

## **ABSTRACT**

*Digitalization is an important factor in enhancing the competitiveness of Micro, Small, and Medium Enterprises (MSMEs). This research aims to examine the level of digital technology adoption among MSMEs in Indonesia, focusing on Fintech (including payment gateways and P2P lending), ERP, CRM, and E-commerce. The research method used is a survey with questionnaires distributed to a number of MSMEs.*

*The results show that the adoption of digital technology among MSMEs is still not optimal. Although the use of payment gateways shows a higher adoption rate compared to other technologies, there are still some MSMEs that have not utilized it. The adoption of P2P lending, ERP, and CRM is relatively low, and some MSMEs are not even familiar with the concept of CRM.*

*The survey also identified MSMEs' needs related to digitalization, including the improvement of digital knowledge and skills, access to financing for technology adoption, reduction of operational costs for digital platforms, protection from unfair competition, and support for website development.*

*This study concludes that an integrated effort from various parties, including the government, industry players, and the MSMEs themselves, is needed to address challenges and accelerate digital adoption among MSMEs in Indonesia. The findings indicate that the spread of technology among MSMEs in Indonesia still faces many obstacles. Continuous efforts are needed to improve technology adoption and digitalization of MSMEs so that they can compete in the global market.*

*Keywords: MSMEs, digital transformation, digitalization.*