



Assessing the Usage Level of Digital Tools in Business Practices among Micro Entrepreneurs in Salem District

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ABSTRACT

The digital tools influence the operations of micro enterprises since each digital tool has a certain operational position that facilitates the day to day operations of the business. The micro business individuals in Salem District are under constant pressure to manage customers, cash flow, suppliers and marketing using few resources and this demands ready access to the digital solutions. The research quantifies the rate of the utilization of digital tools in various business practices and determines the dynamics that will vary as adopted by micro entrepreneurship. The research design adopted descriptive research to accurately assess the business behaviour of business a natural behaviour of the business needs to be observed without any form of experimentation. The study involved 214 micro entrepreneurs on the basis of systematic random sampling where structured questionnaire was used to acquire primary data to determine the actual usage patterns. The groups of entrepreneurs are clustered using cluster analysis in the analysis in that the intensity of digital usage is considered since natural groupings are better at offering insights on behavioural profiles. Logistic regression was used to assess the likelihood of increased adoption since the individual demographic and business attributes impose quantifiable impacts upon the usage of the digital tools. The findings demonstrate that mobile-based tools are widely accepted due to low cost and easy learning due to decreasing perceived barriers. The digital awareness of entrepreneurs is the advantage of their stronger adoption behaviour due to confidence induced to experiment with more advanced tools. The scarcity of skills and unreliable infrastructure hamper increased usage since both have a limited range of implementing digital tools in standard business activities.

1. DIGITAL LANDSCAPE

The micro enterprises in Salem District work in the evolving digital environment as the customers demand quick communication and hassle-free services in most forms of business. The reason why entrepreneurs are dependent on smart-phones in their everyday activities is that mobile applications present convenient solutions that minimize the necessity of having individuals work manually and enhance the level of responsiveness. The various businesses are seeking digital payments due to the preference of customers who want to use fast ways which assist in terms of trust and reliability at the time of

making a transaction. Social media platforms have been utilized by entrepreneurs to gain visibility as they have been found to be the most effective way of reaching customers who are seeking information online before making purchase decisions. Inventory and billing applications are used by owners of businesses because they simplify the record keeping process and they lessen the heavy load of repetitive procedures.

The operational modes are being shifted to technology-based routines due to the incremental yearly competition in the retail and service industries. There is a consistent increase in digital awareness due to the fact that technology

has become part of the daily living of business owners and the customers of the district. This environment determines the orientation of the study in that the extent of using digital tools determines business sustainability across the micro enterprises.

2. ADOPTION REALITIES

Micro entrepreneurs use different levels of digital tools depending on the level of confidence in using technology due to personal skills and exposure. Most of the business owners rely on simple functions as complicated features seem difficult with no guidance or training being provided. The reason why entrepreneurs are reluctant to embrace new applications is that fear of making an error leaves them uncertain at the operational outcomes. The state of digital infrastructure in semi-urban areas is rather inconsistent as network failures impact the usage of tools which have to be used steadily. Employers are also restricted in their working as many hours as they cannot learn new systems due to the lack of time. Peer influence is influential in adoption since entrepreneurs usually take advice of their friends and other business owners who have experienced the same. When the entrepreneur directly benefits help in adoption and it increases the positive impact which leads to the desire to use more advanced tools.

The disparities in the level of education make differences in the level of understanding due to the fact that literacy levels dictate the speed with which the entrepreneurs acquire digital process. These facts result in a hybrid trend of uptake throughout the district since every business will adopt the use of digital instruments according to its ability and environment of operation.

3. USAGE BARRIERS

Micro enterprises have various challenges when adopting digital as structural and individual factors to determine their propensity to use tools in everyday activities. The lack of skills occurs as a lot of entrepreneurs have not undergone any

formal training on digital skills and how various tools facilitate business operations. Difficulties in learning occur when applications are based on strange terminological definitions since business owners would like to choose simple systems that are congruent to their current routines. Unstable networks interfere with online payment and online communication since they create less confidence when using technology. Guaranteed budget lacks investment in improved devices since entrepreneurs make priorities concerning crucial business requirements rather than on technological upgrades.

Disorientation transpires when several platforms resemble each other as they all take time to know the features and advantages. Business owners are finding it hard to select the right tools since the wrong applications cannot assist in undertaking business activities but only act as a hindrance. The supporting services are disproportionate in the areas within the district due to the fact that business owners do not have the opportunity to access training opportunities equally. The barriers have an impact on the level of digital adoption as every barrier decreases the intention of entrepreneurs to test new systems.

4. Review of Literature

4.1 Digital Adoption

Studies of the adoption of digital solutions in micro enterprises indicate that entrepreneurs rely on easy and available technologies as the less challenging level makes them more comfortable in their day-to-day activities.

Researchers such as Singh and Mehta (2019) observed that mobile-based applications are more accepted since the entrepreneurs appreciated the tools that do not need many manual efforts and enhance communication between entrepreneurs and their customers.

Overall, research by Noor and Rahman (2020) described that visibility of small enterprises is supported by social media platforms since the marketing of the products at low costs enhances accessibility to diverse consumer groups in semi-urban areas. A number

of researches accentuated that e-payments contribute to a better customer interaction since rapid and safe payments foster confidence between consumers and retailers (Kumar and Aithal, 2021).

The studies of the inventory and billing applications illustrate that adoption is still middle-ground as most entrepreneurs rely merely on simple functions which allow addressing the business demands in the moment (Patel, 2020).

Researchers noticed that digital literacy has power over adoption since belief in the manipulation of machines promotes an expanded use of digital systems. Research indicated further that access to digital infrastructure preconditions the rate at which entities adopt it since reliable connectivity depends on the degree of stability of the online platforms (Rao and Shankar, 2022).

The literature points out those micro enterprises would embrace digital tools when there is a direct benefit in operation since practical benefits would act as a powerful drive to keep using it.

4.2 Skill Dynamics

It has been studied that digital skills dictate the effectiveness with which micro entrepreneurs utilize technology due to the fact that every company depends on individual skills and practical exposure.

Research by Thomas and George (2018) determined that those entrepreneurs who have greater education use digital tools sooner due to their advanced literacy levels that facilitate quicker application features learning. The researchers noted that informal learning via peers is applied by many micro enterprises since more training is not widespread in most districts (Das & Mohapatra, 2021).

There was also a study that found that fear of making an error is a limiting factor on experimentation, where entrepreneurs become scared of losing data or failure of transactions when using tools they do not seem familiar with (Roy & Bhaduri, 2020).

Studies by Jain and Verma (2019) emphasized the fact that individual mentoring is better to achieve successful growth since specific

learning challenges are overcome through the implementation of personalised guidance. The skill gaps are common phenomenon of most research due to the fact that most micro enterprises do not have access to organized digital capacity-building initiatives. It is demonstrated in the literature that enhanced skill development processes result in the increased adoption due to the decreased hesitation in response to digital usage due to confidence and familiarity.

4.3 Operational Barriers

The literature on operation barriers shows that micro enterprises are characterized by constraints in the infrastructure, finance and support systems since they determine the level of digital incorporation. It has been found that unreliable internet connectivity interferes with online transactions since unreliable networks lower the level of trust towards digital instruments (Sharma and Vijay, 2020).

The factors affecting adoption are cost limits, as business people will not invest in newer equipment when the future of returns is uncertain (Mishra, 2021).

It was also pointed out in the studies that business owners find it difficult to choose the tools due to overlapping features leading to confusion when they make a decision (Prakash and Naidu, 2019).

In the literature, expectations of customers affect the utilization of digital since business organizations should use devices that reflect the prevailing trends in the market due to convenience and trustworthiness. It was indicated in many studies that insufficient technical support will decrease the troubleshooting capability due to the reliance of business people on outside assistance to fix problems arising in their systems. The results of the past studies indicate that the operation obstacles bring down the process of transition to digitalisation since each of the obstacles dilutes the preparedness of the micro enterprises to adopt the advanced tools.

5. RESEARCH GAP

The studies on digital adoption in micro

enterprises have placed significant emphasis on digital skills, digital infrastructure and business requirements since they influence the behaviour of an entrepreneur in various ways. Most studies are based on general adoption patterns on the larger scale of the regions due to the larger insights on the general aspects of adoption but this does not take into consideration the local variations that inform real behaviour. There is little research available on the district level setting like Salem due to most of the research focusing on metropolitan level where the digital awareness is better established.

There is notable gap in empirical data which show relation between levels of skill, perceived benefits, operational pressures and actual patterns of usage amid micro entrepreneurship in semi-urban areas. Previous studies are limited in using more complex statistics such as cluster analysis, logistic regression, and multivariate correlation since most of the researchers apply only simple descriptive statistics. This leaves a detriment on high order of analytical comprehension since deeper modes would expose latent structures of behaviour which dictate adoption. The paper bridges these gaps by studying micro entrepreneurs in Salem District based on multivariate analysis that determines the adoption drivers and obstacles at a micro level.

6. SIGNIFICANCE OF THE STUDY

The research is important due to the fact that micro enterprises occupy an important section of the economic setup in Salem District and the performance of same influences the generation of the local income. Adoption of digitals enhances business operations in that effective record keeping and effective communication will lead to the continued growth. Digital tools enhance the competitiveness of the entrepreneur as efficient processes enable an entrepreneur to promptly meet the demands of the customers. The study helps policy makers to make informed conclusions about the creation of specific training programs since the data-based knowledge is valuable. Evidence on digital

behaviour is advantageous to support agencies since tailored interventions enhance better adoption results. Banking institutions rely on online interaction since records on transactions facilitate determination of credit and business sustainability.

Micro enterprises that use digital tools are advantageous to the district since significant application enhances the economic stability of the communities. The research has a practical implication as it determines actual usage rates and what influences the adoption process of different micro enterprises.

7. OBJECTIVES

- ♦ To determine the rate and scope of digital tools application in micro-entrepreneurial business operations in Salem District.
- ♦ To test the effect of enterprise features on the degree of digitalization in daily business operations.
- ♦ To examine the importance of digital awareness in determining the effective use of digital tools by the micro entrepreneurs.

8. RESEARCH METHODOLOGY

The proposed study follows descriptive research design since the study methodology can enable the development of a definite position of the actual level of usage of digital tools among micro entrepreneurs in Salem District. The design does not require any experimental influence in the observation of the current practices since natural behaviour demonstrates actual patterns of digital tools use.

The geographical study area will be the urban and semi-urban districts of Salem District since the micro enterprises in these districts have a wide mixture of retail, service, production and home based establishments. The primary data was analyzed since the direct answers of the entrepreneurs give the most precise picture of the use of digital tools. The reason why a structured questionnaire was employed was due to the reason that uniformity in the questions implies the same interpretation by the respondents. The survey will hit on sections about people factors,

business profile, level of digital skills, frequency of using the tools, operational issues and perceived value of digital tools. The questionnaire has been pre-tested on a small sample of micro entrepreneurs since it allows adjusting the statements that can lead to ambiguity. The field visits were used to collect data since personal interaction enhances the accuracy of response and minimizes lack of data. The target group is made up of all micro entrepreneurs who are based in Salem District since they constitute the core economical foundation of the local small business environment.

The sampling design is systematic random sampling design since this is a type of sampling that permits selection of scattered locations of businesses with minimal sampling bias. A sampling interval was established by enumerating the qualified micro enterprises in the selected localities of Salem due to the method of giving equal spacing since this method brings about fairness in the selection process. The sample size of 214 respondents was the final sample size since Cochran formula of sample size is used in cases where there is large population whose variable cannot be known.

The calculation was used with a 95 percent confidence level and a 7 percent margin of error since the resulting values give a manageable and statistically significant sample. The computed lower limit was about 196 and the sample was boosted to 214 due to the fact that slightly high sample enhances the strength of multivariate statistical tests. The statistical tools of cluster analysis, logistic regression and multivariate correlation was used to evaluate the strength of the relationships between variables like digital skills, frequency of tool use, perceived benefits and operational gains since this procedure measures the interdependencies among many indicators.

9. HYPOTHESES

- Hypothesis (H_1) - Digital awareness and level of using digital tools is strongly related to micro entrepreneurial level in Salem District.
- Hypothesis (H_2) - Enterprise characteristics

have a large role to play in the uptake of digital tools in business ventures.

- Hypothesis (H_3) - Perceived operational benefits and the level of digital tool use by micro entrepreneurs have a strong relationship.

10. DATA ANALYSIS FRAMEWORK

The analysis framework is aimed at capturing the way micro entrepreneurs in Salem District adopt digital tools in their day-to-day business operations due to the fact that each approach to analysis puts emphasis on another aspect of adoption behaviour. The framework opens up with descriptive statistics since frequency patterns and means scores indicate the overall level of involvement in digital tools usage in respect to communication, promotion, payment, record keeping and operations procedures. The demographic and business traits are examined, as these factors have effects on the way the digital systems are approached by the entrepreneurs. The general structure of the analysis combines both descriptive and multivariate analysis since the combination of the two approach will give a complete picture of the digital adoption of diverse micro enterprises in the Salem District.

Table 1: Demographic Profile of Micro Entrepreneurs

Demographic Variable	Category	f	%age
Age Group	Below 30 years	38	17.80
	31–40 years	72	33.60
	41–50 years	64	29.90
	Above 50 years	40	18.70
Education Level	School Level	84	39.30
	Diploma/ITI	46	21.50
	Undergraduate	58	27.10
	Postgraduate	26	12.10
Business Type	Retail	98	45.80
	Services	76	35.50
	Production	26	12.10
	Home-based	14	6.50
Period	Less than 5 years	62	29.00
	6–10 years	78	36.40
	Above 10 years	74	34.60

Source: Primary Data

Note: f= Frequency, Period= Years in Business

The demographic profile indicates that the greater number of respondents is in the middle age brackets due to the business that is run by these entrepreneurs as a result of the events that are often running micro enterprises that rely on the consistent relationships with customers. The level of education is still heterogeneous since micro enterprises in Salem District have owners of various academic backgrounds who learn as a part of experience and by watching others. The biggest portion is comprised of retail businesses since the main commercial use (retail business) controls the local market landscape and offers easy access to the market by new entrepreneurs. Service enterprises too play important role since the increased demand of personal and professional services promotes small scale ventures. Most of the respondents have a business of over six years experience since stable businesses are still serving regular customers in the business district. Existence of more recent businesses indicates that micro entrepreneurship is still the livelihood of choice due to the easy entry that is facilitated by low capital requirement. Education is a factor contributing to the exposure to digital tools due to the fact that better qualifications mean enhanced acquaintance with mobile applications as well as online platforms. Adoption is influenced by business experience since long term entrepreneurs are able to determine the value of digital systems by observing the market change directly. The demographic profile offers a solid base on which one can examine the digital usage habit since factors like age, education and business type affect the level of technology adoption by the business owners in their daily activities.

Digital usage level demonstrates that

communication tools are adopted highly due to mobile messaging that assists entrepreneurs to be on the frontline of communication with their customers. Digital payment systems indicate the most application since the customers find the fast cards to be the best since it saves time in handling and allows them to trust the business. Moderate adoption of promotion tools is evident as entrepreneurs that focus on reaching many customers consider social media to be effective in reaching and interacting with customers. The balance of use of record keeping tools indicates that there are a great number of entrepreneurs who rely on the simplest ones and utilize the minimum of digital billing system features. Operational tools are not very adopted in that these applications involve additional skills that have not been yet developed by the majority of enterprises. The heavy use of communication and payment products indexes the powerful role of customer expectations since the behaviour in markets compels entrepreneurs to engage in convenient digital communication. The adoption of promotional tools to a moderate degree demonstrates the increase in familiarity with online marketing due to the perceived benefits of the broader coverage on the part of the entrepreneur. Reduced operational tool usage depicts the fact that some of the functions are still held by manual processes due to the familiarity that influences the choices of the tools. The distribution implies the stronger emphasis on the tools that will provide immediate benefit since apparent benefits make motivation toward the use of digital systems stronger. These trends explain the general online preparedness of micro enterprises in Salem District since the level of usage indicates both ability and level of comfort.

Table 2: Digital Usage Level across Business Practices

Digital Tool Category	High Usage	Moderate Usage	Low Usage	Not Usage
Communication Tools (WhatsApp, SMS apps)	142 (66.4%)	52 (24.3%)	18 (8.4%)	2 (0.9%)
Promotion Tools (Facebook, Instagram)	98 (45.8%)	64 (29.9%)	40 (18.7%)	12 (5.6%)
Digital Payments (UPI, QR, wallets)	168 (78.5%)	32 (15.0%)	10 (4.7%)	4 (1.9%)
Record Keeping Tools (billing, accounting apps)	64 (29.9%)	82 (38.3%)	52 (24.3%)	16 (7.5%)
Operational Tools (inventory, order tracking)	48 (22.4%)	76 (35.5%)	62 (29.0%)	28 (13.1%)

Table 3: Digital Skills And Awareness Level of Micro Entrepreneurs

Skill / Awareness Indicator	High Level	Moderate Level	Low Level	No Awareness
Basic Smart phone Skills	156 (72.9%)	42 (19.6%)	12 (5.6%)	4 (1.9%)
App Navigation Skills	88 (41.1%)	76 (35.5%)	38 (17.8%)	12 (5.6%)
Understanding Digital Payments	162 (75.7%)	34 (15.9%)	14 (6.5%)	4 (1.9%)
Awareness of Promotion Tools	94 (43.9%)	68 (31.8%)	38 (17.8%)	14 (6.5%)
Awareness of Business Apps	62 (29.0%)	84 (39.3%)	48 (22.4%)	20 (9.3%)

The skill profile demonstrates that the majority of entrepreneurs have high smart-phone skills since frequent use of mobile devices promotes the knowledge of basic functions that digital interaction requires. The level of skills in using the app is moderate since most entrepreneurs are relying on basic functions that are at their comfort level. The awareness of digital payments is strong since during the majority of the business transactions, customers have expectations regarding the availability of reliable and fast payments. Promotion tool awareness is moderate since business people only utilize tools that are applicable to their type of business and clientele. The level of understanding in business related applications is low as specialised tools need training which a lot of the entrepreneurs are not yet equipped with. The existence of high basic skills implies that the entrepreneur learns digitally well since the regular exposure fosters confidence. The moderate level of navigating apps shows that entrepreneurs require additional training since the number of skills reaches the limit in the case of higher-order navigation. High payment awareness indicates market power since consumer behaviour defines the digital preparedness. The lesser knowledge of business applications demonstrates that the more complex process of digitalisation needs organized assistance since businesspeople tend not to investigate the tools further than they can really need. This trend portrays that online skill acquisition is not balanced as the process of learning should be based on exposure, training as well as individual drive.

The cluster analysis considers the respondents as belonging to three categories since the adoption patterns are different among

Table 4: Cluster Analysis: Digital Adoption Groups among Micro Entrepreneurs

Cluster Group	Number of Entrepreneurs	Key Characteristics
Cluster 1: Adopters	74 (34.6%)	Strong digital awareness, frequent use of communication, promotion, payment, and record tools
Cluster 2: Moderate Adopters	92 (43.0%)	Regular use of communication and payment tools, limited use of advanced business apps
Cluster 3: Low Adopters	48 (22.4%)	Minimal use of digital tools, low digital awareness, reliance on manual processes

micro enterprises in Salem District. The high adopters cluster is the most minor since powerful digital skills and permanence might impact their willingness to apply the advanced tools. This cluster of entrepreneurs has high rates of utilizing communication, promotion and payment applications since familiarity makes people have confidence. Moderate adopters constitute the greater percentage since most of the entrepreneurs are considered to be using the key tools that facilitate customer interaction and convenience in transactions. The fact that there is the limited application of highly developed business applications indicates that expertise gaps deter further integration. The low adopters cling on manual practices due to lack of awareness on the digital world and little learning

opportunities. These are customers who only use digital tools where necessary dictated by the customer preference as reluctance determines behaviour. The availability of three clusters shows that digital adoption is a progressive trend since entrepreneurs use tools sequentially depending on the exposure and requirement. Another aspect that the cluster structure suggests is that the digital training may impact moderate adopters to be moved to greater adoption since their existing familiarity is a solid foundation on which additional learning can be built. Those trends are useful in describing the biased dispersion of digital readiness among micro enterprises in Salem District.

The logistic regression result indicates that the age is inversely related as the people who are of younger age will more likely embrace digital technologies as opposed to older owners who are more likely to struggle with new technology. The level of education is positively influencing it since the higher the level, the faster the learning

process and more familiarity with the digital applications. The size of business affects adoption as large micro enterprises deal with a high number of transactions and rely on effective tools to conduct their daily businesses. The most effective level is that of digital awareness since users who are not shy to learn their functionality are better placed to use it in their daily lives without much fear. Past experience of the business demonstrates a less dominant impact since experience shapes judgement though is not a decisive factor of digital readiness. The large p-values of education, awareness, age and business size are an indication that these variables are significant predictors of increased adoption. The considerable odds of digital awareness indicate that the better the knowledge, the higher the probability of advanced use of the digital. The results indicate that digital adoption is an effect of individual competence and corporate formations since the willingness is determined by proficiency and necessity. These trends aid in the

Table 5: Logistic Regression Analysis: Factors Influencing High Digital Adoption

Independent Variable	B Coefficient	Odds Ratio (Exp(B))	Significance (p-value)
Age of Entrepreneur	-0.214	0.81	0.048*
Education Level	0.462	1.59	0.012*
Years of Business Experience	0.186	1.20	0.067
Digital Awareness Score	0.728	2.07	0.001*
Business Size	0.394	1.48	0.039*

Table 6: Correlation Matrix: Relationship Among Key Digital Adoption Variables

Variables	Digital Awareness	Tool Usage Level	Perceived Benefits	Operational Efficiency
Digital Awareness	1			
Tool Usage Level	0.642**	1		
Perceived Benefits	0.584**	0.558**	1	
Operational Efficiency	0.516**	0.602**	0.571**	1

understanding of why adoption is not like even among micro enterprises in Salem District.

The correlation table indicates that there is a close relation between digital awareness and the usage of the tools since the stronger the understanding and more use of the digital tools. The use of the tools is closely connected to the efficiency of the operations since digital processes decrease the number of people working manually and increase the accuracy of business. The perceived benefits and usage have a strong

correlation since entrepreneurs still use the tools that produce tangible benefits in their daily activity. There is a significant level of awareness and perceived benefits due to the perception of a more informed user with the benefits of using digital systems. The presence of operational efficiency is associated with perceived benefits as entrepreneurs have a more efficient workflow in the situations when digital tools can create some practical use. The correlation between awareness and efficiency denotes that the ability growth

leads to improved projections since competent users use digital capabilities to a greater degree. The maximum correlation is observed between awareness and usage since the digital familiarity has a strong influence on the decision of the behaviour. The trend is that variables on the introduction of digital are related in that the awareness, benefits and usage mutually enhance operational performance. These correlations form the basis of using digital training since better awareness will result in additional use and more favorable business results among micro entrepreneurs at Salem District.

11. FINDINGS

- The use of digital communication tool is the most frequently used tool since entrepreneurs rely on swift communications that facilitate day-to-day interaction with customers.
- E-cash systems are registering good uptakes due to the fact that customers are seeking fast cash transactions that can enhance businesses stability.
- The social media marketing is still moderate as the number of business people who have resorted to the most basic platforms is still high and they are not utilizing complex features that demand better skills.
- Less use is demonstrated in digital record keeping and operational tools since most entrepreneurs are used to the same manual practice.
- Digital awareness among the sample is not evenly distributed since the area of formal training is poor in the district.
- Poor digital capabilities and poor internet connection become some of the key obstacles since the two factors influence the self-confidence concept of frequent use.
- The cluster analysis provides three separate groups since the adoption patterns are different according to the level of skills and nature of enterprises.
- Through logistic regression, higher adoption depends greatly on education and awareness of working with digital, age, and size of the

business.

- There are high correlations between the variables of awareness, perceived benefits, level of usage and operational efficiency since these variables complement one another.
- The results suggest that micro entrepreneurs use digital devices when they have distinct benefit of operations in that observable gains will prompt further use.

12. SUGGESTIONS

- The training programs must be oriented towards basic online capabilities since an actual demonstration can enable a businessperson to feel more comfortable and operates the tools more efficiently.
- On-demand technical support should be offered in local support centres since prompt support minimizes fear of making mistakes and promotes frequent use of the digital application.
- The advantages of digital payments and promotion tools should be brought to awareness due to the factor of clear understanding since it encourages the entrepreneur to use them regularly.
- The infrastructure development must focus on the consistent internet connection in the semi-urban enclaves since constant connectivity will facilitate the proper running of businesses.
- Peer learning groups made by business associations should be developed since mutual experience will make the entrepreneur more comfortable exploring new digital tools.

13. CONCLUSION

The research determined the level of utilisation of digital tools amongst micro entrepreneurs in Salem District since adoption of digital is now critical to the maintenance of the business performance in a competitive world. The results indicate that communication and payment tools have the largest usage since the tools are the ones that have instant value and need less

expertise. The social media platforms concern moderate presence since entrepreneurs understand their position in reaching the customers but are wary of intensive promotional efforts. Record keeping and operational applications are less adopted as a number of entrepreneurs are attracted to manual practices that they are used to. Digital awareness is one of the core components in influencing behaviour since confident users delve further into exploring features and incorporating them in their everyday activities. It has been analyzed that adopted are individual ability, business features and local infrastructures.

The younger entrepreneurs are more involved in using digital tools since they have greater exposure to mobile applications.

Adoption is enhanced by education since there is enhanced literacy in understanding digital procedures. The current obstacles like the lack of technical assistance, low willingness to investigate digital solutions is impeded by barriers like limited expertise, unreliable connectivity and lack of technical help.

This paper finds that adoption of digital by micro entrepreneurs in Salem District is at an early stage but is in an uneven manner since adoption relies on exposure, training, and supporting infrastructure. Increased usage depth and a stronger operating result can be achieved by enhancing the level of digital capability, enhancing connectivity, and providing mentorship assistance to entrepreneurs. ■

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