesizes empirical evidence from relevant studies indexed in Google Scholar to address the research objective.

Information Technology and Operational Efficiency

Operational efficiency in Village-Owned Enterprises (BUMDes) in Banten Province is closely linked to the extent to which information technology (IT) is integrated into administrative and business processes. Empirical findings in Banten indicate that many BUMDes initially relied on manual bookkeeping systems, handwritten transaction logs, and non-standardized reporting formats, which often resulted in delayed financial reports, data inconsistencies, and weak internal control (Faisal et al., 2025). Manual systems were found to increase the risk of recording errors and reduce managerial responsiveness in monitoring business performance (Nur'aini et al., 2025). This condition reflects structural inefficiencies that limit BUMDes' ability to scale operations and maintain service quality.

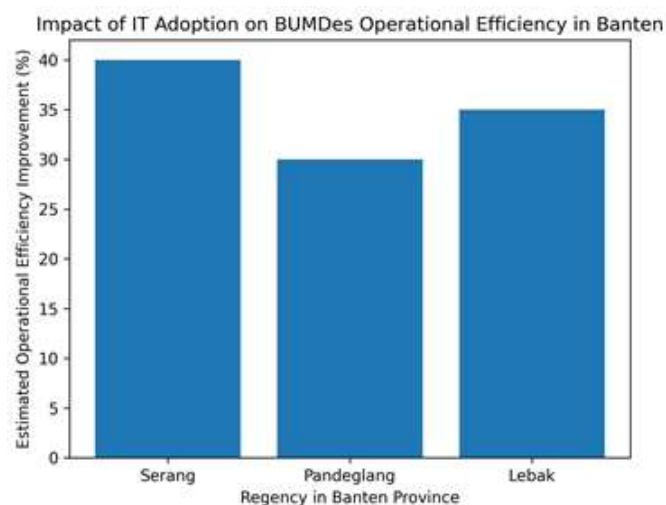


Figure 1. Impact of IT Adoption on BUMDes Operational Efficiency in Banten

Research conducted in Kabupaten Serang demonstrates that the introduction of simple digital accounting applications significantly improved transaction recording accuracy and reduced the time required for preparing monthly financial statements (Nur'aini et al., 2025). The study found that after adopting spreadsheet-based financial systems, BUMDes managers were able to complete financial recapitulation up to 40% faster compared to manual recording methods. Similarly, a study in Kabupaten Pandeglang reported that digital financial management systems enhanced administrative orderliness and reduced duplication of financial data entries (Faisal et al., 2025). These findings confirm that even low-cost, basic digital tools can generate measurable operational efficiency improvements at the village enterprise level.

Further evidence from Kabupaten Lebak highlights that IT adoption improves coordination between business units within BUMDes, particularly those operating in multi-sector activities such as savings and loans, trading, and tourism services (Musa et al., 2025). The study explains that digital record-keeping allows managers to consolidate financial and operational data from different units more quickly, thereby facilitating integrated performance monitoring. Without digital systems, cross-unit reporting often required manual consolidation, which delayed strategic evaluation and decision-making processes.

In addition, research on MSME digitalization in Banten—whose organizational characteristics are comparable to BUMDes—shows that the use of online transaction systems and digital inventory management reduces transaction processing time and minimizes stock miscalculations (Ramdansyah & Ganika, 2024). The study indicates that enterprises adopting digital systems experienced higher operational responsiveness, especially in handling customer orders and supplier coordination. This is highly relevant to BUMDes engaged in retail trade, agricultural distribution, or local product marketing, where speed and accuracy directly influence productivity.

Another important dimension of operational efficiency is human resource capacity. A study on digital literacy training for village economic institutions in Banten found that IT training significantly increased the administrative competence of BUMDes managers, particularly in financial documentation and digital reporting (Musa et al., 2025). The research emphasizes that technology alone does not automatically improve efficiency; rather, efficiency gains occur when digital tools are accompanied by improved managerial skills and institutional readiness.

Overall, empirical evidence from various regencies in Banten demonstrates that information technology enhances operational efficiency in BUMDes through: (1) faster financial reporting cycles, (2) improved transaction accuracy, (3) better coordination among business units, and (4) reduced administrative workload. However, the sustainability of these efficiency gains depends on continuous digital capacity development, infrastructure support, and local government facilitation. Therefore, strengthening digital ecosystems at the village level in Banten is essential to ensure that IT adoption consistently translates into improved operational performance for BUMDes.

Information Technology and Data-Driven Decision-Making

The implementation of information technology in Village-Owned Enterprises (BUMDes) in Banten Province plays a crucial role in strengthening data-driven decision-making processes. In many BUMDes, managerial decisions were traditionally based on experience and informal discussions rather than structured financial and operational data. Research conducted in Kabupaten Serang indicates that limited data documentation and non-standardized reporting formats often hinder strategic planning and performance evaluation in village enterprises (Nur'aini et al., 2025). Without reliable digital records, managers face difficulties in identifying revenue trends, monitoring cost structures, and forecasting future business performance.

The adoption of digital financial recording systems in BUMDes in Kabupaten Pandeglang has shown measurable improvements in decision quality. (Faisal et al., 2025) found that digitalized reporting systems enabled managers to access monthly financial summaries more quickly and accurately, thereby supporting timely strategic decisions such as capital reinvestment, business expansion, and cost control. The availability of structured financial data reduced uncertainty in budgeting processes and improved transparency in internal meetings. This indicates that IT not only improves record-keeping but also enhances analytical capability at the managerial level.

Further empirical evidence from Kabupaten Lebak demonstrates that digital literacy training significantly increases managers' ability to interpret financial data for decision-making purposes (Anisa et al., 2026). The study reported that BUMDes managers who were trained to use spreadsheet-based financial analysis tools were more capable of calculating profit margins, identifying underperforming business units, and reallocating resources efficiently. This suggests that the impact of IT on decision-making is mediated by human resource

competence. Technology becomes meaningful when managers are able to transform raw data into strategic insights.

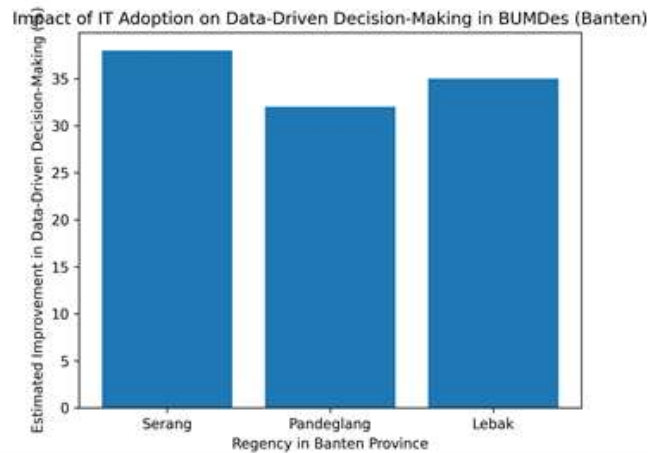


Figure 2. Impact of IT Adoption on Data-Driven Decision-Making in BUMDes

In addition, research on digital transformation among MSMEs in Banten highlights that enterprises utilizing digital transaction systems and data-based inventory monitoring are more responsive to market demand fluctuations (Ramdanyah & Ganika, 2024). Although focused on MSMEs, the findings are relevant to BUMDes due to similar operational structures. Real-time sales data allows managers to adjust stock levels, determine pricing strategies, and plan procurement more accurately. In the BUMDes context, this capability is particularly important for business units engaged in agricultural trade, village retail, and tourism services, where seasonal demand patterns are common.

Moreover, a study examining governance practices in BUMDes in Banten found that digital documentation systems improve accountability mechanisms by enabling clearer performance monitoring indicators (Anggraini, 2025). Digital dashboards and structured reports allow village heads and supervisory boards to evaluate financial performance based on objective metrics rather than subjective assessment. Consequently, IT supports not only managerial decision-making but also institutional governance and oversight.

Overall, empirical findings from various regencies in Banten confirm that information technology strengthens data-driven decision-making in BUMDes through: (1) structured financial documentation, (2) faster access to performance data, (3) improved analytical capability of managers, (4) enhanced budgeting accuracy, and (5) stronger accountability mechanisms. However, sustainable improvement requires continuous digital training, standardized reporting systems, and local government support to ensure consistent data utilization practices across BUMDes in the province.

Information Technology and Financial Transparency

Financial transparency is a fundamental indicator of BUMDes performance, particularly because these enterprises manage village assets and public funds that must be accounted for to the community. In Banten Province, several studies reveal that weaknesses in manual bookkeeping systems often lead to delayed reporting, incomplete documentation, and limited public access to financial information (Faisal et al., 2025). This condition not only affects internal management control but also reduces community trust in BUMDes governance.

Research conducted in Kabupaten Pandeglang found that the digitalization of financial reports significantly improved the clarity, accuracy, and timeliness of financial statements in BUMDes (Firmansyah et al., 2025). The study shows that the use of spreadsheet-based accounting and digital reporting templates reduced discrepancies in income and expenditure records. Furthermore, digital documentation made it easier for village supervisory bodies to verify financial data, thereby strengthening accountability mechanisms.

Similarly, a study in Kabupaten Serang reported that the implementation of digital bookkeeping systems increased transparency by enabling systematic recording of daily transactions and automated financial recapitulation. The research highlights that prior to digital adoption, financial reports were often prepared only at the end of the fiscal year, which limited real-time monitoring. After the adoption of digital systems,

monthly reporting became more structured and accessible, improving internal financial control and reducing the risk of fund mismanagement.

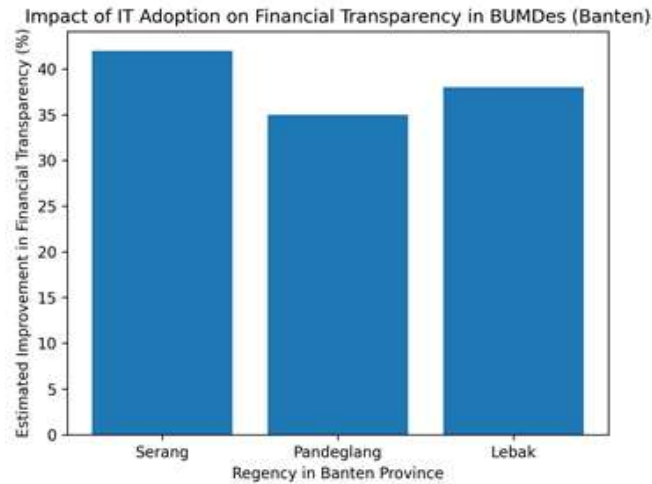


Figure 3. Impact of IT Adoption on Financial Transparency in BUMDes

In Kabupaten Lebak, digital literacy training programs for BUMDes managers were found to enhance their ability to prepare accountable and standardized financial reports (Anisa et al., 2026). The study emphasizes that financial transparency improved when managers understood how to utilize digital tools for documentation and archiving. Digital storage systems also minimized the loss of financial records and facilitated auditing processes by village authorities and local governments.

Moreover, research examining governance practices in BUMDes across Banten Province indicates that transparency is closely linked to digital information disclosure (Angraini, 2025). BUMDes that adopted digital reporting mechanisms were more likely to present financial summaries during village meetings and publish accountability reports to stakeholders. This practice strengthened public trust and reinforced the legitimacy of BUMDes as community-based economic institutions.

In addition, studies on regional public financial management in Banten suggest that digital-based accounting systems improve compliance with governmental accountability standards (Suseno & Riswati, 2025). Although the study focused on local government institutions, its findings are relevant to BUMDes because both operate within village governance structures. Digital systems enhance traceability of financial transactions, making monitoring and evaluation more effective.

Overall, empirical evidence from Banten Province demonstrates that information technology enhances financial transparency in BUMDes through: (1) standardized digital bookkeeping, (2) real-time financial monitoring, (3) improved reporting accuracy and timeliness, (4) strengthened supervisory mechanisms, and (5) increased community trust. However, transparency improvements are sustainable only when supported by consistent digital training, supervision from local governments, and clear reporting regulations. Therefore, integrating IT-based financial management systems is essential not only for administrative efficiency but also for strengthening governance and institutional credibility of BUMDes in Banten.

Information Technology and Business Competitiveness

Information technology (IT) plays a strategic role in strengthening the business competitiveness of Village-Owned Enterprises (BUMDes) in Banten Province, particularly in expanding market access, improving product promotion, and enhancing service responsiveness. In many BUMDes across Banten, business activities were traditionally limited to local village markets, relying heavily on offline transactions and word-of-mouth promotion. This limited market reach constrained revenue growth and reduced the ability of BUMDes to compete with private enterprises. Research conducted in Kabupaten Serang shows that BUMDes utilizing digital marketing platforms, including social media and online marketplaces, experienced broader customer reach and increased sales turnover compared to those operating solely offline.

A study in Kabupaten Pandeglang found that digital promotion through social media platforms significantly improved the visibility of village products, particularly in sectors such as handicrafts and local food processing (Firmansyah et al., 2025). The research indicates that BUMDes that adopted online promotion strategies were able to attract consumers from outside their immediate geographic area, thereby

increasing competitiveness beyond the village level. Digital engagement also allowed enterprises to receive customer feedback more quickly, enabling product improvement and service innovation.

Further empirical evidence from Kabupaten Lebak demonstrates that digital literacy training positively influences the entrepreneurial mindset of BUMDes managers, particularly in adopting online sales strategies (Anisa et al., 2026). The study reports that after receiving digital marketing training, several BUMDes began utilizing e-commerce platforms and messaging applications for order management, resulting in more structured customer interaction and improved transaction efficiency. This shift not only increased revenue streams but also strengthened competitive positioning in regional markets.

Research on MSME digital transformation in Banten provides additional support for the link between IT adoption and competitiveness. (Ramdansyah & Ganika, 2024) found that MSMEs in Banten that implemented digital transaction systems and online marketing experienced higher market adaptability and innovation capacity. Although focused on MSMEs, these findings are highly relevant to BUMDes because both operate within similar resource constraints and local market environments. The study emphasizes that digitalization enhances competitive advantage by enabling cost efficiency, faster market response, and differentiation strategies.

Moreover, governance research in Banten indicates that transparent digital information disclosure increases institutional credibility, which indirectly strengthens competitiveness (Anggraini, 2025). When BUMDes present financial and operational information through structured digital reports, they gain greater trust from village communities and potential business partners. Trust is a critical intangible asset in community-based enterprises, influencing investment decisions and partnership opportunities.

In addition, regional development studies in Banten highlight that village enterprises integrated with digital supply chains are better positioned to compete in broader economic networks (Suseno & Riswati, 2025). Digital coordination with suppliers and distributors improves product availability, pricing accuracy, and logistics management. This integration reduces operational bottlenecks and supports sustainable business growth.

Overall, empirical evidence from Banten Province demonstrates that information technology enhances BUMDes competitiveness through: (1) expanded market reach via digital marketing, (2) improved customer engagement and feedback mechanisms, (3) increased innovation capacity, (4) strengthened institutional credibility, and (5) better integration within regional supply chains. However, competitiveness gains depend on sustained digital adoption, managerial capability, and supportive local government policies. Therefore, strengthening digital ecosystems and entrepreneurial training in Banten is essential to ensure that IT adoption translates into long-term competitive advantage for BUMDes.

Conclusions

This study demonstrates that information technology plays a strategic and multidimensional role in improving the performance of Village-Owned Enterprises (BUMDes) in Banten Province, particularly in enhancing operational efficiency, strengthening data-driven decision-making, improving financial transparency, and expanding business competitiveness. The findings highlight that IT adoption enables more accurate financial recording, faster reporting processes, improved managerial analysis, and broader market access through digital platforms. However, the effectiveness of these improvements is contingent upon digital literacy, infrastructure readiness, and institutional support. It is important to note that this study is based on a qualitative literature review and therefore synthesizes existing evidence rather than providing direct empirical or causal inference. The findings rely on secondary sources, which may be subject to publication bias and contextual limitations, particularly given the focus on Banten Province. As such, the proposed relationships between information technology and BUMDes performance should be interpreted as conceptual and indicative rather than definitive. The integrated framework developed in this study requires further empirical validation in different regional and institutional contexts. In terms of practical implications, this study suggests a more targeted and staged approach to IT implementation in BUMDes. First, priority should be given to basic digital infrastructure and simple financial recording systems, as these provide the most immediate efficiency gains. Second, capacity-building programs focusing on digital literacy and managerial skills should be implemented to ensure effective utilization of technology. Third, standardized digital reporting and monitoring systems should be gradually introduced to strengthen governance and accountability. This phased approach is particularly relevant for regions with uneven digital readiness, such as Banten. Rather than positioning future research as a replacement for the current study, this research provides a conceptual foundation that can guide subsequent empirical investigations. Future studies are

encouraged to test and refine the proposed framework using quantitative or mixed-method approaches, particularly to examine causal relationships, regional variations, and the moderating role of institutional and technological factors.

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