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Strengthening MSME Resilience After Crisis: The Role of Business Culture, Social Capital, and Digital Literacy (A Study on MSMEs in Makassar)

Sri Adrianti Muin[1*], Syamsuddin B[2], Virza Hadrianti[3], Rachmat Sugeng[4]
[1,2,3,4] Department of Manajemen, Faculty of Ekonomi dan Ilmu-ilmu Sosial, Universitas Fajar, Indonesia

**Corresponding Author: sriadriantim25@unifa.ac.id*

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Abstract: This study aims to analyze the influence of local business culture, social capital, and digital literacy on the post-crisis resilience of MSMEs in South Sulawesi. Resilience is defined as the ability of business actors to survive, adapt, and recover after experiencing a crisis. This study employs a quantitative approach based on the SmartPLS method. The sample consists of MSME actors who are still actively running their businesses and have experienced an economic crisis or pandemic, totaling 200. Business culture has been shown to significantly influence MSME resilience, both directly and through the mediating role of digital literacy. Social capital does not directly affect resilience, but it does have a significant relationship with digital literacy. Digital literacy serves as a strategic link between cultural values and social networks in strengthening business resilience. This study offers a novel contribution by integrating three approaches—business culture, social capital, and digital literacy—into a single structural model. This study also enriches the literature by highlighting the local context, grounded in Bugis-Makassar ethnic cultural values, in shaping MSME resilience after the crisis.

Keywords : *MSME resilience, Business culture, Social capital, Digital literacy*

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy, including contributing more than 61% to GDP and absorbing 97% of the workforce (Kadin Indonesia, 2025). However, these MSMEs are also the most vulnerable to crises, such as the COVID-19 pandemic, supply chain disruption, and global economic turmoil (Tambunan, 2020; Thaha, 2020; Sudarmo, 2021). In the context of economic recovery, as noted by Prayitno et al. (2022), it is essential to understand how surviving MSMEs navigate the crisis. One approach taken is to examine the resilience of MSMEs, namely the ability to survive, adapt, and recover after a crisis. For example, the findings (Hanggraito et al., 2022) explain that the resilience model of business actors in Banyuangi Regency is innovation.

Furthermore, another study found that resilience can be achieved when business actors have the agility to convert business models (Beglaryan et al., 2025; Sharma et al., 2025). In line with these findings, Koporcic et al. 2025) also emphasized that MSME resilience can be achieved by understanding the sources of crises and the adaptive character of business actors. MSME resilience was also noted by (Sotamaa et al. 2025),

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who highlighted that digitalization, including artificial intelligence (AI), is an adaptive characteristic of MSME actors. However, previous studies remain limited in their ability to link resilience to the local cultural context as a characteristic and to the digital competence of business actors. This study presents an integrative approach by simultaneously examining the impact of local business culture, social capital, and digital literacy on MSME resilience.

This approach is essential, given that many MSME actors in Indonesia, including those in South Sulawesi, draw on social and cultural values rooted in ethnic groups such as the Bugis and Makassar in managing their businesses (Muin, 2020). Business culture is reflected in deliberative decision-making, participation in providing input to the government, and a spirit of cooperation within the business (Tan & Nesti, 2023). Even prior research (Mariyono, 2024) emphasized that aspects of deliberation, collaboration, and honesty in business operations are entrepreneurial characteristics that shape a business culture. These values reflect the spirit of *siri' na pacce* (self-esteem and social empathy), openness in the community, and solidarity typical of local communities, which still play a decisive role in daily business practices (Alamsyah, 2022). Thus, the culture of entrepreneurship is not only the basis of economic behavior but also reflects the social integrity that is deeply rooted in the Bugis-Makassar community.

Based on the description, the business culture indicators in the context of this research include four main aspects, namely: (1) deliberation in decision-making, (2) honesty in running a business, (3) participation in government policies, and (4) cooperation among business actors. These four indicators reflect the integration between local values and sustainable entrepreneurial practices in the MSME community.

According to various studies, social capital has played a role in building networks and providing social support among MSME actors. The findings (Markowska-przybyła, 2020) suggest that social capital plays a strategic role in increasing efficiency and productivity by utilizing network-based resources. Regarding MSMEs, the strength of social networks in the form of trust, community participation, and social norms can help business actors access information, provide assistance to each other, and accelerate the post-crisis adaptation process (Ancillai et al., 2024; Buzohera, 2025). Therefore, social capital should be recognized as a key determinant of MSME resilience. Research by Biggeri & Braito (2022) and Maimun & Munawir (2022) found that social networks in migrant ethnic communities can increase entrepreneurship.

In contrast, this study integrates business culture, social capital, and digitalization to enhance MSME resilience following the crisis. The indicators include the level of trust between business actors, participation in the business community, availability of social support, and social norms that serve as unwritten guidelines for transactions and collaboration (Crowley & Barlow, 2022). The higher the social capital, the greater the potential for MSMEs to access information, support, and new business opportunities.

Meanwhile, digital literacy is crucial for adapting to the rapid pace of technological change. MSMEs not only need digital tools but also need to be trained to build a digital culture and mindset. Digital literacy encompasses not only technical skills but also attitudes towards technology, readiness to learn, and openness to digital culture (Brunetti et al., 2020), 2020). Digital literacy not only affects MSME actors' technical abilities with technology but also their attitudes and intentions toward adopting digital innovation in business operations. As stated by Nikou & Reuver (2022), digital and information literacy

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directly affect perceptions of technology's ease of use, which, in turn, shape positive attitudes and intentions to use it.

Digital literacy can also be seen as a representation of the human capital of MSME actors, a key factor in the adoption of strategic innovation and digital business transformation (Rahman, 2024). This finding supports the assumption that digital literacy is not only related to technology but also stems from the human capacity to innovate and adapt in the context of crisis and uncertainty. Furthermore, MSME digital literacy encompasses not only basic skills in accessing and using digital applications (Meinarto, 2025) but also the ability to utilize technology, such as accounting software, to support strategic decision-making (Stephen et al., 2025). Based on the description above, digital literacy in this study encompasses the ability to access digital information, utilize digital applications, evaluate information from the internet, and leverage digital media for business promotion. Digital literacy is seen as a link between business culture and social capital, particularly in terms of MSME resilience.

MSME resilience, as a dependent variable, is described in five indicators: resilience in the face of pressure, adaptability to change, post-crisis recovery, an optimistic attitude, and business sustainability through innovation and partnerships. By measuring these five aspects, this study can determine the extent to which MSMEs can fully recover from the crisis's impact. These three independent variables are believed not only to influence resilience directly but also to do so through digital literacy as a mediating variable. Therefore, the following seven hypotheses are formulated:

H1: Business culture has a positive effect on MSME digital literacy,

H2: Social capital has a positive impact on MSME digital literacy,

H3: Business culture has a positive effect on MSME resilience,

H4: Social capital has a positive effect on MSME resilience,

H5: Digital literacy has a positive impact on MSME resilience,

H6: Digital literacy mediates the effect of business culture on the resilience of MSMEs, and

H7: Digital literacy mediates the relationship between social capital and MSME resilience.

This study differs from previous studies by presenting a structural model that simultaneously integrates business culture, social capital, and digital literacy to explain the resilience of MSMEs after the crisis in the local Indonesian context, a context that is rarely used as a quantitative object of study. Based on this, the framework of this study can be seen in Figure 1:

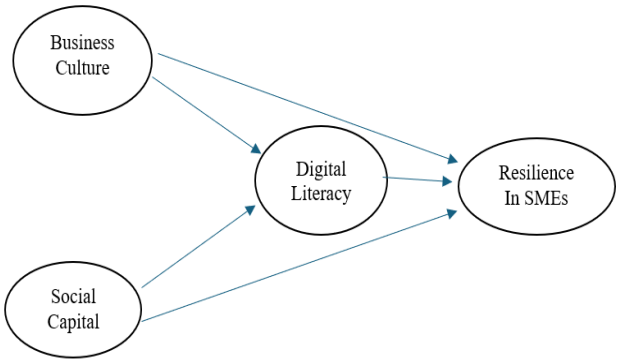

Figure 1. Research Framework

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RESEARCH METHODS

This study employed a quantitative, explanatory design to investigate the impact of local business culture, social capital, and digital literacy on MSME resilience following the crisis. The population in this study was 18,192 MSMEs in the food industry in South Sulawesi (BPS, 2023). The sample was selected using a purposive sampling technique, with the following criteria: entrepreneurs had run their MSMEs for at least 2 years, were active after the crisis (pandemic or other economic pressures), had access to digital technology, and were involved in the business community. Based on the Slovin formula with a 95% confidence level and a 5% margin of error, the ideal sample size was 392 respondents. However, this study selected 200 respondents as an adequate sample, given resource constraints, and because this number met the minimum requirements for SEM-PLS analysis (Hair et al., 2021; Yamin, 2023).

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The research instrument was a 1–5 Likert-scale questionnaire developed to measure four main variables: business culture, social capital, digital literacy, and MSME resilience. The questionnaire was developed based on conceptual indicators validated in previous studies and tested for construct validity using an AVE greater than 0.50 and for construct reliability using a Composite Reliability value greater than 0.70. Data were collected through the distribution of online and offline questionnaires that included questions on respondent identity, such as age, gender, business length, and digital technology use. Hypothesis testing was conducted through Structural Equation Modeling–Partial Least Squares (SEM–PLS). With two evaluation stages, namely: (1) evaluation of the measurement model to test the validity and reliability of indicators, and (2) evaluation of the structural model to assess the relationship between variables and the role of mediation. This study has obtained ethical approval from the institution where the researcher is affiliated, ensuring that respondent participation is voluntary, anonymous, and that data are kept confidential.

Table 1. Variable Measurement

Variable	Indicator	Measuremet	Reference
Business Culture	BC1	Deliberation in decision-making	(Muin, 2020); (Tan & Nesti, 2023) and (Mariyono, 2024)
	BC2	Prioritizing honesty in running a business	
	BC3	Participation in government policies	
	BC4	cooperation among business actors	
(Nikou & Reuver, 2022)Soci al Capital	SC1	Trust among business actors	(Crowley & Barlow, 2022)
	SC2	Active participation in the business community	
	SC3	Social support from the surrounding environment	
	SC4	Compliance with applicable social norms in business	

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Digital Literacy	DL1	Ability to access relevant digital information	(Brunetti et al., 2020): (Stephen et al., 2025); (Nikou & Reuver, 2022)
	DL2	Ability to use digital applications in business activities	
	DL3	Ability to evaluate the reliability and accuracy of digital information	
	DL4	Utilization of digital media for business promotion and development	
Resilience MSME	RM1	Resilience to business pressure and challenges	(Hanggraito et al., 2022); (Sotamaa et al., 2025)
	RM2	Adaptability to changes in the business environment	
	RM3	Ability to recover from a crisis	
	RM4	Optimism in facing the future	
	RM5	Business sustainability through innovation and strategic partnerships	

Source: Processed data, 2025

RESULTS AND DISCUSSION

Respondent Characteristics

Based on the length of business experience, 86 respondents (43%) had been running their businesses for 2–3 years, 52 respondents (26%) for 3–4 years, and 62 respondents (31%) had been running their businesses for more than 5 years. This variation reflects diverse levels of experience in managing businesses, including experience navigating crises. In terms of educational level, the majority of respondents were high school graduates (94, or 47%), followed by junior high school graduates (38, or 19%) and bachelor's degree graduates (50, or 25%). A small proportion were elementary school graduates (18 respondents, or 9%), while none had a master's degree. In terms of age, most respondents were between 35 and 40 years old (86 respondents, or 43%), followed by those aged 40 and 45 (44 respondents, or 22%), those aged 30 and 35 (42 respondents, or 21%), and those aged 45 and over (28 respondents, or 14%). This indicates that the majority of MSMEs are productive and have experienced management.

Regarding the use of digital platforms (marketplaces) to support their business activities, most respondents used more than one platform. Thirty-four per cent used Grab Food, 30% used Gojek, 25% used Shopee Food, and 11% used social media platforms such as Instagram, Facebook, and WhatsApp for promotion and transactions. This pattern demonstrates that digital literacy is a crucial aspect for the sustainability of MSME businesses, particularly in utilizing technology for marketing and customer service.

Evaluation of Measurement Model

The measurement model evaluation in this study was conducted to ensure that each construct met the criteria for reliability and convergent validity. Based on the analysis, all key constructs demonstrated adequate performance. The Business Culture construct had outer loadings between indicators ranging from 0.747 to 0.876, indicating substantial contribution from the indicators. A Cronbach's Alpha value of 0.826 and a Composite Reliability (CR) of 0.885 reflect a high level of internal consistency. Furthermore, an AVE of 0.659 indicates that this construct met convergent validity. For the Social Capital construct, all indicators had loadings above 0.86, with the highest at 0.935. This demonstrates excellent representation of the indicators within the construct. A Cronbach's Alpha value of 0.786 and a CR of 0.861 support the construct's reliability, while an AVE of 0.613 indicates that the construct explains most of the indicator's variance. The Digital Literacy construct demonstrated high reliability and convergent

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validity, despite one indicator (DL3) loading at 0.584. Three other indicators had loadings above 0.80, and a Cronbach's Alpha value of 0.927 and a CR of 0.948 demonstrated very high internal reliability. The AVE was 0.820, indicating excellent convergent validity.

Meanwhile, the Resilience in SMEs construct also performed very well. All indicators had outer loadings above 0.80, with the highest value reaching 0.890. A Cronbach's Alpha value of 0.908 and a CR of 0.931 confirm this construct's high reliability. With an AVE of 0.730, this construct also meets convergent validity criteria (See Table 2).

Table 2. Characteristics of Research Subjects

Variable	Items	Outer Loading	Cronbach Alpha	Composite Reliability	AVE
Business Culture	BC1	0,747	0.826	0,885	0,659
	BC2	0,779			
	BC3	0,839			
	BC4	0,876			
Social Capital	SC1	0,909	0,786	0,861	0,613
	SC2	0,935			
	SC3	0,910			
	SC4	0,866			
Digital literacy	DL1	0,873	0,927	0,948	0,820
	DL2	0,799			
	DL3	0,584			
	DL4	0,842			
Resilience in SMEs	R1	0,871	0,908	0,931	0,730
	R2	0,890			
	R3	0,803			
	R4	0,851			
	R5	0,855			

Source: Processed data, 2025

To ensure there was no overlap between constructs, discriminant validity was also evaluated using the Fornell-Larcker and HTMT (Heterotrait-Monotrait Ratio) approaches (see Table 3). Based on the Fornell-Larcker method, the square root mean squared correlation (AVE) value for each construct was higher than the correlation between the other constructs. For example, the Business Culture construct had a value of 0.812, which was higher than its correlation with other constructs, such as Social Capital (0.475), Digital Literacy (0.521), and Resilience in MSMEs (0.745). Similar correlations were also observed for the other constructs, indicating that each construct has its unique characteristics.

Meanwhile, the HTMT results showed that all values between constructs were below the 0.90 threshold, such as Business Culture and Digital Literacy (0.560) and Resilience in MSMEs and Digital Literacy (0.603). This suggests that the constructs in the model exhibit distinct empirical differences. Therefore, the measurement model meets the validity and reliability requirements for further analysis.

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Table 3. Discriminant Validity

Variables	Business Culture	Social Capital	Digital literacy	Resilience in SMEs
Metode Fornell dan Lacker				
Business Culture	0,812			
Social Capital	0,475	0,783		
Digital literacy	0,521	0,569	0,906	
Resilience in SMEs	0,745	0,601	0,559	0,855
Metode HTMT				
Business Culture				
Digital literacy	0,560			
Social Capital	0,594	0,647		
Resilience in SMEs	0,854	0,685	0,603	

Source: Processed data, 2025

Structural Model Evaluation

The results of the structural model test indicate that most of the model's relationships are significant at the 99% confidence level. The direct effect path for Business Culture shows a significant positive effect on Digital Literacy ($\beta = 0.245$; $p < 0.01$), and Social Capital also has a substantial positive impact on Digital Literacy ($\beta = 0.442$; $p < 0.001$). These two constructs demonstrate that business culture and social capital significantly contribute to improving MSMEs' digital literacy.

Furthermore, Business Culture also significantly influences Resilience in SMEs ($\beta = 0.557$; $p < 0.001$), indicating that a strong business culture can strengthen MSME resilience. However, the direct effect of Social Capital on Resilience in SMEs is not significant ($\beta = 0.115$; $p = 0.006$), as the p-value is greater than 0.01 for the 99% significance level. Meanwhile, digital literacy has a significant impact on resilience in MSMEs ($\beta = 0.271$, $p < 0.001$), indicating that increased digital literacy strengthens the resilience of micro, small, and medium-sized enterprises (MSMEs).

Testing the indirect effect, we found that the influence of business culture on resilience in SMEs through digital literacy had a path coefficient of 0.066 ($p = 0.011$), indicating significance. This suggests that digital literacy has a positive, significant mediating effect on the relationship between business culture and MSME resilience. Furthermore, the influence of social capital on resilience in MSMEs through digital literacy yielded a path coefficient of 0.120 and a p-value of 0.000, indicating extreme significance. These findings suggest that digital literacy serves as a mediator, enhancing the relationship between social capital and MSME resilience.

Thus, both mediation pathways demonstrate that digital literacy plays a crucial role in bridging the influence of business culture and social capital on increasing resilience in the MSME sector. The model also showed no multicollinearity issues, as all VIF values were below 5. In terms of predictive model quality, the R-squared values were 0.368 for Digital Literacy and 0.582 for Resilience in SMEs, indicating that the model can explain 58.2% of the variation in MSME resilience. The Q-square values of 0.341 for Digital Literacy and 0.582 for Resilience in MSMEs also indicate that the model has good predictive relevance. The complete test results are shown in Table 4.

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Table 4. Structural Model Testing Results

Hypothesis	Path Coefficient	p-value	99% CI Lower	99% CI Upper	Significant	VIF	Effect Size	R^2	Q^2
Direct Effects									
Business Culture → Digital Literacy	0.245	0.002	0.096	0.376	Yes	1.372	0.069	0.368	0.341
Social Capital → Digital Literacy	0.442	0.000	0.247	0.593	Yes	1.372	0.225		
Business Culture → Resilience SME's	0.557	0.000	0.447	0.664	Yes	1.467	0.592	0.642	0,582
Social Capital →Resilience SME's	0.115	0.090	-0.009	0.246	No	1.681	0.022		
Digital Literacy → Resilience SME's	0.271	0.000	0.153	0.372	Yes	1.582	0.129		
Indirect Effects									
Business Culture → Digital Literacy → Resilience SME's	0.066	0.010	0.021	0.116	Yes		0.004		
Social Capital → Digital Literacy Resilience → SME's	0.120	0.000	0.114	0.180	Yes		0.014		

Source: Processed data, 2025

Discussion

The findings of this study highlight the importance of non-economic factors, such as cultural efforts and social capital, in enhancing MSME resilience. Culture has been shown to have a positive, significant impact on MSMEs' digital literacy. This indicates that business values such as hard work, independence, and adaptability also encourage entrepreneurs to be open to technological learning. These results align with the findings of (Kiptoo & Baum, 2025); (Borrero, 2025); (Arraya, 2025); (Osifo, 2025); and (Ramachandran et al., 2025), which indicate that local cultural values encourage digital adoption initiatives among MSMEs.

Social capital also positively affects digital literacy, as trust-based, solidarity-oriented social relationships facilitate the exchange of information, including access to digital training and best practices. Studies by Crowley & Barlow (2022) and Rahman (2024) support this, noting that community participation and social networks are important channels for disseminating informal digital literacy. However, the direct relationship between social capital and MSME resilience in this study was not significant. This finding aligns with Ozanne et al. (2022), who explained that external social capital

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has no apparent effect on the resilience of MSMEs. These results suggest that social strength does not automatically enhance business resilience unless it is complemented by adequate digital capabilities.

Furthermore, digital literacy has been shown to have a direct and significant impact on MSME resilience. This finding reinforces the notion that digital skills—such as accessing online market information, utilizing payment applications, or implementing digital marketing—are key pillars of MSME resilience, especially in the face of market pressures. This aligns with studies by Vladimirov (2025), Vladimirov & Almeida (2025), Vladimirov (2025), and Bhopal & Devi (2025), which concluded that MSMEs that actively use digital platforms are more likely to survive and recover following the COVID-19 pandemic. Overall, these results support most of the proposed hypotheses, indicating that digital literacy plays a crucial role in enhancing MSME resilience, particularly as a bridge between business culture and social capital.

CONCLUSION AND RECOMMENDATIONS

This study examines the role of business culture and social capital in enhancing MSME resilience, with digital literacy serving as a mediating variable. The analysis shows that business culture has a positive and significant influence on digital literacy and resilience. Similarly, social capital has been shown to have a substantial effect on digital literacy. Digital literacy itself contributes significantly to increasing MSME resilience. Furthermore, digital literacy has been shown to significantly mediate the relationship between business culture and resilience, as well as between social capital and resilience. However, a key finding of this study is that social capital has no significant direct effect on MSME resilience. This suggests that while social networks and trust between business actors remain essential, their influence on business resilience is more mediated by MSMEs' digital literacy skills.

The implications of these findings reinforce the argument that digital capacity building cannot be separated from the cultural and social context of business actors. Strengthening digital literacy based on local cultural values can be a strategic approach to bolstering MSME resilience, particularly in the face of uncertainty and dynamic environmental change. Therefore, policy interventions and training programs should be designed not only with a purely technological approach, but also with consideration of the cultural roots of entrepreneurship and the social networks within communities. The limitations of this study lie in the use of cross-sectional data, which records conditions at a single point in time and thus fails to capture the dynamics of changes in digital behavior and resilience longitudinally. Furthermore, the study's limited focus on a single province is also a significant consideration when generalizing the findings. Future research is expected to expand the geographic scope and consider other contextual variables, such as the role of supporting institutions, the quality of digital infrastructure, and the capacity of local policies to support sustainable MSME resilience.

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