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Advancing Garut Leather Small and Medium Enterprises to a Higher Level: Key Influencing Factors

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Abstract: This study aims to identify factors influencing the upgrading efforts of leather MSMEs in Garut Regency. A quantitative approach was used by collecting data through questionnaires from 260 leather MSME owners operating in the Sukaregang industrial area using a purposive sampling technique. Data analysis was conducted through partial tests, simultaneous tests, correlation tests, and coefficients of determination to examine the influence of Digital Marketing, Digital Finance, Product Innovation, and Human Resource Capacity on MSME performance. The results showed that partially, Digital Marketing and Digital Finance had no significant effect on MSME performance, while Product Innovation had a negative and significant effect, and Human Resource Capacity had a positive and significant effect. Simultaneously, these four variables were proven to have a significant effect on the performance of Garut leather MSMEs. This finding confirms that increasing human resource capacity is a key factor, accompanied by the implementation of appropriate innovation and digitalization to strengthen the competitiveness and desires of MSMEs. This study provides practical implications for MSME actors and policymakers in developing strategies for developing Garut leather MSMEs so that they can upgrade their class and be competitive.

Keywords: MSME Performance, Digital Marketing, Digital Finance, Product Innovation, Human Resource Capacity, Digital Transformation, MSME Upgrade.

INTRODUCTION

Small and Medium Industries (SMEs) play a strategic role as the backbone of the Indonesian economy, particularly in absorbing labor and contributing to the growth of the manufacturing industry. In the third quarter of 2024, this sector employed more than 13.11 million workers, or approximately 65.52% of the total industrial workforce. The number of SMEs reached 4.52 million business units, with 99.77% in the manufacturing sector, demonstrating a significant contribution to strengthening the national economic structure (Pratama et al., 2024). Furthermore, this sector also recorded annual growth of 4.72%, contributing 3.69% to national GDP. This development is increasingly influenced by the ability of players to adopt innovation and digital technology to improve the effectiveness of production, distribution, and marketing (Novianti, 2025; Susilo et al., 2020). Therefore, the government continues to encourage the strengthening of SMEs through technology-based policies, business incentives, and training programs to increase competitiveness (Sulistiawati & Maslahah, 2024).

Geographically, the distribution of SMEs remains concentrated on the island of Java, with West Java ranking third after East Java and Central Java, with 647,342 business units. Garut Regency is one of the regions with a concentration of superior SMEs, particularly in the Sukaregang leather industry center, which is well-known in both domestic and international markets. Leather products such as jackets, shoes, bags, and wallets are quite competitive, but businesses still face various obstacles in improving their quality and performance, particularly in marketing and financial management (Saragih et al., 2024). This situation indicates that the vast potential of Garut's leather industry has not been fully matched by adequate managerial skills and technological capabilities.

One of the main challenges facing Garut's leather SMEs is the low utilization of digital marketing. Most businesses have not optimized the use of social media platforms like TikTok and Instagram due to limited digital literacy, limited access to technology, and low confidence in engaging with consumers (Huang & Kumarasinghe, 2024). In fact, digital marketing has been proven to increase customer loyalty, expand market reach, and drive real-time purchasing decisions (Deku et al., 2024). Furthermore, financial management is also a crucial factor in supporting business sustainability. Many businesses still use manual record-keeping, which is prone to errors and makes access to formal financing difficult (Bu et al., 2024). The implementation of digital finance through technology-based record-keeping applications is considered to increase efficiency, transparency, and access to business capital, although adoption remains low due to limited digital financial literacy and publicized use of technology (Xie & Wu, 2024; Barroso & Laborda, 2022).

In addition to digitalization, the performance of SMEs is also influenced by product innovation and human resource capacity. Product innovation is a crucial element in maintaining competitiveness, especially in an increasingly competitive and dynamic market (Huang & Kumarasinghe, 2024; Hamdani et al., 2020). On the other hand, improving human resource capacity encourages technological adaptability, increases operational efficiency, and strengthens business decision-making (Xie & Wu, 2024; Novianti, 2025). Therefore, the integration of digital marketing, digital finance, product innovation, and human resource capacity is seen as a strategic factor in driving improved performance of leather SMEs in Garut Regency.

Although various previous studies have examined digital marketing or digital finance separately (Duan et al., 2024 Xie & Wu, 2024), there is limited research that simultaneously examines the influence of digital marketing, digital finance, product innovation, and human resource capacity on SME performance, particularly in the leather industry sector in Garut Regency. This research gap highlights the need for an integrative approach to comprehensively understand the factors that influence business performance. Therefore, this study presents a novel approach by developing an empirical model that examines the influence of these four variables on the performance of Garut leather SMEs. The purpose of this study is to analyze the influence of digital marketing, digital finance, product innovation, and human resource capacity on the performance of leather SMEs in Garut Regency, both partially and simultaneously. The research findings are expected to provide theoretical contributions to the development of digital entrepreneurship literature and provide practical implications for business actors, local governments, and policymakers in formulating strategies to increase competitiveness and encourage Garut leather SMEs.

METHOD

This study uses a quantitative approach with a survey design to examine the influence of digital marketing, digital finance, product innovation, and human resource capacity on the performance of leather MSMEs. The study location is in the Sukaregang leather industry cluster, Garut Regency, West Java, which is one of the main centers of the leather industry in Indonesia. The unit of analysis in this study is the owners or managers of MSMEs directly involved in business decision-making. Variable measurements were conducted using a structured questionnaire with a five-point Likert scale, ranging from a score of 1 indicating strongly disagree to a score of 5 indicating strongly agree. The research instrument was developed based on indicators adapted from previous research and adapted to the context of leather MSMEs.

The study population included all leather MSMEs operating in the Sukaregang cluster, totaling approximately 260 active business actors. The sampling technique used purposive sampling with respondent criteria including business actors who have been running a business for at least three years and are directly involved in managerial or financial decision-making. Based on these criteria, all eligible populations were selected as research respondents, resulting in a total sample of 260 MSMEs. This approach was chosen to ensure that respondents had sufficient experience in business management and were able to provide information relevant to the research objectives.

The data used were primary data collected through direct and anonymous questionnaire distribution. Printed questionnaires were distributed to business owners in industrial centers, while electronic questionnaires were distributed via Google Forms and messaging applications to increase response rates. Questions in the questionnaires were closed-ended to facilitate the measurement process and reduce ambiguity in responses. Before collecting primary data, the instrument was pre-tested for clarity and the suitability of the indicators to the research context.

Data analysis was conducted in stages using descriptive and inferential statistics. Correlation tests were used to examine the relationship between variables, while the coefficient of determination (R^2) was used to measure the ability of independent variables to explain variations in MSME performance. Furthermore, partial tests (t-tests) were conducted to determine the effect of each independent variable on MSME performance, and simultaneous tests (F-tests) were used to examine the influence of digital marketing, digital finance, product innovation, and human resource capacity variables collectively on the performance of leather MSMEs in Garut Regency. This analytical approach was used to produce systematic, transparent, and replicable findings in similar research contexts.

RESULTS AND DISCUSSION

The Garut leather MSME actors who completed the research questionnaire provided the characteristics of the study's respondents. The demographic variables observed in this study were Gender, Age, Level of education, Monthly Income, and Length of Business Operation, as follows:

Table 1. Distribution of Research Respondents

Variables	Scale	N	Percentage (%)
Gender	Males	125	48,08
	Females	135	51,92
Age	<20 years	1	0,38
	21–30 years	49	18,85
	31–40 years	72	27,69
	41–50 years	66	25,38
	>50 years	72	27,69
Level of education	Elementary school	36	13,85
	Junior high school	45	17,31
	Senior high school	45	17,31
	Diploma graduates	49	18,85
	Bachelor's degree	99	38,08
Monthly Income	< Rp 10 million	101	38,85
	Rp 11–20 million	83	31,92

	> Rp 21 million	76	29,23
Length of Business Operation	0–5 years	69	26,54
	6–10 years	64	24,62
	11–15 years	64	24,62
	16–20 years	62	23,85
	>20 years	1	0,38
Amount		260	100

Source: processed by authors (2025)

This study involved 260 leather MSMEs in the Sukaregang cluster, Garut Regency. Respondents were relatively gender balanced, with 51.92% female and 48.08% male. In terms of age, the majority of respondents were in the productive age group, with the largest proportions in the 31–40 and 50+ age ranges (27.69% each), followed by those aged 41–50 (25.38%) and those aged 21–30 (18.85%). This indicates that MSMEs are dominated by individuals with sufficient business experience and maturity.

In terms of education level, the majority of respondents had a bachelor's degree (38.08%), followed by a diploma (18.85%), high school (17.31%), junior high school (17.31%), and elementary school (13.85%). This indicates that entrepreneurs have quite diverse educational backgrounds, yet are relatively competent in supporting business decision-making. In terms of income, 38.85% of respondents had an income below IDR 10 million, 31.92% between IDR 11 and 20 million, and 29.23% above IDR 21 million. Meanwhile, based on the length of business, most respondents had been in business for between 0 and 15 years, indicating that most entrepreneurs had sufficient operational experience in the leather industry.

Table 2. Validity, and Reliability Test Result

Item	Correlation	Cronbach Alpha	Conclution
Digital Marketing	0,553	0,811	Valid and Reliable
	0,464		
	0,553		
	0,342		
	0,553		
Digital Finance	0,440	0,765	Valid and Reliable
	0,536		
	0,415		
	0,519		
	0,552		
Product Innovation	0,553	0,759	Valid and Reliable
	0,467		
	0,415		
	0,586		
	0,683		
	0,553		
Human Resource Capacity	0,707	0,754	Valid and Reliable
	0,561		
	0,609		
	0,476		
	0,503		
SME performance	0,410	0,894	Valid and Reliable
	0,344		
	0,593		

0,611
0,724
0,417
0,366

Source: processed by authors (2025)

The results of the instrument test showed that all statement items had correlation values above 0.30, thus being declared valid. The Cronbach's Alpha values for each variable were also above 0.70, namely Digital Marketing (0.811), Digital Finance (0.765), Product Innovation (0.759), Human Resource Capacity (0.754), and MSME Performance (0.894). These findings indicate that the research instrument has good internal consistency and is suitable for use in subsequent analysis stages.

Table 3. Normality Test Result

One-Sample Kolmogrof-Smirnov Test

	Unstandardized Residual
N	260
Test Statistic	0,124
Significance	0,200

Source: processed by authors (2025)

The results of the normality test showed a Kolmogorov–Smirnov significance value of 0.200 (>0.05), indicating that the residual data were normally distributed. Furthermore, the multicollinearity test showed that all tolerance values were above 0.10 and the VIF value was below 10, indicating no multicollinearity issues among the independent variables. The heteroscedasticity test using a scatterplot showed a random distribution of points and no specific pattern, thus concluding that the regression model does not experience heteroscedasticity. Therefore, all classical assumptions have been met, and the regression model is suitable for further analysis.

Table 4. T-Test Result

Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	11.215	2.055		5.458	.000
	Digital Marketing	-.073	.098	-.045	-.750	.454
	Digital Finance	.022	.122	.014	.180	.858
	Product Innovation	-.290	.089	-.224	-3.279	.001
	Human Resource Capacity	1.188	.111	.704	10.698	.000

a. Dependent Variable: SME performance

Source: processed by authors (2025)

The results of the partial test indicate that digital marketing has no significant effect on MSME performance (β = -0.045; p = 0.454). Similarly, digital finance does not show a significant effect on MSME performance (β = 0.014; p = 0.858). Conversely, product innovation had a negative and significant effect on MSME performance (β = -0.224; p = 0.001). Human resource capacity showed a positive and significant effect, with the largest coefficient value (β = 0.704; p = 0.000), indicating that this variable is the dominant factor in improving the performance of Garut leather MSMEs.

Table 5. F Test Results

ANOVA[a]

Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	1474.266	4	368.567	36.980	.000[b]

Residual	2541.499	255	9.967		
Total	4015.765	259			

a. Dependent Variable: SME performance
b. Predictors: (Constant), Human Resource Capacity, Digital Marketing, Product Innovation, Digital Finance

Source: processed by authors (2025)

The results of the simultaneous test showed an F value of 36.980 with a significance level of 0.000 (<0.05). These findings indicate that digital marketing, digital finance, product innovation, and human resource capacity collectively have a significant effect on the performance of Garut leather MSMEs. Thus, the regression model used is able to comprehensively explain the relationship between the independent variables and MSME performance.

Discussion

The research results show that digital marketing and digital finance have not significantly impacted the performance of Garut's leather-based MSMEs. This finding indicates that the adoption of digital technology has not been fully followed by optimal utilization. This situation demonstrates that the availability of digital platforms alone is insufficient to improve business performance without the support of user competency. This finding aligns with research by Rahayu and Day (2017), which states that the effectiveness of digitalization in MSMEs is highly dependent on the readiness of business owners and their level of digital literacy. Therefore, the low impact of digital marketing and digital finance in this study may be due to limited digital skills and a lack of data-driven marketing strategies among MSMEs.

The research results also show that product innovation has a significant negative impact on MSME performance. This finding indicates that innovation is not based on market needs or is not supported by adequate resources. In the context of MSMEs with limited capital and production capacity, unplanned innovation can increase operational costs and market risk. These results are consistent with research by (Pramuki & Kusumawati, 2024; Pratama et al., 2024; Muttaqin et al., 2023), who found that innovation without robust market analysis tends to decrease business performance. Furthermore, Gunday et al., (2011) emphasized that innovation that does not align with consumer needs can lead to inefficiency and decreased profitability. This suggests that product innovation in Garut leather MSMEs needs to be guided by a market demand-based approach and supported by a business feasibility analysis.

Conversely, human resource capacity is the most dominant factor in improving MSME performance. These findings indicate that managerial competence, technical skills, and adaptability are key determinants of business success. These results align with the Resource-Based View, which states that human capital is a source of sustainable competitive advantage (Barney, 1991). Research by Musthafa et al., (2024) also shows that increasing human resource capacity contributes significantly to productivity, product quality, and business sustainability. Therefore, increasing training, business mentoring, and knowledge transfer are important strategies in strengthening the performance of leather MSMEs.

Simultaneously, all four variables have been shown to significantly influence MSME performance. These findings demonstrate that improving performance cannot rely on a single factor but rather requires the integration of digitalization, innovation, and strengthening human resource capacity. However, the research also confirms that the effectiveness of digitalization and innovation is highly dependent on human resource readiness. Therefore, the policy implications are the need for an integrated approach combining human resource training, digital literacy, innovation mentoring, and support for access to financing. This approach is expected to encourage Garut's leather-based MSMEs to increase competitiveness, expand markets, and achieve sustainable business growth.

CONCLUSION

This study shows that digital marketing, digital finance, product innovation, and human resource capacity simultaneously have a significant impact on the performance of leather MSMEs in Garut. However, partial test results indicate that digital marketing and digital finance have no significant impact, indicating that the adoption of digital technology has not been followed by optimal utilization. Product innovation actually showed a negative and significant impact on MSME performance, indicating implementation constraints such as limited resources, high innovation costs, and mismatch with market needs. Conversely, human resource capacity proved to be the most dominant factor with a positive and significant impact on MSME performance, making improving competency, managerial skills, and adaptability key to driving the competitiveness of Garut leather MSMEs.

Theoretically, this study strengthens the digital entrepreneurship literature by demonstrating that the effectiveness of digitalization and innovation in traditional industries is highly dependent on the readiness of human resources. Practically, these findings emphasize the importance of prioritizing policy on human resource capacity development, accompanied by more targeted product innovation and digital implementation support, to sustainably improve MSME performance.

This study has limitations in terms of the limited scope of respondents within the Sukaregang cluster and the use of purposive sampling techniques and questionnaire-based perception data. Therefore, future research is recommended to expand the research area, use probability sampling techniques, and apply a longitudinal approach to gain a more comprehensive understanding of the dynamics of the influence of digitalization, innovation, and human resource capacity on MSME performance.

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