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Digitalization as a factor of financial inclusion in SMEs

La digitalización como factor de inclusión financiera en las Mypes

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Abstract

Peru has a high participation of micro and small enterprises (MSEs) and informal entrepreneurs in its economy. In their evolution, digitalization has emerged as a determining factor redefining the structure and operation of these organizations. Within this framework, this study seeks to determine the influence of digitalization on the financial inclusion of MSEs in South Lima in 2023, linked to Sustainable Development Goal 8: decent work and economic growth. To this end, a quantitative approach, non-experimental, cross-sectional design, with a correlational scope, was used to measure the relationship between the independent variable—digitalization of MSEs—and the dependent variable—financial inclusion. The sample comprised 410 entrepreneurs from three districts of South Lima. The technique used was a survey, administered via an unstructured questionnaire to different sociodemographic groups. The results allow us to understand the challenges MSEs face in taking advantage of digital opportunities and advancing their access to banking services. Promoting financial inclusion and the use of digital wallets can increase job creation and local competitiveness. A moderate-to-high correlation of 0.673 was observed between digitalization and financial inclusion, suggesting a positive and relevant relationship for public policies and business support programs in the region.

Keywords: digital wallets, financial inclusion, MSMEs, digital transformation.

Resumen

Perú presenta una elevada participación de micro y pequeñas empresas (Mypes) y emprendedores informales en su economía. En su evolución, la digitalización ha emergido como factor determinante que redefine la estructura y operación de estas organizaciones. En este marco, este estudio busca determinar la influencia de la digitalización en la inclusión financiera de las Mypes de Lima Sur en 2023, vinculado al Objetivo de Desarrollo Sostenible 8: trabajo decente y crecimiento económico. Para tal fin, se empleó un enfoque cuantitativo, diseño no experimental y corte transversal, con alcance correlacional para medir la relación entre la variable independiente —digitalización de las Mypes— y la dependiente —inclusión financiera. La muestra comprendió 410 emprendedores de tres distritos de Lima Sur. La técnica fue la encuesta, aplicada mediante un cuestionario no estructurado a distintos grupos sociodemográficos. Los resultados permiten comprender los retos que enfrentan las Mypes para aprovechar las oportunidades digitales y avanzar en su bancarización. Promover la inclusión financiera y el uso de billeteras digitales puede aumentar la generación de empleo y la competitividad local. Se observó una correlación media-alta de 0,673 entre digitalización e inclusión financiera, lo que sugiere una relación positiva y relevante para las políticas públicas y programas de apoyo empresarial en la zona.

Palabras clave: billeteras digitales, inclusión financiera, Mypes, transformación digital.

Introduction

This study examines the financial inclusion of micro and small enterprises (MSEs) in South Lima, with particular attention to digitalization as a driver of change. Financial technologies not only make it easier to access products and services but can also strengthen the competitiveness and sustainability of MSEs that struggle to enter the traditional banking system.

Financial inclusion has been approached in the literature from several interrelated angles. Sánchez et al. (2023), for instance, operationalize it through indicators tied to financial culture (inclusion, self-efficacy, attitudes and behaviors toward money, and propensity toward debt) and show that these indicators worsen at lower educational levels. Along similar lines, international organizations have stressed the role digitalization plays in closing structural gaps: the Banco Mundial (2022) defines financial digitalization as the use of digital services (mobile money, payment cards, and fintech solutions) that, beyond extending coverage, help narrow inequalities, including those based on gender.

Recent studies point to the institutional responsibilities and systemic consequences of digitalization. Escobedo and Tárrega (2023) argue that financial institutions should promote liquidity instruments, guarantee access to cash within inclusion processes, and advance banking digitalization; when implemented at scale, such measures not only support access to banking but also improve system performance indicators and generate socioeconomic benefits for both users and institutions. In a complementary vein, Largo-Llanez et al. (2024) note that digital technologies facilitate transactions and that banks' adoption of cloud-based services promotes financial inclusion, contributes to the formalization of the economy, broadens the tax base, and provides greater security for MSE activities.

Business digitalization has advanced exponentially in recent years, lowering costs, expanding the range of available services, and consolidating functions. It therefore involves more than simply adopting isolated technologies; it calls for integrating digital tools across every business activity. Social media also plays an important role here: Rodríguez-Díaz et al. (2019) report that 81.2% of women business owners use Facebook, 78.4% use WhatsApp, and 50% use Twitter, underscoring how central these platforms have become to business visibility and promotion.

Internationally, the evidence points to both promising strategies and persistent limits. Riwayati and Markonah (2024) document the spread of low- or no-cost account opening and widespread digital banking use in India and the Asia-Pacific region as a means of reaching MSMEs that would otherwise be excluded from timely credit. Technological expansion alone, however, does not guarantee access to financing: Sari et al. (2023) find that in Indonesia, despite fintech growth between 2017 and 2020, 74% of MSEs remained without financing, which constrains both their management and their financial inclusion.

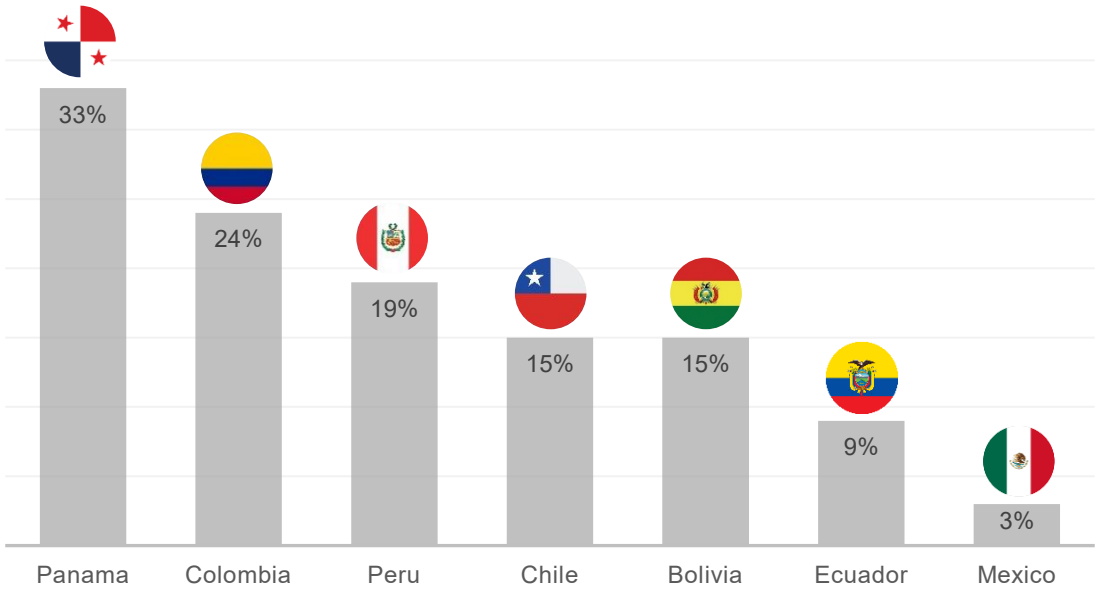
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In Latin America, Torres et al. (2022) propose a model for measuring financial culture among MSEs in San Luis Potosí, Mexico, and find a relationship between financial culture and sales revenue, reinforcing the idea that financial knowledge and practices shape both inclusion and performance. In Peru, assessments covering 2015–2019 reveal limits on both the supply and demand sides of banking: development banking operated with low intensity, pointing to the need to renew products and services in order to expand their use among MSEs (Chuquimia, 2021). Likewise, Salas et al. (2022) examine Peruvian fintechs as a channel for financial inclusion and intermediation; although these firms serve underserved sectors and create opportunities through digital innovation, they face barriers such as a lack of suitable products, high management costs, and thin margins that limit their growth.

The structure of Peru's business landscape makes this issue especially pressing: micro and small enterprises account for 97.5% of all firms and drive employment, yet informality, running close to 75%, keeps many of them from accessing public benefits and policies such as grants, subsidies, development credit, and public procurement, which in turn restricts their formalization and access to banking. In inland areas, inadequate infrastructure compounds the problem. Guardamino-Tuesta and Tarifeño-Arévalo (2019) show that in Tarapoto (2015–2018), low banking penetration was linked to a shortage of ATMs, branches, and POS terminals, along with a small share of users willing to use the financial system. Similarly, Macedo and Góngora (2022) link electronic money use to the financial inclusion of pharmacies in Yarinacocha, Pucallpa, finding that limited knowledge of electronic money restricts access to credit and other financial options.

In the South Lima region, an area of high business density spanning everything from handicrafts to automotive repair, with a strong presence of trade and services, digital transformation has connected numerous micro and small business owners with digital applications and tools. This has deepened their inclusion in the formal banking system and strengthened both their competitiveness and their integration into the formal economy. Digital wallets, in particular, have emerged as a key driver of banking access by simplifying requirements, reducing the documentation traditional banks require, and increasing efficiency, thereby delivering tangible benefits to MSEs amid economic recovery efforts and improvements in public safety. Figure 1 shows the growing use of digital wallets in the region, a trend that accelerated during the COVID-19 pandemic as digital payment products and services became more widespread (Dini et al., 2021).

Figure 1
Mobile wallet ownership



Source. Credicorp

This study, then, is guided by a clear objective: to determine how digitalization has influenced the financial inclusion of MSEs in South Lima as of 2023. The research is further framed within Sustainable Development Goal 8, decent work and economic growth, linking the empirical analysis to public-policy targets focused on formalization, employment, and inclusive growth.

Methodology

The study followed a non-experimental design, since the variables under analysis could not be deliberately manipulated during the period examined (Hernández & Mendoza, 2018). It also adopted a cross-sectional approach, with data collected at a single point in time, corresponding to 2023. Given its purpose, the design was descriptive-correlational, aimed at identifying and quantifying the relationship between the independent variable (digitalization) and the dependent variable (financial inclusion).

The population consisted of micro and small enterprises located in South Lima, specifically in the districts of San Juan de Miraflores, Villa María del Triunfo, and Villa El Salvador. The sample was drawn through probability sampling representative of that population. Sample size was calculated using the statistical formula appropriate to the population type (finite or infinite) proposed by Hernández and Mendoza (2018). Given the study's parameters, the resulting sample comprised 410 micro and small business owners.

The primary data-collection technique was a survey administered through a structured questionnaire. The instrument was validated by experts, and its reliability was confirmed before fieldwork began. Data collection took place in the selected districts following protocols designed to ensure consistency in how the instrument was applied.

Data processing involved classifying and cleaning the dataset in spreadsheets before exporting it to SPSS version 27. The analysis relied on descriptive statistics (frequencies, means, and standard deviations) to characterize the sample, and on inferential statistics (correlation and other tests appropriate to the data's underlying assumptions) to assess the relationships among variables. Results are presented through tables and figures that aid in interpreting the findings.

Results and discussion

The findings show that financial digitalization brought multiple advantages, including the potential to bring the population closer to the financial system, particularly in marginal or hard-to-reach areas; it also made MSEs' day-to-day transactions faster and easier. Hypotheses were tested using the chi-square test of independence, complemented by Spearman's Rho to assess correlation among ordinal variables.

With respect to the relationship between digital wallet use and financial inclusion among commercial MSEs in South Lima in 2023, two hypotheses were tested: the null hypothesis (H0), positing the absence of a significant relationship, and the alternative hypothesis (H1), positing that such a relationship exists. A significance level of $\alpha = 0.05$ (5%) was adopted. The Spearman's Rho values and chi-square statistics underlying these tests are presented in Table 1, which shows the direction and strength of the observed relationship.

Table 1

Correlation between digital wallet use and financial inclusion among commercial MSEs in South Lima

Correlations				
			Digital Wallets	**Financial Inclusion**
Spearman's Rho	Digital Wallets	Correlation coefficient	1.000	0.532**
		Sig. (2-tailed)	.	0.000
		N	410	410
	Financial Inclusion	Correlation coefficient	0.532**	1.000
		Sig. (2-tailed)	0.000	.
		N	410	410

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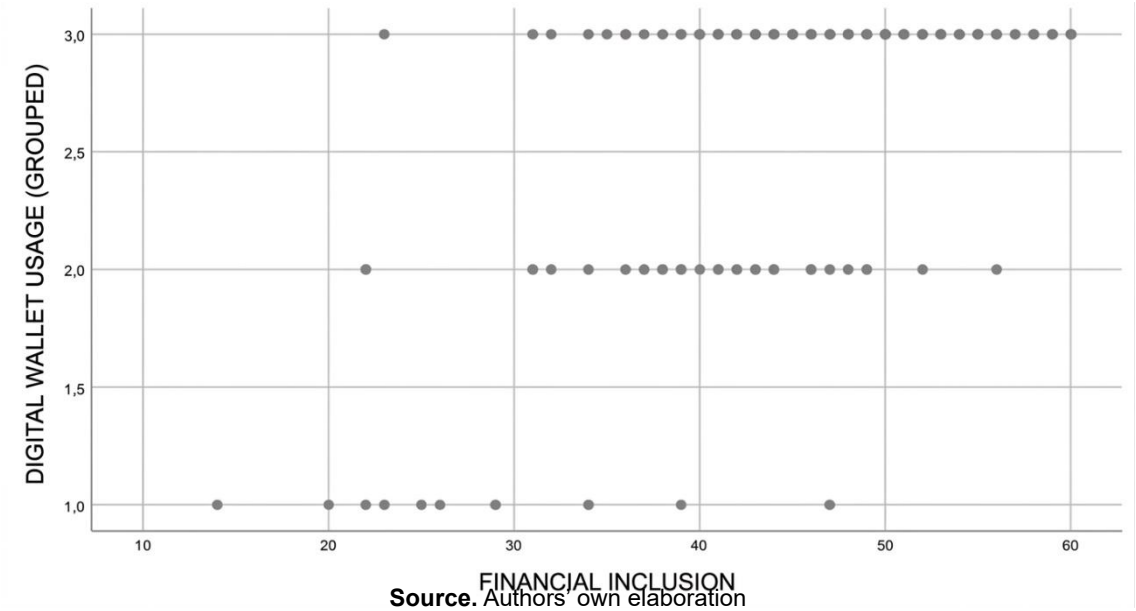
Note: Data obtained from the questionnaire and SPSS software
**. Correlation is significant at the 0.01 level (2-tailed)

Source. Authors' own elaboration

As shown in Table 1, Spearman's Rho between digital wallet use and financial inclusion was 0.532, which, according to standard interpretation scales, reflects a positive association of moderate magnitude. The asymptotic significance was p = 0.000, below the adopted significance level (α = 0.05); the null hypothesis (H0) was therefore rejected in favor of the alternative (H1).

In sum, the results point to a statistically significant, moderate-strength relationship between digital wallet use and financial inclusion among MSEs in South Lima in 2023.

Figure 2
Scatter plot of digital wallet use and financial inclusion



Source. Authors' own elaboration

Figure 2 shows a marked degree of scatter among the values, indicating that the data do not follow a normal distribution. Given this condition, testable hypotheses were formulated using nonparametric tests to examine the relationship between the "credit system" variable and financial inclusion among commercial MSEs in South Lima in 2023. The null hypothesis (H0) posited the absence of a significant relationship between the credit system and financial inclusion, while the alternative hypothesis (H1) posited that such a relationship exists. A significance level of α = 0.05 (5%) was adopted, and Spearman's Rho was used as the test statistic, chosen for its suitability to ordinal variables or data that depart from a normal distribution.

Table 2
Correlation between the credit system and financial inclusion

Correlations			
		Credit System	**Financial Inclusion**

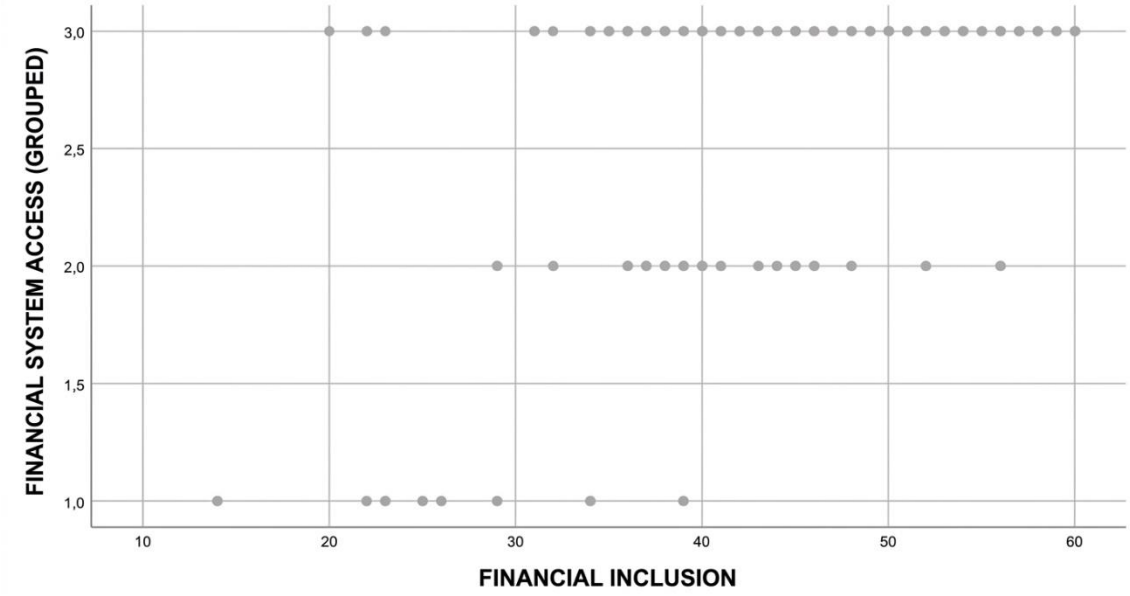
Spearman's Rho	Credit System	Correlation coefficient	1.000	0.565**
		Sig. (2-tailed)	.	0.000
		N	410	410
	Financial Inclusion	Correlation coefficient	0.565**	1.000
		Sig. (2-tailed)	0.000	.
		N	410	410

Note: Data obtained from the questionnaire and SPSS software
**. Correlation is significant at the 0.01 level (2-tailed)

Source. Authors' own elaboration

In examining the association between the credit system and financial inclusion among commercial MSEs in South Lima (2023), Table 2 shows a Spearman correlation coefficient of 0.565, which, according to standard interpretation scales, reflects a positive correlation of moderate magnitude. The asymptotic significance was p = 0.000; since this value falls below the adopted significance level (α = 0.05), the null hypothesis (H0) was rejected in favor of the alternative (H1). These results therefore point to a statistically significant, moderate-strength relationship between the credit system and financial inclusion among commercial MSEs in South Lima in 2023.

Figure 3
Scatter plot of access to the financial system and financial inclusion



Source. Authors' own elaboration

Figure 3 likewise shows scatter among the values, suggesting that the joint distribution of the variables does not meet normality assumptions. Given this, testable hypotheses were formulated using a nonparametric test to evaluate the relationship between technological support and financial inclusion among commercial MSEs in South Lima in 2023. The null hypothesis (H0) posited the absence of a significant relationship between technological support and financial inclusion, while the alternative hypothesis posited that such a relationship exists. A significance level of α = 0.05 (5%) was adopted, and Spearman's Rho was used as the test statistic, given its suitability for ordinal variables or data that do not follow a normal distribution.

Table 3
Correlation between technological support and financial inclusion among commercial MSEs in South Lima

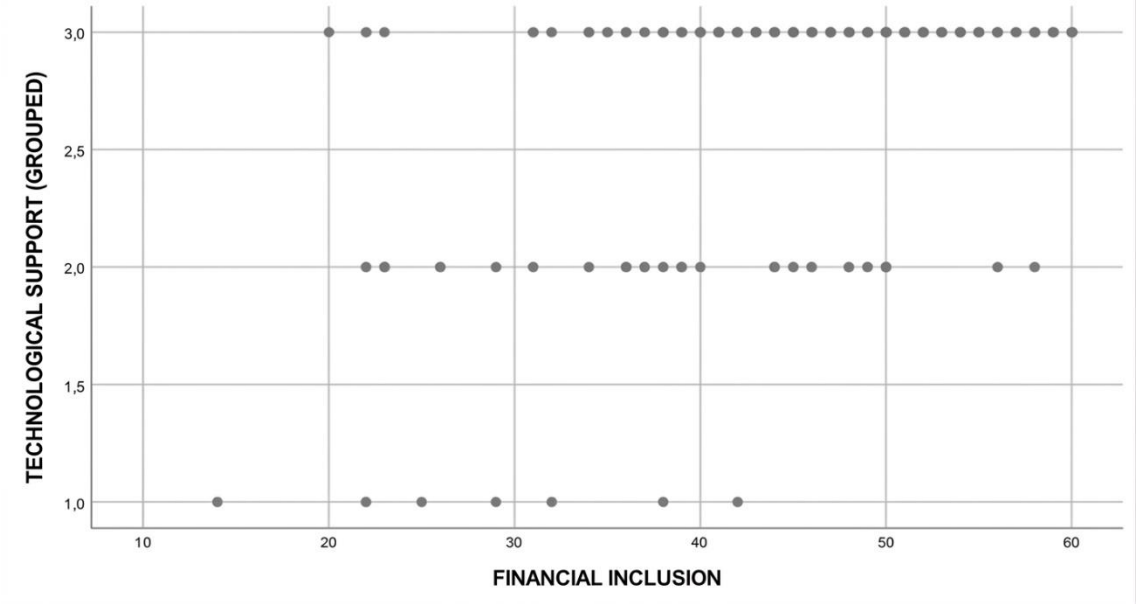
Correlations				
			Technological Support	**Financial Inclusion**
Spearman's Rho	Technological Support	Correlation coefficient	1.000	0.662**
		Sig. (2-tailed)	.	0.000
		N	410	410
	Financial Inclusion	Correlation coefficient	0.662**	1.000
		Sig. (2-tailed)	0.000	.
		N	410	410

Note: Data obtained from the questionnaire and SPSS software
**. Correlation is significant at the 0.01 level (2-tailed)

Source. Authors' own elaboration

In examining the association between technological support and financial inclusion among commercial MSEs in South Lima (2023), Table 3 records a Spearman correlation coefficient (Rho) of 0.662, which, according to standard interpretation scales, reflects a strong positive correlation. The asymptotic significance was p = 0.000; since this value falls below the adopted significance level (α = 0.05), the null hypothesis (H0) was rejected in favor of the alternative (H1). These findings accordingly point to a statistically significant and strongly positive relationship between technological support and financial inclusion among commercial MSEs in South Lima in 2023.

Figure 4
Scatter plot of technological support and financial inclusion



Source. Authors' own elaboration

Figure 4 likewise shows scatter among the values, suggesting that the joint distribution of the variables does not meet normality assumptions. Given this condition, testable hypotheses were formulated using nonparametric tests to evaluate the relationship between digitalization and financial inclusion among commercial MSEs in South Lima in 2023. The null hypothesis (H0) posited the absence of a significant relationship between digitalization and financial inclusion, while the alternative hypothesis (H1) posited that such a relationship exists. A significance level of α = 0.05 (5%) was adopted, and Spearman's Rho was used as the test statistic, given its suitability for ordinal variables or data that do not follow a normal distribution.

Table 4

Correlation between digitalization and financial inclusion among commercial MSEs in South Lima

Correlations				
			Digitalization	**Financial Inclusion**
Spearman's Rho	Digitalization	Correlation coefficient	1.000	0.673**
		Sig. (2-tailed)	.	0.000
		N	410	410
	Financial Inclusion	Correlation coefficient	0.673**	1.000
		Sig. (2-tailed)	0.000	.
		N	410	410

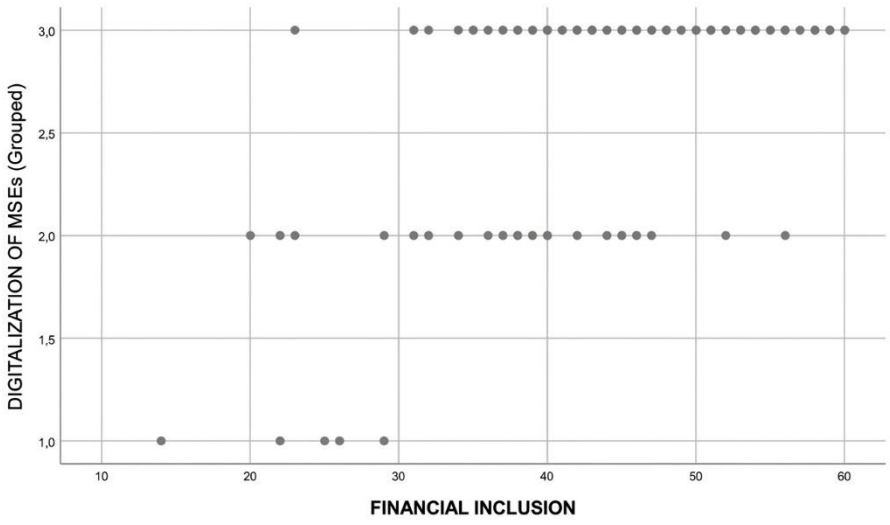
Note: Data obtained from the questionnaire and SPSS software
**. Correlation is significant at the 0.01 level (2-tailed)

Source. Authors' own elaboration

In analyzing the relationship between digitalization and financial inclusion among commercial MSEs in South Lima (2023), Table 4 records a Spearman correlation coefficient (Rho) of 0.673, which, according to the interpretation scale used, corresponds to a strong positive correlation. The asymptotic significance is p = 0.000; since this value falls below the established significance level (α = 0.05), the null hypothesis (H0) is rejected in favor of the alternative hypothesis (H1), leading to the conclusion that digitalization is significantly associated with the financial inclusion of MSEs in South Lima in 2023.

Figure 5

Scatter plot of MSEs digitalization and financial inclusion



Source. Authors' own elaboration

Consistent with the study's objective (determining how digitalization relates to the financial inclusion of commercial MSEs in South Lima in 2023) the analysis yielded a Spearman's Rho of 0.656, indicating a strong positive relationship between the two variables. These results support the study's overall conclusion: digitalization has a significant bearing on the financial inclusion of the MSEs examined.

Perception data help round out and contextualize these quantitative findings. Among respondents, 85.71% perceive a high level of digitalization in their businesses, and 12.50% consider it moderate. Regarding financial inclusion, 83.04% report a high perception and 16.67% rate it as moderate. Taken together, these figures show that most owners and managers view both digitalization and its effect on access to and use of financial services favorably.

The study's most significant finding is that financial digitalization functions as an inclusion-enabling factor for MSEs in South Lima. The observed Rho (around 0.66) reflects a clear correspondence between digital tool use and the degree of financial inclusion, consistent with national and international studies that identify digitalization as a catalyst for access to and use of financial services.

From the standpoint of the existing literature, Rodríguez-Díaz et al. (2019) identify factors that favor MSEs' use of digital media, including the level of training in using social networks (30.3%), the ability to balance personal and professional life (25.9%), and the availability of financial resources (22.9%). In that study, responses clustered around 7 on a 0-to-10 scale, pointing to notable usability of social media as a business tool and reinforcing the idea that training and ease of use drive digital adoption among microenterprises.

Sánchez et al. (2023) offer sociodemographic evidence consistent with these findings: their sample reflects diversity in age and educational attainment among MSE owners and reveals gender differences in the perception of financial inclusion (approximate means of 3.55 for women and 3.8 for men). Such patterns support the conclusion that sociodemographic and educational characteristics shape both financial inclusion and technology adoption.

Other studies, including Chuquimia (2021) and the works it cites (Claessens, 2006; Roa, 2013), distinguish two key dimensions of financial inclusion: access (product pricing and proximity) and use (frequency and variety of applications). The literature indicates that both limited supply and demand-side barriers shape these two dimensions. In the context of the present study, the broader spread of applications and online transactions, close to 40% according to some sources, supports both access and use, thereby contributing to greater financial inclusion among the MSEs examined.

Conclusions

The findings show that digitalization is significantly and positively associated with financial inclusion among commercial MSEs in South Lima in 2023. A Spearman correlation coefficient of roughly 0.656 points to a strong

correlation between the two variables, confirming the hypothesized relationship between digitalization and financial inclusion.

Even so, despite the country's high levels of entrepreneurship, its business ecosystem continues to suffer from weak institutional coordination and insufficient public-policy support. At the same time, structural factors, such as owners' educational attainment, age, and gender, have a meaningful bearing on the degree of financial inclusion. Within the sample analyzed, most respondents reported high perceptions of both digitalization and financial inclusion, suggesting that technology adoption facilitates banking access and access to financial services among MSEs in South Lima.

Accordingly, promoting access to and use of digital tools, through training, more user-friendly platforms, and lower transaction costs, should help accelerate financial inclusion and may reduce business informality. Public policies and support programs should therefore prioritize digital training, infrastructure improvements, and the design of financial products tailored to the needs of micro and small enterprises.

Among the study's limitations are its geographic and temporal scope: because it focuses on MSEs in South Lima in 2023, the results are not necessarily generalizable to other regions or periods. In addition, the cross-sectional design precludes drawing definitive causal conclusions about the relationship between digitalization and financial inclusion.

Future research should therefore pursue longitudinal designs capable of assessing causal effects, extend the sample to other regions to identify territorial patterns, and further examine mediating or moderating variables, such as the level of digital training, type of economic activity, and access to technological infrastructure, to gain a more detailed understanding of the mechanisms linking digitalization to financial inclusion.

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