

A Modular Fintech Education Idea for Micro Businesses in Jakarta Greater Area

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Abstract

This study develops an operations driven incubation framework designed to systematically enhance financial literacy and digital adoption among micro-businesses in the Jakarta Greater Area (JABODETABEK). The framework is pipelined into an operational Input-Process-Output model to diagnose digital maturity, establish a strategic baseline, and prepare modular curricula. The Process stage integrates core management principles, including integration systems, with hands-on software training across spreadsheets, cloud-based Point-of-Sale apps, e-wallets, and e-commerce. This technical execution drives the Output stage, yielding bankable, sustainable businesses with integrated financial reporting and advanced resistance to online fraud. Beyond structural parameters, this research formulates comprehensive recommendations for an effective incubator business model based on critical success factors. These insights emphasize contextual mentoring on integrated literacy and vital support in financial and digital understanding for micro business owners. Ultimately, the framework and model optimize micro businesses that are resilient and sustainable.

Keywords: sustainable and resilient business, financial literacy, digital literacy, evaluation model, framework

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) have a strategic role as the backbone of the Indonesian economy through their contribution to Gross Domestic Product (GDP) and employment (ANTARA News, 2024). However, low levels of financial literacy and digital literacy remain major obstacles for MSMEs in improving business performance, expanding access to formal financing, and maintaining business sustainability (Badan Pusat Statistik, 2024; ANTARA News, 2024). Various business incubator programs have been developed by the government and universities to strengthen the capacity of MSMEs through training, mentoring, and resource facilitation (Jatmiko, 2023). However, the effectiveness of business incubators in Indonesia has not been fully measured and is often not aligned with the real needs of MSMEs, especially in the aspect of ongoing mentoring and post-incubation support (Sarjono & Anggraeni, 2024; Awaludin & Yusrizal, 2025). This condition emphasizes the urgency of research to evaluate the effectiveness of business incubators and formulate an incubation model that is adaptive, measurable, and based on empirical evidence.

This research aims to develop a business incubation framework for micro businesses that integrates financial literacy and digital literacy as key factors in improving business performance, and to formulate recommendations for an effective and sustainable incubator business model. Specifically, the research evaluates the effectiveness of incubator programs on

micro business performance, identifies critical factors for incubation success, and develops an incubation model that aligns with the characteristics of micro businesses in Indonesia.

Targeted outcomes include the development of a measurable, adaptive, and sustainable micro business incubation framework based on financial and digital literacy, as well as recommendations for an effective incubator business model, including mentoring, assistance, and post-incubation support. Furthermore, the research targets the publication of scientific articles in reputable international journals and monographs or reference books as policy references and guidelines for implementing MSME incubator development. Micro businesses play a strategic role in the structure of the Indonesian economy and have long been recognized as the backbone of national economic activity. This sector is not only a major driver of economic growth, but also serves as the largest absorber of labour, especially in the informal and semi-formal sectors. The contribution of MSMEs to the national economy is reflected in their contribution of approximately 61 percent to Gross Domestic Product (GDP) and their ability to absorb approximately 97 percent of the Indonesian workforce (ANTARA News, 2024). This role makes MSMEs an important instrument in promoting income equality, reducing unemployment rates, and improving public welfare. In addition, MSMEs also contribute to strengthening national economic resilience, particularly in facing economic shocks and business cycle dynamics, due to their flexible and adaptive characteristics to changes in the business environment.

However, MSMEs still face various structural challenges, one of which is low levels of financial literacy. Based on the National Survey of Financial Literacy and Inclusion conducted by the Financial Services Authority and the Central Statistics Agency, the level of financial literacy of the Indonesian public in 2024 only reached 65.43 percent. Furthermore, the level of financial literacy among entrepreneurs or self-employed groups is even lower, at 56.99 percent (Badan Pusat Statistik, 2024; ANTARA News, 2024). This condition reflects the limited ability of MSMEs to perform basic bookkeeping, understand credit products and risks, and manage business cash flow effectively. This low financial literacy impacts MSMEs' limited access to formal financing, because business actors are not yet fully able to meet the administrative and managerial requirements set by financial institutions.

To address these challenges, the government and educational institutions have developed business incubator programs to support entrepreneurial growth and increase the capacity of MSMEs, through structured training ranging from business governance to marketing and access to funding for tenants (Jatmiko, 2023).

However, the effectiveness of incubation in Indonesia has not been fully measured due to limited resources, unequal access to capital, and the mismatch of programs with market needs and follow-up after the incubation period, resulting in varying levels of tenant satisfaction and limited post-graduation support (Sarjono & Anggraeni, 2024; Awaludin & Yusrizal, 2025). In addition, many MSMEs face barriers to participating in training programs, including information constraints, limited resources, and perceptions of inappropriate materials, minimal mentoring, and a lack of equitable distribution of information that limits their participation

(Awaludin & Yusrizal, 2025), plus limited access to technology and digital literacy, which affect the ability to utilize training effectively (Dewi, 2024), thus reducing the effectiveness of incubators and limits the potential for MSMEs to “upgrade”.

Based on the background above, the research problem is formulated as follows: (1) What is the level of knowledge of micro businesses regarding financial literacy, digital literacy, and business incubator programs? (2) Can the Business Incubator program improve the performance of micro businesses in Jakarta? (3) What factors influence the success of incubation programs in improving the performance of micro businesses? (4) What are the effective business incubation patterns or models for increasing the capacity of micro businesses?

The problem-solving approach in this study was carried out through a multidimensional analysis that combines quantitative and qualitative approaches (*mixed methods*) to obtain a comprehensive picture of the role of financial literacy, digital literacy, and the effectiveness of business incubator programs in improving the performance of micro businesses in Jakarta. Quantitatively, the study analysed survey data from MSME actors related to the level of financial literacy and digital literacy, the level of utilization of incubator programs, and business performance indicators such as turnover growth, access to financing, and business sustainability. Qualitatively, the study was supplemented by in-depth interviews with business incubator managers, incubator tenants, and related stakeholders to explore perceptions, experiences, and obstacles to implementing incubation programs in the field.

State-of-the-art research focuses on developing a business incubator effectiveness evaluation model that integrates financial literacy and digital literacy among micro businesses as key factors in improving business performance. The research's novelty includes: (1) Development of a business incubation framework based on financial literacy and digital literacy to encourage improved performance of micro business; (2) Analysis of the effectiveness of business incubation success factors, from incubation programs to post-incubation support; (3) Formulating adaptive and sustainable business incubation patterns tailored to the characteristics and needs of micro businesses in Jakarta.

This research builds on research conducted by (Amelia et al., 2021) , which evaluated the effectiveness of the Bekraf Incubator business model through a 21-component framework and demonstrated that government-based incubators can significantly improve the performance of digital start-ups with an intensive mentoring approach and flexible business model. These findings provide an important foundation for further research focused on Micro, Small, and Medium Enterprises (MSMEs) in Indonesia, to develop a business incubation framework that considers not only the business model aspect, but also the integration of financial literacy and digital literacy as key factors in improving MSME performance. Thus, this follow-up research opens opportunities to formulate adaptive and sustainable incubation patterns that are appropriate to the characteristics of MSMEs, increase the effectiveness of incubator programs, and strengthen the contribution of the MSME sector to economic growth and national economic resilience.

This research differentiates itself from previous studies because it does not only focus on evaluating incubators for digital start-ups as previous researchers did (Amelia et al., 2021), but also emphasizes the integration of financial literacy, digital literacy, and the effectiveness of incubator programs for MSMEs as key factors in improving business performance. This approach provides more comprehensive insights into adaptive and sustainable incubation strategies for MSMEs in Indonesia, so that the research results can be the basis for developing more effective, inclusive, and national economic growth-oriented incubator programs.

Further research will focus on analysing the social impact of incubators on local communities, including job creation, community economic empowerment, and income equality, thus providing a basis for formulating more inclusive and sustainable incubation policies. This research will also expand to the role of incubators in encouraging innovation in environmentally friendly products by micro businesses, to increase sustainable innovation, increase ecological awareness among entrepreneurs, and develop an innovative and environmentally responsible entrepreneurial ecosystem. Continuing this, research will emphasize the integration of micro business incubation models with circular economy and green finance principles to encourage larger-scale business growth, improve economic, social, and environmental sustainability, and systematically strengthen micro business access to sustainable financing and environmentally friendly business practices.

2. Literature Review

Jakarta is considered an ideal prototype for the success of Micro, Small, and Medium Enterprises (MSMEs) due to its position as the largest economic hub in Indonesia. With its strong purchasing power and high population density, the city serves as a perfect market testing laboratory for products of various scales. Jakarta's digital ecosystem is also developing rapidly; the adoption of cashless payment systems, reliance on e-commerce platforms, and instant logistics integration have become part of consumers' daily lifestyles. This makes it easy for MSMEs to test the effectiveness of technology-based business models before replicating them in other regions. Furthermore, Jakarta's diverse population, drawn from various regions, represents a true miniature of the Indonesian market. These characteristics enable businesses to conduct product validation and accurate demographic research. Jakarta also serves as a national trend center; innovations that successfully capture the capital's market are generally more readily accepted in other regions. This advantage is further strengthened by the Jakarta Provincial Government's commitment to structured development programs such as Jakpreneur, which provides training, legal assistance, and access to capital. Therefore, the ability of MSMEs to survive and win the fierce competition in Jakarta is a strong indicator that their business foundations are mature and ready to undertake mass expansion to the national level.

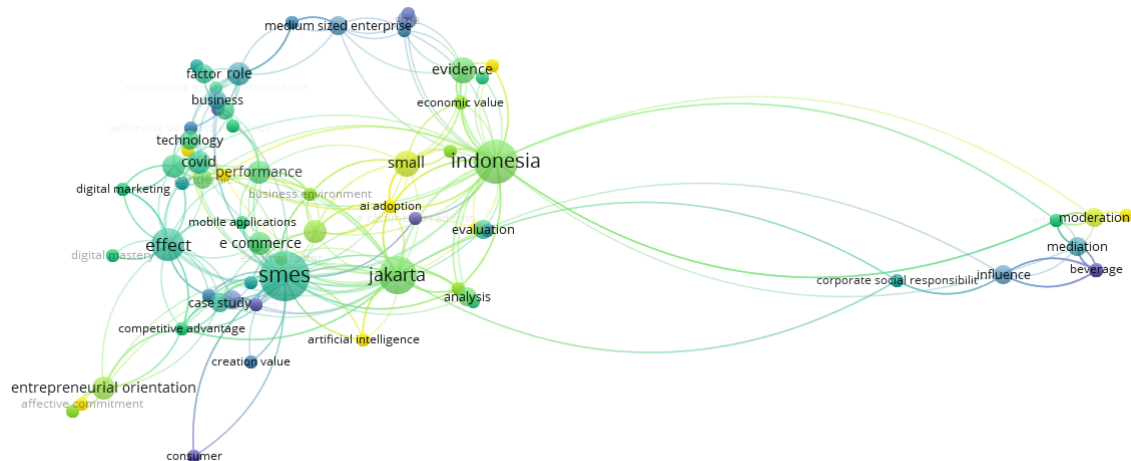


Figure 1. Topic Mapping on SMEs in Jakarta in Reputable Indexed Journal 2020-2026, Source: Examine with VOS Viewer and Harzing's Publish or Perish

Financial and digital literacy are two key pillars that determine the sustainability and growth of MSMEs in the modern era. Without financial literacy, business owners often fall into classic mistakes, such as mixing personal funds with business capital and failing to manage cash flow. As a result, many MSMEs appear to be thriving but are slowly going bankrupt due to running out of cash for daily operations. A sound financial understanding also makes businesses bankable, making it easier for them to access larger external capital from banks or investors thanks to their streamlined financial statements. On the other hand, digital literacy acts as a market accelerator, freeing MSMEs from geographical limitations. By mastering e-commerce, social media, and cashless payment systems like QRIS, local products can now efficiently reach consumers across the country. Digitalization also cuts operational costs through automated cash registers and accurate inventory management. When these two literacies are combined, a perfect synergy is created: digital literacy is responsible for generating massive sales, while financial literacy ensures that turnover is managed into a healthy net profit. This combination is what ultimately transforms MSMEs from mere traditional businesses into modern businesses that are robust, adaptive, and competitive.

A bibliometric analysis of 53 scientific articles from various Scopus-indexed international journals published between 2020 and 2026 successfully mapped the development of contemporary research trends. This literature review study primarily aimed to identify critical topic clusters that remain highly relevant for development, while also tracking the dominant citation year in global academic discourse. The study's findings indicate that the dynamics of scientific novelty are strongly influenced by post-pandemic, mid-pandemic, and pre-pandemic issues. This comprehensive mapping has proven effective in uncovering new research gaps for the direction of sustainable scientific development in the future. This literature meta-analysis was systematically completed using a combination of the Publish or Perish (PoP) and VOSviewer tools. The PoP application functions as a data harvester to comprehensively

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capture, filter, and extract article metadata based on the Scopus database according to the specified year parameters. Next, the repository files from PoP were exported into VOSviewer software for bibliometric mapping visualization. Through co-occurrence and overlay analysis, VOSviewer successfully constructed a keyword linkage network to detect topic novelty (research gaps) while identifying a graph of the chronological dominance of citation years in the international research landscape.

Tabel 1. Research of SMEs in Jakarta from Reputable Indexed Journal 2020-2026

No.	Cites	Authors	Title	Year	Source
1	229	Q. Iqbal	A moderated-mediation analysis of psychological empowerment: Sustainable	2020	Journal of Cleaner Production
2	27	S. Harini	Determinants of SME performance: Evidence from Indonesia	2023	Problems and Perspectives in Management
3	23	G. Anggadwita	The Role of Technology and Innovation Capabilities in Achieving Business	2021	2021 9th International Conference on Information and
4	18	T. Suryani	Enhancing brand image in the digital era: Evidence from small and medium-	2021	Gadjah Mada International Journal of Business
5	15	T. Suryani	SOME-Q: A Model Development and Testing for Assessing the Consumers'	2020	Journal of Relationship Marketing
6	13	A.K. Al Masyhary	Optimizing state revenue through government-driven supply chain efficiency and	2024	Uncertain Supply Chain Management
7	13	H.F.G.G. Manik	Examining network characteristic dynamics of kinship-based families on	2023	Journal of Enterprising Communities
8	11	S. Purnama	The Effect Of Digitalization On Culinary Msmes On Increasing Sales Turnover	2022	Aptisi Transactions on Technopreneurship
9	11	T. Siregar	ERP in Indonesia SMEs: A Study for Post Implementation Evaluation from User's	2022	9th International Conference on ICT for Smart Society Recover
10	11	A. Lussak	The influence of financial performance and innovation of services and products	2020	Management Science Letters
11	10	F. Kurniasari	FACTORS INFLUENCING SMALL MEDIUM ENTERPRISE'S BEHAVIOR IN ADOPTING E-	2022	International Journal of Professional Business Review
12	10	E. Waty	NETWORKING CAPABILITIES AND DIGITAL ADOPTION OF BUSINESS AGILITY: THE	2022	International Journal of Ebusiness and Egovernment Studies
13	9	Muafi	Factors Contributing to Sustainable Growth Performance in Indonesian SMEs:	2023	International Journal of Sustainable Development and
14	9	H. Verrest	Keeping the business going: SMEs and urban floods in Asian megacities	2020	International Development Planning Review
15	8	R.P. Setyaningrum	Indonesia's successful women entrepreneurs: Servant leadership, E-Commerce	2023	Quality Access to Success
16	7	E. Halim	Exploration WordPress as E-commerce RAD-CMS for SMEs in Indonesia	2020	Proceedings of 2020 International Conference on Information
17	6	L.P. Martha	The effects of digital marketing, word of mouth, and service quality on the	2023	International Journal of Data and Network Science
18	6	R. Babolian Hendijani	The role of small and medium-sized enterprises to promote halal tourism: The	2021	Journal of Environmental Management and Tourism
19	5	T. Neise	Engagement of small and medium-sized manufacturing enterprises in Individual	2021	Springer Climate
20	5	A. Sani	Measurement of readiness in IT adoption among SMEs manufacturing industry	2020	Journal of Physics Conference Series
21	4	A. Furyanah	DIMENSIONS OF ENTREPRENEURIAL ORIENTATION AND MARKETING	2024	Revista De Gestao Social E Ambiental
22	3	D. Wimpertiwi	Exploring small and medium enterprise performance through dynamic	2024	Southern African Journal of Entrepreneurship and Small
23	3	A. Sagita	Business Strategy and Small and Medium Enterprises (SMEs) Performance: The	2024	Paper Asia
24	3	A. Sani	The effect of technology readiness in IT adoption on organizational context	2021	Aip Conference Proceedings
25	2	A. Fitriiningrum	Entrepreneurial Orientation, Affective Commitment, and Transformational	2025	Business Ethics and Leadership
26	2	N. Saputra	Boosting the Effect of Digital Mastery on Sustainability Management by Applying	2023	2023 8th International Conference on Business and Industrial
27	2	A. Bismo	THE INFLUENCE OF SOCIAL MEDIA MARKETING, CORPORATE SOCIAL	2022	Icic Express Letters
28	1	A. Saiful-Haq	Government strategy to revive SMEs from post-COVID-19 collapse: Analysis of	2024	Journal of Infrastructure Policy and Development
29	1	Hardiyansyah	Impact of External Factors on Determining E-commerce Benefits among SMEs in	2024	International Journal on Informatics Visualization
30	1	M. Christian	Heavy Metal Testing in Salted Fish and Its Relationship with Economic Value:	2024	E3s Web of Conferences
31	1	B.E. Prabawanti	Analysis of Stakeholders in Social Entrepreneurship Development	2023	Iop Conference Series Earth and Environmental Science
32	1	Inayatulloh	The Effect of Using Mobile Applications, Using Social Media, Using E-Commerce,	2023	Proceedings of 2023 International Conference on Information
33	1	Meiryani	SOCIAL MEDIA APPLICATIONS FOR MSMEs IN THE ERA OF THE DIGITAL ECONOMY	2023	Journal of Theoretical and Applied Information Technology
34	1	P.P.B. Prasada	THE SUPPORT OF MARKET ORIENTATION AND CREATION VALUE TO	2021	Academy of Strategic Management Journal
35	1	N. Hasanah	Why The Quality Of Financial Is Important For SME?	2020	Academy of Entrepreneurship Journal
36	0	B.A. Siregar	How to Improve Business Sustainability? Using PLS-SEM to Test for the	2026	Review of Integrative Business and Economics Research
37	0	L. Zulfati	Sustainability reporting and supply chain management for small and medium	2026	Frontiers in Sustainability
38	0	N. Thoha	The Interplay of Chinese and Local Cultures in Shaping Leadership Styles and	2026	Global Business and Finance Review
39	0	S. Rahmani	The Paradox of AI Adoption in Emerging Economies: A Structural Equation	2026	Statistics Optimization and Information Computing
40	0	V.A. Rasmussen	Developing Organisational Agility to Overcome the Challenges of the COVID-19	2025	International Journal of Electronic Commerce Studies
41	0	C.L. Syalum	Evaluation of Artificial Intelligence Maturity Level of SMEs in Indonesia in The	2025	Iccocseti 2025 International Conference on Computer Sciences
42	0	A.A. Samsi	Integrating an Information System Successful with Task Technology Fit: SME's	2025	Smart Innovation Systems and Technologies
43	0	A. Sani	Evaluating Success Factors Related to Information Technology Adoption Within	2025	2025 1st International Conference on Emerging Trends in
44	0	S.W. Prasetyaningtyas	Artificial Intelligence and Digital Training for Digital Transformation Strategies of	2025	2025 International Conference on ICT for Smart Society Iciss
45	0	A. Fransiska	E-Tax Systems and Tax Knowledge Impact on Small, and Medium Enterprises	2024	2024 6th International Conference on Cybernetics and
46	0	I. Zuniarti	Revitalization of Jakarta SMEs through Digital Transformation: Inventory	2024	Proceeding 2024 International Conference on Information
47	0	Vicky	Harnessing Content, Social Presence, Interactivity, and FOMO to Drive Purchase	2024	2024 International Conference on Intelligent Cybernetics
48	0	E. Halim	Examining wordpress learning to build e-commerce using action research	2023	Aip Conference Proceedings
49	0	H. Hartono	The effect of environmental knowledge, eco-innovation, and entrepreneurial	2023	Aip Conference Proceedings
50	0	A. Lussak	IT Triple-A Strategy to Improve SMEs' Supply Chain	2022	2022 International Conference of Science and Information
51	0	E. Oey	Implementation of performance measurement system with performance prism	2022	International Journal of Process Management and
52	0	H. Eryanto	Evaluation of the entrepreneurial student program at universitas Negeri Jakarta	2020	International Journal of Scientific and Technology Research
53	0	N. Noegroho	Home industry area based on sustainable urban neighbourhood study case:	2020	Iop Conference Series Earth and Environmental Science

3. Research Method

Research Approach. This study uses a mixed-methods approach, combining quantitative surveys and qualitative interviews to obtain a comprehensive picture of financial literacy, digital

literacy, incubator knowledge, and MSME performance. The research design is comparative cross-sectional, comparing two groups of MSMEs: incubator participants and non-participants. Quantitative analysis includes descriptive and independent t-tests or Mann-Whitney tests to assess the levels of financial literacy and digital literacy of MSMEs, as well as to assess the effectiveness of the incubator program. Meanwhile, qualitative analysis uses thematic analysis to explore incubation success factors. This approach allows for data integration to generate evidence-based policy recommendations and incubation frameworks.

Research Data and Sampling Strategy. Quantitative data were obtained through a survey of active MSMEs registered for at least one year with the regional cooperative and MSME office, as well as the database of the ministry in charge of the economy and MSMEs, then divided into two strata: incubator participants and non-participants, with variables measured including financial literacy, digital literacy, incubator knowledge, and business performance, in accordance with the recommended research approach (Sheeri & Sujaya, 2025). The sample was taken using *stratified random sampling* to ensure proportional representativeness of each stratum, and the sample size was adjusted if the population was unknown, considering a 5% margin of error and a 95% confidence level according to the method (Ahmed, 2024). Qualitative data were collected through in-depth interviews with incubator managers and successful MSMEs, analysed using *thematic analysis* to systematically identify themes, patterns, and success factors for incubation (Mwita & Mwilongo, 2025). This *mixed methods* approach combines the strengths of quantitative data and qualitative insights to increase representativeness, validity, and produce a comprehensive understanding in formulating an incubation framework and recommendations for an appropriate incubator business model (Molina-Azorín, 2016).

Research Procedures. This research procedure consists of eight integrated stages, starting from identifying MSMEs to developing a framework and recommendations for an incubator business model, which are explained in detail as follows:

1. Identification of MSME Population
 - a. MSMEs have been active for at least 1 year in the research area.
 - b. The two groups: business incubator participants & those who have never participated in an incubator.
2. Preparation of Survey Instruments
 - a. The questionnaire measures:
 - Financial literacy
 - Digital literacy
 - Incubator program knowledge
 - Business performance (turnover, profitability, business growth)
3. Population Stratification & Sampling Determination
 - a. Technique: Stratified Random Sampling
 - b. Proportional sample allocation based on the number of MSMEs in each -stratum.
 - c. The sample size was calculated using the latest principles in survey sample size

determination (margin of error 5%, confidence level 95%).

4. Survey Data Collection

- a. The survey was conducted on both groups of MSMEs (incubator participants & those who have not participated).

5. Descriptive Analysis & Difference Test

- a. Descriptive Analysis: assessing the level of financial literacy, digital literacy, and incubator knowledge.
- b. Difference Test: comparing business performance, financial literacy and digital literacy between two groups of MSMEs participating in a business incubator & those who have never participated in an incubator.
 - Technique: independent t-test or Mann-Whitney if data is not normal.
 - Objective: to answer the question “Does the incubator program improve the performance, financial literacy, and digital literacy of MSMEs?”

6. Qualitative Interview

- a. Source person:
 - Business incubator manager
 - Several successful MSMEs that have participated in the incubator
 - b. Objective: to explore experiences, success factors for incubation, and effective incubation model patterns.
 - c. Analysis: thematic analysis or content analysis to identify patterns and critical success factors.
- #### 7. Quantitative & Qualitative Data Integration
- a. The survey and interview results were analysed together to form comprehensive insights.
 - b. Used to formulate an incubation framework based on financial & digital literacy and recommendations for incubator business models.
- #### 8. Development of Framework and Policy Recommendations
- a. Preparation of Business Incubation Framework:
 - Based on financial literacy and digital literacy
 - Scalable, adaptive, and sustainable
 - b. Incubator Business Model Recommendations:
 - Post-incubation mentoring, support, and support patterns

4. Finding and Discussion

The output of this research is a business incubation framework and recommendations for effective incubator business models, which are presented in a book and articles in reputable international journals. The details of the framework and recommendations are explained below. The main outcome of this research is expected to be a business incubation framework that systematically integrates financial literacy and digital literacy as a foundation for improving micro business performance. This framework is based on empirical findings from a quantitative analysis of differences in literacy levels, business performance, and incubation effectiveness between participating and non-participating micro businesses in the incubator and is enriched by the results of in-depth interviews that uncover best practices and obstacles to incubation

implementation in the field. Therefore, the resulting framework is not normative, but evidence-based, measurable through business performance and literacy indicators, adaptive to the characteristics and needs of the heterogeneous Indonesian micro business, and sustainable because it considers the continuity of coaching before, during, and after the incubation period. This framework is expected to serve as a conceptual and operational reference for the government, universities, and incubator managers in designing more effective and relevant incubation programs that are based on management operations on how to educate our micro business owners in financial literacy and digitalization.

1. Input: what we have, where is our position, what is the required assessment, curriculum, and tools.
2. Process: education on economic aspects (cost of goods sold, break-even point, budgeting, cash flow, Economic Order Quantity, etc.), and training on the use of basic tools (Excel spreadsheets, mobile banking, investment options, e-wallet, e-commerce, point-of-sale application, etc).
3. Output: bankable business, sustainable business, integrated financial reporting, and entrepreneurs who are more resistant to online fraud.

In addition to the framework, this study provides recommendations for an incubator business model, formulated based on the identification of critical factors for incubation success, from the perspectives of incubator managers and micro businesses that successfully participate in the program. These recommendations include designing a more contextual and sustainable mentoring pattern, a mentoring mechanism that focuses not only on technical aspects of the business but also on strengthening financial and digital literacy, and a post-incubation support scheme that addresses the main weaknesses of current incubator programs. The resulting incubator business model is expected to increase tenant satisfaction, strengthen the impact of incubation performance, and encourage micro businesses to "upgrade" sustainably. More broadly, these recommendations can serve as the basis for formulating micro business incubation policies that are more inclusive, integrated, and oriented towards strengthening MSMEs' contribution to national economic growth and resilience.

5. Conclusion

The expected results of this research are as follows. There are two main results of this research: a modular education framework and recommendations for an effective incubator business model to promote fintech for micro businesses in the Jakarta Greater Area. Formed a measurable, adaptive, and sustainable financial and digital literacy-based business incubation *framework*; availability of recommendations for effective incubator business models, including mentoring, assistance, and post-incubation support patterns, to strengthen the success of incubation programs through identifying critical factors and success patterns of participating businesses. A modular approach is a term that refers to a design approach or system built from small parts that can be combined, removed, or interchanged. These fintech education systems are designed to be flexible, adaptable, and upgradeable without having to overhaul the entire community. Achievement Indicators are a framework and recommendations for effective

incubator business models and are published in a book with a copyright. This is a dissemination initiative in which research was also published in scientific articles and an international seminar.

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