

ABSTRACT

This study explores the key factors influencing the competitiveness of women-owned small and medium enterprises (SMEs) in Bandung, Indonesia, amid digital transformation. It addresses challenges such as limited digital literacy and unequal access to digital tools, which hinder women entrepreneurs from competing in the digital economy. Employing a quantitative approach, data were collected from 208 respondents and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

The findings reveal that entrepreneurial competence, perceived ease of use, and perceived usefulness of digital technology significantly enhance SME competitiveness. Conversely, educational level and business experience do not show a significant impact. These results underscore the importance of digital skills and strategic technology adoption in empowering women entrepreneurs and improving business performance. The study provides actionable recommendations for policymakers, educators, and private sector actors to develop inclusive digital empowerment initiatives that support the long-term sustainability and competitiveness of women-led SMEs in emerging economies.

Keywords: *Competitiveness of MSMEs, Digital Technology Adoption, Entrepreneurial Competence*