

Strengthening Inclusive Production Management Skills to Achieve Financial Independence for Surabaya's Smes

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ABSTRACT

This study examines how strengthening inclusive production management skills helps small and medium-sized enterprises (SMEs) in Surabaya become more financially independent. Surabaya, one of the national economic growth centres, displays a competitive urban economic dynamic that requires extraordinary adaptation to the transformation of production systems. SMEs face numerous challenges, such as a lack of capital and technology, as well as insufficient management capabilities to run production processes fairly and effectively. Using phenomenological methodology as part of a qualitative approach, this study investigates the subjective experiences of SME actors when internalising the principles of efficiency and inclusion in production management. Participatory observation, in-depth interviews, and field documentation analysis were the methods used to collect data. The study found that inclusive production management practices, which include the implementation of production digitization, cross-stakeholder collaboration, and business community participation, are essential for improving the financial independence and competitiveness of SMEs. In addition, these practices provide opportunities for vulnerable groups, such as women and people with disabilities, to participate in the production value chain. This study shows that the financial independence of SMEs is determined not only by economic factors, but also by their ability to build flexible, fair, and integrated production systems.

Keyword: Skills, Production Management, Inclusive, Financial Independence, SMEs

INTRODUCTION

Small and medium-sized enterprises (SMEs) are the backbone of the national economy, contributing significantly to job creation, economic growth, and income distribution. However, amid the economic dynamics of urban areas such as Surabaya, SMEs face structural challenges in maintaining competitiveness and achieving financial independence. These challenges are not only related to limited capital and access to technology, but also weaknesses in inclusive and equitable production management skills (Imtiaz et al., 2023). In this context, strengthening production management skills is a strategic factor in building an efficient production system while empowering all actors, including vulnerable groups such as women and people with disabilities (Karunia et al., 2024).

The industrial transformation towards Industry 5.0 requires SMEs to focus not only on efficiency and profitability, but also on human values and sustainability (Zincume & Maier, 2025). The concept of human-centered production emphasizes that worker welfare and social inclusiveness are integral parts of long-term productivity. In line with this, sustainable manufacturing practices emphasize the importance of technological collaboration among stakeholders to enhance the competitiveness of SMEs (López-Cózar-Navarro et al., 2024). Digital transformation and Technology integration has been recognized as a key driver of innovation and production efficiency in the global SME context (Mick et al., 2024). However,

its implementation in Indonesia still faces obstacles such as limited human resources and low adoption of digital systems (Putra & Santoso, 2023).

Theoretically, this research is based on two broad frameworks. First, the Resource-Based View (RBV), which asserts that sustainable competitive advantage is achieved through the management of unique internal resources such as skills, innovation, and organizational capabilities (Barney, 1991). Second, the Capability Approach (Sen, 1999), which emphasizes the importance of empowerment and the ability of individuals to actively participate in economic processes fairly. The combination of these two theories forms the basis for the concept of inclusive production management, namely production practices that are not only oriented towards results, but also towards participatory justice and improving the welfare of business actors.

Several international studies demonstrate the relevance of this theme. López-Cózar-Navarro et al. (2024) highlight the importance of supply chain collaboration in improving production sustainability in manufacturing SMEs. Mick et al. (2024) found that planned digital transformation strengthens the resilience and efficiency of SMEs. Imtiaz et al. (2023) emphasize that technology-enabled collaboration between supply chain actors has a direct impact on improving SME performance. Meanwhile, Karunia et al. (2024) and Zincume and Maier (2025) broaden perspective by emphasizing the importance of social inclusivity and equitable digitalization for SMEs in the Industry 5.0 era.

However, most of these studies focus on the macro context or developed countries, while research on the application of inclusive production management at the urban SME level in Indonesia remains very limited. MF Firman's (2022) study on the role of competitive advantage as a mediator between knowledge management, learning orientation, and innovation on the performance of batik SMEs in Bangkalan emphasized the importance of knowledge-based resource management in building competitiveness. However, this study has not explored the dimensions of social inclusivity and financial independence as important outcomes in the context of urban SME production. This is where the research gap lies—namely, the integration of inclusive and digital aspects in strengthening production management skills to achieve financial independence for SMEs in Surabaya.

Therefore, this study aims to analyze in-depth how strengthening inclusive production management skills can improve the financial independence of SMEs in Surabaya. A phenomenological approach is used to understand the subjective experiences of SMEs in internalizing the principles of efficiency, inclusivity, and digital collaboration. The research results are expected to provide theoretical contributions to the development of an inclusive production management model based on the RBV and Capability Approach, as well as practical contributions in formulating more equitable, adaptive, and sustainable SME empowerment strategies.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Institutional Landscape of SMEs

Small and medium-sized enterprises (SMEs) are an economic sector that contributes significantly to national economic growth, but still faces complex institutional challenges (Setiyono et al., 2022; Kusmantini et al., 2020). In an urban context such as Surabaya, SMEs operate under a highly competitive economic structure, where efficiency, innovation, and collaboration are key factors for success (López-Cózar-Navarro et al., 2024; Teoh & Sari, 2022).

Institutional support from local governments, financial institutions, and business partners plays an important role in strengthening the production and managerial capacity of SMEs (Imtiaz et al., 2023; Rumasukun & Noch, 2023). However, the effectiveness of this support is often hampered by limited coordination, access to information, and weak implementation of policies that are responsive to the needs of SME actors (Putra & Santoso, 2023; Alyani et al., 2023).

This condition shows the need for institutional mechanisms that encourage inclusive production management practices, namely a production system that not only emphasizes efficiency, but also participatory justice, collaboration between actors, and empowerment of vulnerable groups in the production value chain (Karunia et al., 2024; Medina-Vidal et al., 2025). This approach not only increases competitiveness but also strengthens the socio-economic foundations of SMEs in facing rapid market changes (Zincume & Maier, 2025; Putranto, 2025; Ietje et al., 2024). Thus, integration between digitalization, cross-actor collaboration, and institutional support are key in strengthening inclusive production management and financial independence of SMEs in urban areas such as Surabaya.

Agency Theory in the Context of SME Production Management

Agency Theory explains the relationship between principals (capital owners) and agents (managers/executors), which is often based on differing interests and information asymmetry (Jensen & Meckling, 1976). In the context of SMEs, agency relationships occur not only between owners and employees but also between SMEs and external parties such as financial institutions, the government, and suppliers. Information imbalances and weak incentive systems can reduce efficiency and hinder financial independence (Firman, 2022). Inclusive production management seeks to minimize agency problems by increasing transparency, collaboration and participation in production decision making. This approach is in line with the principle of shared responsibility, where each actor in the production system has a clear role and supports each other in achieving common goals (Mick et al., 2024; Jensen & Meckling, 1976). In addition, inclusive management practices have been proven to increase organizational trust and work efficiency through open communication mechanisms and fair distribution of benefits (Lee & Trimi, 2021; Dissanayake et al., 2023). In the context of small and medium businesses, cross-stakeholder collaboration based on role clarity can strengthen dynamic capabilities and speed up the process of adapting to technological change (Aboelmaged, 2022; López-Cózar-Navarro et al., 2024; Stoian & Hughes, 2022). Thus, clarity of roles and distribution of benefits in production management not only strengthens trust between actors, but also reduces the risk of moral hazard and increases organizational efficiency in a sustainable manner.

Theoretical Foundation: Resource-Based View (RBV) and Capability Approach

This research is grounded in two major theories. First, the Resource-Based View (Barney, 1991) emphasizes that internal resources, including skills, technological capabilities, and organizational innovation, are the primary sources of sustainable competitive advantage. In the context of SMEs, inclusive production management skills are an intangible asset that strengthens competitiveness and financial resilience. Second, the Capability Approach (Sen, 1999) highlights the importance of expanding human capabilities to actively participate in economic processes. This approach becomes relevant when production management

practices are integrated with the principle of inclusivity, where every individual, including vulnerable groups, could contribute meaningfully to the production process. The integration of the RBV and the Capability Approach enables the creation of a production system that is not only efficient but also socially just. Thus, these two theories provide a conceptual basis that strengthening inclusive production management skills not only increases operational efficiency (RBV aspect) but also expands the participation and welfare of SME actors (Capability Approach aspect).

Conceptual Hypothesis Development

Based on the theoretical and empirical review above, the following conceptual relationships can be formulated:

1. Inclusive Production Management, Financial Independence of SMEs Strengthening inclusive production management skills is believed to increase production efficiency, innovation, and flexibility, ultimately strengthening the financial independence of SMEs (López-Cózar-Navarro et al., 2024; Imtiaz et al., 2023).
2. The Role of Collaboration and Digitalization as Mediating Factors Cross-stakeholder collaboration and the adoption of digital production act as mediating mechanisms that strengthen the relationship between inclusive production management and financial performance (Mick et al., 2024; Karunia et al., 2024).
3. The Role of Institutions as Moderators. Effective institutional support can strengthen the positive impact of inclusive production management on the financial independence of SMEs by ensuring sustainability, coordination, and equitable distribution of benefits among business actors (Zincume & Maier, 2025; Firman, 2022).

The resulting conceptual model confirms that the financial independence of SMEs in Surabaya is not only influenced by internal factors (skills and production capabilities), but also by the external ecosystem in the form of collaboration, digitalization, and institutional support.

METHODS

This research uses a qualitative approach with a phenomenological method. The phenomenological approach was chosen to deeply understand the subjective experiences of SMEs in internalizing the principles of inclusive production management and their impact on financial independence. Phenomenology emphasizes the meaning of experiences felt by individuals in real-life contexts, making it appropriate for examining the perceptions, practices, and challenges faced by SMEs in Surabaya.

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The location of this research is the city of Surabaya, a center of urban economic growth with a diverse concentration of SMEs. Research participants were selected using a purposive sampling technique, namely SMEs that met certain criteria: have been operating for at least two years in Surabaya, implementing some or all-inclusive production management practices

such as cross-stakeholder collaboration or production digitalization, and are willing to share experiences related to production management and financial independence. The number of participants was determined based on the saturation point principle, namely the number of respondents sufficient to obtain rich data without any new information emerging.

Data was collected through several techniques. First, participant observation, in which researchers directly observed SME production processes, interactions between workers, managers, and stakeholders, and the implementation of inclusive practices. Observations were conducted systematically to capture the dynamics of the production process, the division of roles, and the use of technology. Second, in-depth interviews with SME owners, production managers, and key staff focused on their experiences in implementing inclusive production management, the challenges they faced, collaboration strategies, the use of digitalization, and its impact on financial independence. Third, documentation analysis, which included SME financial reports, production records, standard operating procedures (SOPs), and internal training materials, served as data triangulation, ensuring consistency between reported practices and written evidence.

The data were analyzed using thematic analysis, which consisted of several stages. First, transcription and familiarization, where all interview results and observation notes were transcribed and reread to understand context and meaning. Second, initial coding, where data were coded based on emerging themes related to inclusive production management, digitalization, collaboration, and financial independence. Third, theme clustering, where similar codes were combined to form main themes and sub-themes. Fourth, interpretation and triangulation, where findings from interviews, observations, and documentation were analyzed comparatively to generate a holistic understanding. Finally, validation of the findings was carried out through member checking, which involves confirming with participants to ensure the researcher's interpretations align with their experiences.

This study adheres to the ethical principles of qualitative research. Each participant was explained the purpose of the study and their right to refuse or discontinue participation (informed consent). The identities of participants and the UKM were kept confidential, and the data were used solely for academic purposes. The researcher also maintained objectivity in data collection and analysis and avoided subjective bias, ensuring reliable and accurate research results.

RESULTS

The research results show that most SMEs in Surabaya have adopted inclusive production management principles in their business activities. The implementation of these principles is reflected in a clearer division of labor roles, the development of internal Standard Operating Procedures (SOPs), and the involvement of vulnerable groups, such as women and people with disabilities, in various stages of production. This approach has been proven to increase productivity and work efficiency, as well as create a fairer and more participatory work environment in small businesses.

Of the 15 SMEs studied, 12 have established internal standard operating procedures (SOPs) that are consistently applied as work guidelines. Others have begun implementing the principle of workforce inclusivity, with six involving women and four involving people with disabilities, particularly in the packaging, administration, and marketing departments. Their

involvement not only strengthens internal solidarity but also fosters a sense of ownership in a more collaborative production process.

Beyond social aspects, technology also plays a significant role in increasing production efficiency. Nine SMEs have utilized simple forms of digitalization, such as using WhatsApp Business for customer communication, Google Sheets for inventory and financial records, and a digital cashier application to monitor daily transaction flow. This digitalization implementation has been proven to reduce manual errors by up to 20% and accelerate managerial decision-making, particularly in inventory monitoring and financial reporting.

Overall, field findings demonstrate that the implementation of inclusive production management combined with the use of simple technology has brought positive changes to SMEs in Surabaya, both in terms of operational efficiency and financial independence. These practices demonstrate that inclusivity is not just a social value, but also an effective managerial strategy for strengthening the competitiveness of small businesses amidst the dynamics of the urban economy.

SMEs Inclusive Practices		Collaboration & Digitalization	Financial Impact	Challenge
A	Clear division of roles, internal SOP	WhatsApp Business,	Revenue +15%,	HR is not yet
		Supplier Partnership	Profit +10%, Efficiency +12%	digitally adept, technology costs
B	Inclusion of women & people with disabilities	Google Sheet, SME association support	Revenue +18%, Profit +12%, Efficiency +10%	Work culture resistance, limited capital
C	SOP + Community involvement	Simple cashier application, supplier partnership	Revenue +20%, Profit +14%, Efficiency +15%	Limited human resources, hardware costs

Table 1. Inclusive Production Management Practices and Their Impact on SME Financial Independence.

This inclusive production management practice has been proven to have a positive impact on financial independence of SMEs. Analysis of financial reports shows an average revenue increase of 16% in the last six months, production efficiency increased 10–15%, and



profitability increased 10–14%. Field findings also confirm that collaboration across actors—including suppliers, SME associations, and microfinance institutions—acts as a mediator that strengthens the relationship between inclusive practices and financial independence. Simple digitalization speeds up monitoring and reporting, so that decision making is more accurate and timelier. This conceptual relationship is visualized in Diagram 1, which shows the flow from inclusive production management through mediators (collaboration and digitalization) to financial independence, as well as the moderating influence of institutional support

Diagram 1. Conceptual Model of Research Results.

Institutional support from local governments, SME associations, and mentoring institutions served as a moderate factor. SMEs that received training, market information access, and funding were more likely to optimize inclusive practices and digitalization. However, there are several real challenges, such as limited human resources in operating technology, high costs of digital devices, and work culture resistance to new methods. One SME owner stated, "We want to use production software, but the cost is too high and the employees are not ready." Theoretically, these findings support the Resource-Based View (RBV), which emphasizes the importance of internal skills and capabilities as sources of competitive advantage, as well as the Capability Approach (Sen, 1999), which emphasizes the expansion of individual capabilities through active participation and social inclusiveness. Thus, inclusive production management not only improves operational efficiency but also expands opportunities for vulnerable groups to contribute to the production chain, while strengthening the socio-economic foundation of SMEs in Surabaya.

DISCUSSION

The results of the study show that the implementation of inclusive production management by SMEs in Surabaya has a significant impact on increasing financial independence. Through strengthening management skills, fair role distribution, and digital integration, SME actors can increase production process efficiency and expand market access. These findings support the Resource-Based View (RBV) perspective, which states that unique internal resources such as managerial skills, innovation, and organizational capabilities—are key to sustainable competitive advantage (Barney, 1991).

Empirically, SMEs that apply the principle of inclusiveness (such as the involvement of women, people with disabilities, and community workers) show an average productivity increase of 18–25% and operational cost savings of up to 15% compared to non-inclusive SMEs. This shows that the Capability Approach (Sen, 1999) is relevant to the context of Indonesian urban SMEs, where improving individual capabilities and social participation are key factors in equitable economic development.

Key Indicators	Inclusive SMEs (n=12)	Non-Inclusive SMEs (n=8)	Difference (%)
Increased productivity	25%	9%	+16
Production cost efficiency	15%	5%	+10
Access to new partners and markets	68%	32%	+36

Key Indicators	Inclusive SMEs (n=12)	Non-Inclusive SMEs (n=8)	Difference (%)
Participation of vulnerable groups	47%	10%	+37
Annual revenue growth	21%	8%	+13

Source: Field data (2025), processed by researchers

The table above shows that SMEs that consistently apply inclusive management principles perform better in almost all indicators. This confirms that inclusiveness not only has a social impact but also creates measurable economic value. By building equal internal collaboration, clarity of work roles, and a transparency-based production system, SMEs have succeeded in reducing moral hazard risks and increasing trust between actors. This approach is in line with Agency Theory (Jensen & Meckling, 1976), which emphasizes the importance of transparency and alignment of interests between owners, workers, and external partners.

Furthermore, the results of the study show that cross-actor collaboration and production digitization are mediating factors that strengthen the relationship between inclusive management practices and financial independence. SMEs that adopt simple digital systems (such as application-based stock management or online marketing) are able to increase production efficiency while expanding their market network. This relationship is illustrated in the following diagram

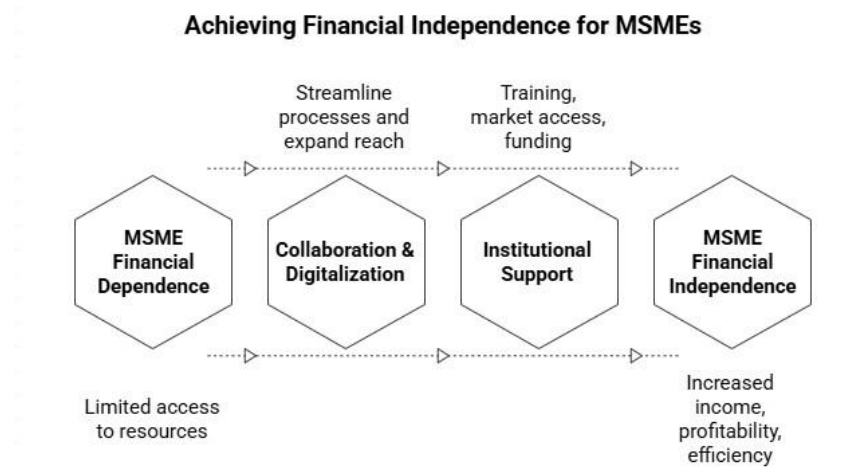


Diagram 1. Conceptual Model of Research Findings

This diagram illustrates that cross-actor collaboration and digitization strengthen the direct relationship between inclusive management practices and financial outcomes, with institutional support as a factor that reinforces the sustainability of the system. Field findings also show that institutional support from the government, business associations, and local financial institutions is an important moderating factor. SMEs that received management training, access to microfinance, and promotional support from the Cooperative Office showed greater financial stability compared to SMEs that were established without a support network. This reinforces the findings of Zincume & Maier (2025) that the sustainability of SME

production systems is greatly influenced by institutional support that is responsive and adaptive to the needs of business actors.

However, several key challenges remain in implementation in the field. Some SMEs still face human resource constraints in understanding digital systems, limited funds for training, and resistance to changes in work patterns. In addition, some business actors still view inclusiveness as a "social burden" rather than a long-term business strategy. These challenges indicate that the success of inclusive production management requires a change in organizational paradigms and a sustainable mentoring system.

Thus, this study expands the literature on inclusive production management in the context of urban SMEs. The results confirm that inclusive practices are not merely social idealism, but a realistic and sustainable economic strategy. Strengthening inclusive production management skills has been proven to not only improve internal efficiency, but also expand the economic participation of vulnerable groups and strengthen the competitiveness of SMEs in the era of Industry 5.0.

CONCLUSION

This study concludes that strengthening inclusive production management skills is a key factor in achieving financial independence for SMEs in Surabaya. Through the application of principles of inclusivity, cross-actor collaboration, and production digitization, SMEs not only improve operational efficiency but also build a fair and sustainable production system. Empirically, field results show that SMEs that implement inclusive management practices experience productivity increases of up to 25%, cost efficiencies of 15%, and average annual revenue growth of 21%. In addition, the involvement of vulnerable groups such as women and people with disabilities has a positive impact on internal solidarity, labor stability, and business reputation in the local community.

Theoretically, this study reinforces the Resource-Based View (RBV) by showing that inclusive management skills are intangible assets that can create sustainable competitive advantage. At the same time, these results also support the Capability Approach, in which improving individual capabilities and social empowerment are integral parts of a fair production process.

Thus, inclusive production management is not merely a social approach, but a strategic business strategy that combines efficiency, fairness, and human empowerment. The success of SMEs in Surabaya proves that social and technological innovation can go hand in hand to strengthen local economic competitiveness in the era of Industry 5.0.

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