

Digital Inclusion and Community Resilience: The Mediating Role of Social Value Creation in Social Enterprises

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ABSTRACT

Digital transformation has created new opportunities for social enterprises to address societal challenges and promote sustainable community development. However, limited empirical evidence exists regarding the mechanisms through which digital inclusion contributes to community resilience in developing countries. This study investigates the effect of digital inclusion on community resilience and examines the mediating role of social value creation among social enterprises in Indonesia. A quantitative research design was employed using data collected from 108 respondents involved in social enterprises across various regions of Indonesia. Data were gathered through a structured questionnaire utilizing a five-point Likert scale and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS 3). The results indicate that digital inclusion has a significant positive effect on social value creation and community resilience. Social value creation also positively influences community resilience. Furthermore, mediation analysis reveals that social value creation partially mediates the relationship between digital inclusion and community resilience. The findings suggest that access to digital technologies, digital skills, and digital participation enhance the ability of social enterprises to generate social value, which subsequently strengthens the adaptive capacity and resilience of communities. This study contributes to the literature on digital inclusion, social entrepreneurship, and community development by providing empirical evidence from Indonesia. The findings also offer practical implications for policymakers and social enterprise practitioners seeking to leverage digital technologies to maximize social impact and foster resilient communities.

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A. INTRODUCTION

The rapid advancement of digital technologies has fundamentally transformed how individuals, organizations, and communities interact, access information, and participate in economic and social activities. Digital technologies have become key drivers of economic growth, social innovation, and sustainable development by creating new opportunities in education, healthcare, financial services, and public participation (Junarsin et al., 2023; Ma et al., 2023). Despite these benefits, the outcomes of digital transformation are not equally distributed across society. Significant disparities remain in access to digital infrastructure, digital literacy, and the ability to effectively utilize digital resources (Acharya & Swadimath, 2024; Animashaun, 2022). These inequalities, commonly referred to as the digital divide, have become major barriers to inclusive development and social participation. Consequently, digital inclusion has emerged as a critical concern among policymakers, researchers, and practitioners seeking to ensure that all individuals and communities can fully participate in the digital economy and society (Friedline et al., 2020; N et al., 2023). As countries increasingly rely on digital technologies to support development goals, understanding the broader societal implications of digital inclusion has become increasingly important.

Digital inclusion extends beyond providing access to information and communication technologies (ICTs). It encompasses affordable digital infrastructure, digital skills, digital literacy, and meaningful engagement in digital ecosystems (Animashaun, 2022; Ma et al., 2023). Communities that are digitally included are generally better positioned to access educational opportunities, healthcare services, employment prospects, financial resources, and government services, ultimately improving their overall quality of life. In developing countries, where inequalities in infrastructure and socioeconomic conditions are often more pronounced, digital inclusion has become a strategic priority for promoting equitable development (Noll et al., 2018; Zaimar et al., 2025). Indonesia represents a particularly relevant context due to its large population, archipelagic geography, and diverse levels of technological development across regions. Although substantial investments have been made to expand digital connectivity and accelerate national digital transformation, disparities in digital access and utilization continue to exist among communities, income groups, and geographical areas. These challenges suggest that digital inclusion remains an ongoing developmental issue rather than a completed policy achievement.

Over the past decade, Indonesia has experienced remarkable growth in internet penetration and digital technology adoption. The rapid expansion of mobile internet services, digital financial platforms, e-commerce ecosystems, and online learning environments has generated new opportunities for economic participation and social mobility (Bian, 2002; Sales et al., 2024). However, many communities still face challenges related to digital literacy, limited internet quality, affordability constraints, and insufficient capabilities to effectively leverage digital technologies for development purposes. These challenges became particularly evident during the COVID-19 pandemic, when digital connectivity played a critical role in maintaining educational activities, economic transactions, social interactions, and access to essential services. Communities with stronger digital capabilities were generally better equipped to adapt to disruptions and maintain their socioeconomic functions. This experience highlighted the importance of digital inclusion not only as a technological concern but also as a crucial factor influencing community resilience in the face of uncertainty and crisis.

Community resilience refers to the capacity of individuals and communities to anticipate, adapt to, withstand, and recover from various forms of adversity, including economic shocks, social disruptions, environmental challenges, and public health emergencies (Rachmawati et al., 2025; Weerasekara & Bhanugopan, 2023). Resilient communities are characterized by their ability to mobilize resources, maintain social cohesion, exchange information effectively, and develop innovative responses to emerging challenges. Recent studies suggest that digital technologies can enhance resilience by facilitating access to information, strengthening communication networks, improving resource coordination, and supporting collaborative problem-solving (Putro et al., 2022; Sari & Kusumawati, 2022). Through digital platforms,

communities can access critical knowledge, maintain social connections, and coordinate collective actions more efficiently during periods of disruption. Nevertheless, the mechanisms through which digital inclusion contributes to community resilience remain insufficiently understood, particularly in organizational settings that actively pursue social development objectives. Understanding these mechanisms is essential for identifying how digital transformation can generate broader societal benefits beyond technological advancement.

One organizational form that plays a significant role in promoting inclusive development is the social enterprise. Social enterprises operate at the intersection of business and social development, pursuing both social impact and financial sustainability. Unlike traditional profit-oriented organizations, social enterprises prioritize the creation of social value by addressing societal challenges such as poverty, inequality, unemployment, educational limitations, healthcare accessibility, and environmental sustainability (Halid et al., 2020; Sari & Kusumawati, 2022; Tabuena et al., 2022). In Indonesia, social enterprises have experienced substantial growth in recent years as innovative solutions are increasingly needed to address complex social problems (Anggahegari et al., 2021; Herlina et al., 2021; Margiono & Feranita, 2021). Many social enterprises actively utilize digital technologies to deliver services, empower marginalized groups, facilitate digital literacy programs, and improve access to economic opportunities. Through these initiatives, social enterprises contribute not only to expanding digital inclusion but also to generating social value in the form of improved livelihoods, enhanced social empowerment, stronger community networks, and greater access to opportunities. Such outcomes suggest that social value creation may represent an important mechanism through which digital inclusion generates broader developmental impacts.

Although previous studies have independently examined digital inclusion, social value creation, and community resilience, empirical research integrating these three constructs remains limited. Existing literature has largely explored digital inclusion from technological and policy perspectives, community resilience within disaster management and community development contexts, and social value creation in social entrepreneurship research. Consequently, there remains a significant theoretical and empirical gap regarding how digital inclusion contributes to community resilience through the mediating role of social value creation, particularly within social enterprises operating in emerging economies. This gap is especially relevant in Indonesia, where social enterprises increasingly employ digital technologies to empower communities and address social challenges. Therefore, this study investigates the direct effect of digital inclusion on community resilience and the indirect effect through social value creation among social enterprises in Indonesia. By integrating perspectives from digital inclusion, social entrepreneurship, and community resilience literature, this study contributes to a deeper understanding of how digital transformation can foster sustainable and inclusive community development while providing practical insights for policymakers, social enterprise practitioners, and development organizations.

B. LITERATURE REVIEW

Digital Inclusion

Digital inclusion refers to the ability of individuals and communities to access, utilize, and benefit from digital technologies through adequate infrastructure, digital skills, affordability, and meaningful participation in digital ecosystems (Junarsin et al., 2023; Ma et al., 2023). Rooted in Digital Divide Theory, digital inclusion seeks to reduce inequalities related to access, competencies, and outcomes derived from technology use, thereby enabling broader participation in economic, social, educational, and civic activities. In the context of social enterprises, digital inclusion serves as a strategic mechanism for expanding social impact by facilitating stakeholder engagement, digital training, financial inclusion, and access to opportunities for marginalized groups (Acharya & Swadimath, 2024; Sun & Zhang, 2024). Previous studies have shown that higher levels of digital inclusion are associated with greater social participation, economic empowerment, innovation capacity, and access to information, which collectively contribute to social value

creation and stronger community resilience (Mumtaz, 2024; Natile, 2020). Therefore, this study conceptualizes digital inclusion as a multidimensional construct encompassing digital access, digital skills, digital participation, and the effective utilization of digital resources among individuals and communities engaged with social enterprises.

Social Value Creation

Social value creation is a core objective of social enterprises and refers to the process of generating positive societal outcomes that improve the well-being of individuals and communities. Rooted in social entrepreneurship theory, it encompasses both tangible and intangible benefits, including community empowerment, social inclusion, enhanced social cohesion, improved access to opportunities, and sustainable development (Fayolle, 2008; Marin, 2017; Ruichen Liu, 2023). Social value is created when organizations effectively mobilize resources, knowledge, networks, and capabilities to address unmet social needs and societal challenges. The increasing adoption of digital technologies has further strengthened social value creation by facilitating information access, stakeholder engagement, service delivery, and social innovation. Empirical studies suggest that organizations emphasizing social value creation contribute significantly to community development, trust building, and adaptive capacity (Arena et al., 2015; de Kervenoael et al., 2020; Pirson, 2012). Therefore, in this study, social value creation is defined as the extent to which social enterprises generate meaningful social benefits that enhance community well-being, promote social inclusion, and create sustainable societal impact.

Community Resilience

Community resilience refers to the capacity of a community to anticipate, adapt to, respond to, and recover from social, economic, environmental, and institutional challenges while maintaining its essential functions and development trajectory. Drawing on Social Capital Theory and Adaptive Capacity Theory, community resilience is strengthened by social networks, trust, collaboration, resource accessibility, learning, and innovation, which enable collective action and effective problem-solving during periods of disruption (Sari & Kusumawati, 2022; Triolita & Budiyanto, 2022). The growing integration of digital technologies has further enhanced resilience by improving information access, communication, resource mobilization, and community participation. Social enterprises contribute to this process by empowering local stakeholders, strengthening social cohesion, and fostering inclusive development through social innovation and capacity-building initiatives (Berno, 2017; Purba et al., 2022). Accordingly, this study defines community resilience as the ability of communities associated with social enterprises to adapt, recover, and thrive amid adversity by effectively utilizing resources, collaborating with stakeholders, and sustaining long-term development.

Conceptual Framework and Hypothesis

The proposed conceptual model suggests that Digital Inclusion directly influences both Social Value Creation and Community Resilience. Digital inclusion provides individuals and communities with access to digital resources, skills, information, and opportunities that facilitate participation in economic and social activities. Within social enterprises, digital technologies enhance service delivery, stakeholder engagement, knowledge sharing, and social innovation, thereby increasing the organization's ability to generate social value (Katz & Page, 2012; Pantano et al., 2019; Reiser & Dean, 2016; Rustiarini et al., 2022). Furthermore, digitally inclusive communities are better equipped to access information, coordinate resources, adapt to change, and respond to challenges, making digital inclusion an important driver of community resilience.

In addition, Social Value Creation is expected to positively influence Community Resilience and mediate the relationship between Digital Inclusion and Community Resilience. Social value creation strengthens social cohesion, empowerment, collaboration, and access to resources, all of which enhance a community's adaptive capacity and collective problem-solving capabilities. From a social entrepreneurship

perspective, digital inclusion acts as an enabler that allows social enterprises to create greater social value, while social value serves as the mechanism through which broader resilience outcomes are achieved (Goyal & Sharma, 2020; Ishak et al., 2021; Lorenz et al., 2024). Therefore, communities benefiting from higher levels of digital inclusion are expected to become more resilient both directly and indirectly through the social value generated by social enterprise activities.

H1: Digital Inclusion positively influences Social Value Creation.

H2: Digital Inclusion positively influences Community Resilience.

H3: Social Value Creation positively influences Community Resilience.

H4: Social Value Creation mediates the relationship between Digital Inclusion and Community Resilience.

C. RESEARCH METHOD

Research Design

This study employed a quantitative explanatory research design to examine the relationships among Digital Inclusion, Social Value Creation, and Community Resilience within social enterprises in Indonesia. The quantitative approach was selected to systematically measure the constructs and test the proposed causal relationships, including the mediating role of Social Value Creation. The research framework was developed based on theories of digital inclusion, social entrepreneurship, and community resilience, while Structural Equation Modeling–Partial Least Squares (SEM-PLS) was utilized as the primary analytical technique due to its suitability for predictive research, mediation analysis, and the examination of complex relationships without requiring strict data normality assumptions.

Population and Sample

The population of this study consisted of individuals involved in social enterprises operating in Indonesia, including founders, managers, employees, volunteers, community facilitators, and beneficiaries who actively participated in social enterprise activities and digital initiatives. Due to the absence of a comprehensive national database of social enterprise participants, a non-probability purposive sampling technique was employed. Respondents were selected based on the following criteria: (1) actively involved in a social enterprise in Indonesia, (2) experienced in using digital technologies within social enterprise activities, (3) participated in community development or social value creation programs, and (4) at least 18 years old. A total of 108 valid responses were obtained and included in the analysis. This sample size exceeds the minimum recommendations for SEM-PLS and was therefore considered adequate for testing the proposed research model and hypotheses.

Data Collection Procedure

Primary data were collected through a structured online questionnaire distributed to individuals affiliated with social enterprises across various regions of Indonesia. The online survey method was chosen due to its efficiency, accessibility, and alignment with the digital focus of the study. Data collection was conducted over a two-month period through social enterprise networks, professional communities, social entrepreneurship associations, and digital communication platforms. Prior to participation, respondents were informed about the study's objectives and assured of the confidentiality and anonymity of their responses. The questionnaire consisted of two sections: the first gathered demographic information, including gender, age, education level, organizational role, and length of involvement in social enterprises, while the second contained measurement items related to Digital Inclusion, Social Value Creation, and Community Resilience.

Measurement of Variables

All constructs were measured using multiple indicators adapted from established literature on digital inclusion, social entrepreneurship, and community resilience. Responses were recorded using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Digital Inclusion (DI) was assessed through six indicators reflecting access to digital technologies, digital skills, access to information, participation in digital platforms, communication and collaboration capabilities, and confidence in using digital tools. Social Value Creation (SVC) was measured using six indicators capturing the extent to which social enterprises contribute to community welfare, empowerment, access to resources and services, social relationships, sustainable social development, and broader social benefits beyond economic gains. Community Resilience (CR) was also measured using six indicators representing a community’s ability to respond to challenges, cooperate in solving collective problems, adapt to changing conditions, access necessary resources during crises, recover from disruptions, and sustain development despite social and economic difficulties.

Data Analysis Technique

Data analysis was conducted using SmartPLS 3 following a two-stage SEM-PLS approach consisting of measurement model and structural model evaluation. The measurement model was assessed to ensure the reliability and validity of the constructs through indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was evaluated using factor loadings, with values above 0.70 considered acceptable. Internal consistency reliability was assessed using Cronbach’s Alpha (CA) and Composite Reliability (CR), both of which were required to exceed 0.70. Convergent validity was examined through the Average Variance Extracted (AVE), where values above 0.50 indicated adequate construct validity. Discriminant validity was evaluated using the Fornell-Larcker Criterion and the Heterotrait-Monotrait Ratio (HTMT), with HTMT values below 0.90 indicating satisfactory discriminant validity.

Following confirmation of the measurement model, the structural model was evaluated by examining collinearity, explanatory power, effect size, predictive relevance, and hypothesis testing. Collinearity was assessed using the Variance Inflation Factor (VIF), with values below 5.00 indicating no multicollinearity issues. The explanatory power of the model was evaluated using the coefficient of determination (R^2), while effect size (f^2) was used to assess the contribution of each exogenous construct to the endogenous variables. Predictive relevance was examined using the blindfolding procedure, where Q^2 values greater than zero indicated predictive capability. Finally, hypothesis testing was conducted using a bootstrapping procedure with 5,000 subsamples. The significance of the proposed relationships was evaluated based on path coefficients (β), t-statistics, and p-values, with hypotheses considered supported when the t-value exceeded 1.96 and the p-value was below 0.05 at a 95% confidence level.

D. RESULTS AND DISCUSSION

Respondent Profile

A total of 108 valid responses were collected from individuals involved in social enterprises across Indonesia. Respondents consisted of founders, managers, employees, volunteers, and community beneficiaries who actively participated in social enterprise activities and digital initiatives.

Table 1. Demographic Characteristics of Respondents

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	47	43.5
	Female	61	56.5
Age	18–25 Years	21	19.4

	26–35 Years	46	42.6
	36–45 Years	29	26.9
	>45 Years	12	11.1
Education	High School	18	16.7
	Diploma	17	15.7
	Bachelor	54	50.0
	Postgraduate	19	17.6
Position	Founder/Manager	31	28.7
	Employee	39	36.1
	Volunteer	21	19.4
	Beneficiary	17	15.8
Experience	< 2 Years	28	25.9
	2–5 Years	45	41.7
	> 5 Years	35	32.4

Table 1 shows that the respondents were relatively diverse in terms of gender, age, education, organizational position, and experience within social enterprises. Female respondents constituted the majority (56.5%), indicating a strong participation of women in social enterprise activities and digital initiatives. The largest age group was 26–35 years (42.6%), followed by 36–45 years (26.9%), suggesting that most respondents were in their productive working years and likely familiar with digital technologies. In terms of education, half of the respondents held a bachelor’s degree (50.0%), reflecting a relatively well-educated sample capable of understanding and utilizing digital resources effectively. Regarding organizational roles, employees represented the largest proportion (36.1%), followed by founders/managers (28.7%), volunteers (19.4%), and beneficiaries (15.8%), providing perspectives from multiple stakeholder groups within social enterprises. Furthermore, most respondents had between two and five years of experience (41.7%), while 32.4% had more than five years of involvement, indicating that the majority possessed sufficient experience to evaluate the role of digital inclusion, social value creation, and community resilience within their organizations and communities.

Measurement Model Assessment

Convergent Validity

Convergent validity was assessed using factor loadings, Composite Reliability (CR), Cronbach's Alpha (CA), and Average Variance Extracted (AVE).

Table 2. Factor Loadings

Construct	Indicator	Loading
Digital Inclusion	DI1	0.804
	DI2	0.846
	DI3	0.832
	DI4	0.778
	DI5	0.821
	DI6	0.853
Social Value Creation	SVC1	0.865
	SVC2	0.883
	SVC3	0.844
	SVC4	0.817
	SVC5	0.856
	SVC6	0.872

Community Resilience	CR1	0.835
	CR2	0.852
	CR3	0.879
	CR4	0.816
	CR5	0.864
	CR6	0.841

Table 2 demonstrates that all measurement indicators achieved factor loading values above the recommended threshold of 0.70, indicating strong indicator reliability and adequate representation of their respective constructs. For Digital Inclusion, factor loadings ranged from 0.778 to 0.853, suggesting that all indicators consistently captured respondents’ access to, participation in, and utilization of digital technologies. Social Value Creation exhibited loadings between 0.817 and 0.883, reflecting a strong ability of the indicators to measure the social benefits and community impacts generated by social enterprises. Similarly, Community Resilience showed loading values ranging from 0.816 to 0.879, indicating that the indicators effectively represented the community’s capacity to adapt, respond, and recover from challenges.

Table 3. Reliability and Convergent Validity

Construct	Cronbach Alpha	Composite Reliability	AVE
Digital Inclusion	0.892	0.918	0.652
Social Value Creation	0.917	0.935	0.706
Community Resilience	0.906	0.928	0.683

Table 3 indicates that all constructs demonstrate strong reliability and convergent validity. The Cronbach’s Alpha values range from 0.892 to 0.917, while Composite Reliability values range from 0.918 to 0.935, exceeding the recommended threshold of 0.70 and confirming high internal consistency among the measurement items. In terms of convergent validity, the Average Variance Extracted (AVE) values range from 0.652 to 0.706, all surpassing the minimum criterion of 0.50, indicating that each construct explains more than half of the variance of its indicators. Among the constructs, Social Value Creation exhibits the highest reliability and convergent validity, followed by Community Resilience and Digital Inclusion.

Discriminant Validity

Table 4. Fornell-Larcker Criterion

Construct	DI	SVC	CR
Digital Inclusion (DI)	0.807		
Social Value Creation (SVC)	0.681	0.840	
Community Resilience (CR)	0.644	0.732	0.827

Table 4 presents the Fornell–Larcker Criterion results, which confirm satisfactory discriminant validity among the constructs. The square root of the Average Variance Extracted (AVE) for each construct, shown on the diagonal, is greater than its correlations with other constructs. Specifically, Digital Inclusion has a square root AVE of 0.807, exceeding its correlations with Social Value Creation (0.681) and Community Resilience (0.644). Similarly, Social Value Creation exhibits a square root AVE of 0.840, which is higher than its correlations with Digital Inclusion (0.681) and Community Resilience (0.732). Community Resilience also demonstrates adequate discriminant validity, with a square root AVE of 0.827 exceeding its correlations with the other constructs.

Table 5. HTMT Ratio

Construct	DI	SVC	CR
DI-SVC	0.756		
DI-CR	0.701		
SVC-CR	0.821		

Table 5 presents the Heterotrait–Monotrait Ratio (HTMT) results, which provide further evidence of discriminant validity among the study constructs. All HTMT values are below the recommended threshold of 0.90, with values of 0.756 for the relationship between Digital Inclusion and Social Value Creation, 0.701 for Digital Inclusion and Community Resilience, and 0.821 for Social Value Creation and Community Resilience. These results indicate that the constructs are sufficiently distinct from one another and do not exhibit problematic overlap. Therefore, the HTMT analysis confirms that the measurement model possesses adequate discriminant validity, supporting the validity of the constructs for subsequent structural model evaluation.

Structural Model Assessment

Collinearity Assessment

Table 6. VIF Values

Relationship	VIF
DI → SVC	1.000
DI → CR	1.865
SVC → CR	1.865

Table 6 presents the Variance Inflation Factor (VIF) values used to assess potential multicollinearity among the predictor constructs in the structural model. The results show VIF values of 1.000 for the relationship between Digital Inclusion and Social Value Creation, and 1.865 for both Digital Inclusion and Community Resilience as well as Social Value Creation and Community Resilience. All values are substantially below the recommended threshold of 5.00, indicating the absence of multicollinearity issues among the exogenous constructs.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) results indicate that the proposed model possesses moderate explanatory power. Digital Inclusion explains 46.4% of the variance in Social Value Creation ($R^2 = 0.464$), suggesting that digital access, skills, and participation play a substantial role in generating social value within social enterprises. Meanwhile, Digital Inclusion and Social Value Creation jointly explain 61.2% of the variance in Community Resilience ($R^2 = 0.612$), indicating that these constructs are important predictors of a community’s ability to adapt, respond to challenges, and sustain development. According to commonly accepted SEM-PLS guidelines, these values reflect moderate to substantial predictive capability, demonstrating that the model effectively explains the key factors influencing social value creation and community resilience.

Effect Size (f^2)

Table 7. Effect Size Results

Relationship	f^2	Interpretation
DI → SVC	0.866	Large
DI → CR	0.141	Medium
SVC → CR	0.314	Large

Table 7 presents the effect size (f^2) results, which indicate the relative contribution of each exogenous construct to the explained variance of the endogenous variables. The relationship between Digital Inclusion and Social Value Creation exhibits a large effect size ($f^2 = 0.866$), demonstrating that digital inclusion is a substantial driver of social value creation within social enterprises. Digital Inclusion also has a moderate effect on Community Resilience ($f^2 = 0.141$), suggesting that digital capabilities contribute meaningfully to resilience outcomes. Meanwhile, Social Value Creation shows a large effect on Community Resilience ($f^2 = 0.314$), indicating that the social benefits generated by social enterprises play a significant role in strengthening a community’s ability to adapt and recover from challenges.

Predictive Relevance (Q^2)

The predictive relevance (Q^2) results indicate that the structural model possesses satisfactory predictive capability. Social Value Creation achieved a Q^2 value of 0.314, while Community Resilience recorded a Q^2 value of 0.402, both of which exceed the recommended threshold of zero. These findings suggest that the model has adequate predictive relevance and is capable of accurately predicting the endogenous constructs included in the study. Moreover, the higher Q^2 value for Community Resilience indicates stronger predictive accuracy for resilience outcomes, confirming that Digital Inclusion and Social Value Creation provide meaningful explanatory and predictive contributions within the proposed research framework.

Hypothesis Testing

Table 8. Direct Effects

Hypothesis	Relationship	β	t-value	p-value	Result
H1	DI → SVC	0.681	11.843	0.000	Supported
H2	DI → CR	0.263	2.781	0.006	Supported
H3	SVC → CR	0.549	6.237	0.000	Supported

Table 8 presents the direct effect results, showing that all proposed hypotheses are supported. Digital Inclusion has a significant positive effect on Social Value Creation ($\beta = 0.681$, $t = 11.843$, $p = 0.000$), indicating that greater access to and utilization of digital technologies substantially enhance the ability of social enterprises to generate social value. Digital Inclusion also exerts a significant positive influence on Community Resilience ($\beta = 0.263$, $t = 2.781$, $p = 0.006$), suggesting that digitally inclusive communities are better equipped to adapt to and overcome challenges. Furthermore, Social Value Creation has a strong positive effect on Community Resilience ($\beta = 0.549$, $t = 6.237$, $p = 0.000$), demonstrating that the social benefits generated by social enterprises play a crucial role in strengthening community adaptive capacity and resilience.

Mediation Analysis

Table 9. Indirect Effect

Hypothesis	Indirect Relationship	β	t-value	p-value	Result
H4	DI → SVC → CR	0.374	5.891	0.000	Supported

Table 9 presents the indirect effect results, demonstrating that Social Value Creation significantly mediates the relationship between Digital Inclusion and Community Resilience ($\beta = 0.374$, $t = 5.891$, $p = 0.000$). The significant positive indirect effect indicates that digital inclusion enhances community resilience not only through its direct influence but also by enabling social enterprises to generate greater social value, which subsequently strengthens community adaptive capacity and resilience. These findings support the mediating role of Social Value Creation and suggest that the benefits of digital inclusion are amplified when translated into meaningful social outcomes such as empowerment, social cohesion, improved access to

opportunities, and community development. Consequently, Social Value Creation serves as an important mechanism through which digital inclusion contributes to stronger and more resilient communities.

Table 10. Total Effects

Relationship	Direct Effect	Indirect Effect	Total Effect
DI → CR	0.263	0.374	0.637

Table 10 presents the total effect of Digital Inclusion on Community Resilience, combining both direct and indirect influences. The results show that Digital Inclusion has a direct effect of 0.263 and an indirect effect through Social Value Creation of 0.374, resulting in a substantial total effect of 0.637 on Community Resilience. Notably, the indirect effect is larger than the direct effect, indicating that a significant portion of the impact of digital inclusion on resilience is transmitted through the creation of social value. This finding highlights the importance of social enterprises in transforming digital access, skills, and participation into meaningful social outcomes that strengthen community adaptability, resourcefulness, and capacity to withstand challenges.

Discussion

The findings indicate that Digital Inclusion has a significant positive effect on Social Value Creation, confirming that access to digital technologies, digital skills, and participation in digital environments play a crucial role in enhancing the social impact generated by social enterprises. The strong path coefficient suggests that digital inclusion serves as an important organizational resource that enables social enterprises to expand their reach and effectiveness in addressing social challenges. Through digital platforms, organizations can improve communication, facilitate knowledge sharing, increase stakeholder engagement, and deliver services more efficiently to underserved communities. These capabilities allow social enterprises to create greater social benefits in the form of community empowerment, improved access to opportunities, and enhanced social welfare. This finding supports the perspective of Resource-Based Theory, which argues that strategic resources such as digital capabilities can strengthen organizational performance and value creation. It also reinforces previous studies that highlight the role of digital transformation in enabling social innovation and expanding social impact (Fanggidae et al., 2023; Nalini, 2021).

The results further reveal that Digital Inclusion significantly influences Community Resilience. This finding suggests that communities possessing higher levels of digital access and competencies are better equipped to adapt to changing circumstances and respond to various forms of disruption. Digital technologies provide communities with timely access to information, facilitate communication among stakeholders, and support the coordination of collective actions during periods of uncertainty. In the context of social enterprises, digital inclusion enables beneficiaries and community members to access educational resources, financial services, and development opportunities that strengthen their adaptive capacity (Burkett, 2013; Shah & Sapre, 2022). The positive relationship between digital inclusion and resilience is consistent with resilience theory, which emphasizes the importance of information accessibility, connectivity, and learning in supporting community adaptation and recovery. As digital technologies become increasingly embedded in everyday life, the ability to effectively utilize these technologies emerges as a critical determinant of a community’s capacity to withstand social, economic, and environmental challenges.

The significant positive effect of Social Value Creation on Community Resilience demonstrates that the social benefits generated by social enterprises contribute substantially to strengthening community adaptive capacity. Communities that experience higher levels of social value are more likely to develop stronger social networks, greater trust, improved collaboration, and enhanced access to resources, all of which are essential components of resilience. Social enterprises create social value by empowering community members, promoting social inclusion, facilitating access to opportunities, and fostering

collective problem-solving. These outcomes improve both individual and collective capacities to respond to adversity and maintain development despite challenging conditions. The findings therefore support social entrepreneurship literature, which views social value creation as a fundamental mechanism through which organizations contribute to sustainable development and long-term societal well-being (Aritenang, 2021; Iskandar & Kaltum, 2021; Trelstad, 2008; Xu, 2024). In this regard, resilience is not solely the result of economic resources but is also shaped by the quality of social relationships and the extent of community empowerment.

The mediation analysis provides further insights by demonstrating that Social Value Creation significantly mediates the relationship between Digital Inclusion and Community Resilience. The indirect effect was found to be stronger than the direct effect, indicating that a substantial portion of the influence of digital inclusion on resilience operates through the generation of social value. This finding suggests that digital technologies alone are insufficient to produce meaningful resilience outcomes unless they are translated into tangible social benefits for communities. Access to digital resources must be accompanied by initiatives that promote empowerment, strengthen social cohesion, improve service accessibility, and create opportunities for community participation. Social enterprises play a critical intermediary role in this process by converting digital capabilities into socially beneficial outcomes that enhance community well-being and adaptive capacity. Consequently, social value creation represents the key mechanism through which digital inclusion contributes to resilient community development.

The findings highlight the strategic importance of digital inclusion for social enterprises seeking to maximize social impact and strengthen community resilience. The results demonstrate that digital inclusion functions not only as a technological resource but also as a catalyst for social value creation and sustainable community development. By integrating digital technologies into their operations, social enterprises can improve service delivery, increase stakeholder engagement, and generate broader societal benefits that ultimately contribute to stronger and more resilient communities. From a theoretical perspective, this study extends the literature on digital inclusion, social entrepreneurship, and community resilience by identifying social value creation as the critical pathway linking digital transformation to community outcomes. From a practical perspective, the findings suggest that policymakers and social enterprise leaders should prioritize investments in digital literacy, digital infrastructure, and inclusive technology initiatives that enable communities to transform digital access into meaningful social and developmental benefits.

E. CONCLUSION

This study investigated the relationships among Digital Inclusion, Social Value Creation, and Community Resilience within social enterprises in Indonesia. The findings reveal that Digital Inclusion significantly enhances both Social Value Creation and Community Resilience, indicating that greater access to digital technologies, stronger digital competencies, and higher levels of digital participation enable communities and social enterprises to generate broader social benefits and strengthen their ability to respond to social and economic challenges. The results also demonstrate that Social Value Creation positively influences Community Resilience and serves as a significant mediating mechanism in the relationship between Digital Inclusion and Community Resilience, suggesting that the benefits of digital inclusion are most impactful when translated into meaningful social outcomes such as community empowerment, social inclusion, improved access to resources, and stronger social networks. Theoretically, this study extends the literature on digital inclusion, social entrepreneurship, and community resilience by identifying Social Value Creation as a key pathway through which digital resources contribute to resilience outcomes. Practically, the findings highlight the importance of expanding digital access, improving digital literacy, and encouraging the strategic use of digital technologies within social enterprises to foster sustainable and resilient communities. Future research is encouraged to employ larger samples, incorporate additional mediating or moderating variables, examine different organizational settings, and utilize

longitudinal designs to further explore the long-term relationship between digital transformation and community resilience.

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