

# International Journal of Multicultural and Multireligious Understanding

http://ijmmu.com editor@ijmmu.con ISSN 2364-5369 Volume 9, Issue 10 October, 2022 Pages: 403-413

The Effect of Market Orientation and the Adoption of Technology for Msme Resilience in Self-Efficacy as Moderating Variable During the Covid-19 Pandemic in East Lombok Regency

Yusmeli Hartini<sup>1</sup>; Lalu Hamdani Husnan<sup>2</sup>; Handry Sudiartha Athar<sup>2</sup>

<sup>1</sup> Magister of Management, Faculty of Economics and Business, University of Mataram, Mataram, Indonesia

<sup>2</sup> Management, Faculty of Economics and Business, University of Mataram, Mataram, Indonesia

http://dx.doi.org/10.18415/ijmmu.v9i10.4004

## **Abstract**

The purpose of this study is to determine the influence of market orientation and technology adoption on the resilience of micro, small and medium enterprises mediated by self-efficacy in MSMEs in East Lombok Regency. This study uses an associative approach. The population in this study is all Micro, Small and Medium Enterprises located in East Lombok Regency. The sampling technique used in this study was a saturated sampling technique (Sugiyono 2012) which amounted to 180 respondents. Data collection techniques through questionnaires or questionnaires that have been tested for validity and reliability. The data analysis used in this study is the Moderation Regression Analysis (MRA) method. The results showed that: (1) the influence of market orientation on the resilience of MSMEs was significantly positive. (2) the effect of technology adoption on MSME resilience is significantly positive. (3) the influence of market orientation and technology adoption on the resilience of MSMEs moderated by Self-efficacy is insignificant.

**Keywords:** Market Orientation; Technology Adoption; MSME Resilience; Self-Efficacy

#### Introduction

The emergence of the Covid-19 pandemic in Indonesia since 2020 has had a significant impact on the survival of micro, small and medium enterprises (MSMEs). The economic crisis faced by micro and medium enterprises (MSMEs) is also a major threat to the national economy, as MSMEs have become the drivers of the domestic economy and the largest employers in recent decades. In percentage terms, the number of MSMEs in Indonesia reaches 99.9% of the total business units in Indonesia. Based on this data, it can be concluded that MSMEs have a big role in contributing to the country's economic growth. This development is driven by several factors, one of which is the use of ICT (Technology, Information and Communication) facilities used to expand its business market. MSMEs are also quite flexible and can easily adapt to the ups and downs and directions of market demand. With these circumstances in mind, the market must be managed with systematic efforts to place profits from good market performance (Narver et al in Halim, 2011; Athar et al., 2021)).

However, the strong aggregate contribution of MSMEs has not been reflected in the success of Indonesian MSMEs in the competitive domestic and foreign markets. This is due to the differences in the problems faced by MSMEs in Indonesia. As reported by the Indonesian Employers Association (APINDO) in 2012, it was stated that the invention of products and entrepreneurial skills (entrepreneurship) of MSMEs is still lacking. In addition, MSMEs are also still ineffective in dealing with organizational and business management problems, and the level of competence is inadequate so that they cannot run business operations efficiently, effectively and flexibly. In addition, the limited network hampers access to knowledge, markets and feedback compared to MSMEs in other countries. Weaknesses or other mistakes that are usually made by MSME actors are: 1) Investment ends; 2) Pay for it yourself; 3) Not taking into account the existence of the worst; 4) Mixing personal and corporate property; 5) For commercial purposes, using a personal credit card; 6) Using company money for personal use; and 7) They have no accounting results (Khair, 2019).

In this pandemic, the success of MSMEs is important to discuss because it covers the future survival of their companies. Business actors who have been working are considered unable to make useful contributions to managers and other individuals involved in it without the success of the business. The resilience of good MSMEs is reflected in three main quantities, namely sales volume, sales growth and market share, according to (Ferdinand 2014) which in the end can contribute to the company's revenue.

Technology adoption is one of the variables that greatly influences organizations to achieve business success, because the success of a company is influenced by the level of leadership of the company's ability to determine existing human resources to build innovation and innovate by utilizing the latest technology. If the business is able to carry out the adoption of technology, the company will increase its competitiveness. Both at home and abroad, the relationship between technology adoption and the growth and market success of the small and medium enterprises sector has been extensively studied. Eggers et al (2013) report that entrepreneurship and technology Adoption are each seen as drivers of business development, and some authors examine the influence of technology adoption on business performance and find that technology adoption is related to business success, especially in the long term.

In addition to the adoption of technology, it is also important to apply market orientation to the success of small and medium enterprises during the Covid-19 pandemic, where this market orientation is also important for business actors, along with increasing competition and global changes. in the needs of consumers, which companies should understand that they should always be close to the market, one of the important indicators in market orientation is the customer. East Lombok Regency is a district that has a fairly large MSME, namely around 22,000 MSMEs (the result of data collection from the East Lombok Regency Cooperatives and MSMEs Office in 2021) both in the culinary, craft and fashion fields, but there are still many MSMEs that have difficulty supporting and meeting consumer needs and looking for new market shares during the Covid-19 pandemic.

To achieve good success for MSMEs and be able to develop and succeed in business competition, it is hoped that this business can further improve production results and the right marketing strategy to get customers. To gain a competitive advantage, an entrepreneur must be able to understand the various fundamental elements in order to gain a competitive advantage. In terms of price, for example, entrepreneurs who are able to produce goods and services have low costs, so the pricing policy is relatively not too high for the products or services of their competitors. Competitive advantage is expected to generate the expected profit, increase market share, increase customer loyalty, and continue the company's survival (Saiman, 2014).

Practically speaking, maintaining the business resilience of the MSME sector can be influenced by the market orientation applied to the marketing system According to Maydeu-Olivares & Lado (2003), market orientation can be interpreted as a company's method of creating superior performance and behaviors necessary to improve company performance. Optimal business performance can be

achieved by applying a market-oriented culture, namely the desires and demands of the market (Andriyanto & Sufian, 2017). Business actors can assess their internal or external performance by determining the market achievements of their products. Externally, the company's performance can be improved with a market-oriented approach (Giantari & Jatra, 2019).

Therefore, market orientation has an important role in increasing the business resilience of a business. However, the research of Solikahan & Mohammad (2019), resulted in different studies related to market orientation that did not have a significant influence on the development of the company's business performance. Market orientation that pays attention to the wants and needs of consumers is not able to encourage the improvement of business performance. While another study by Mega Usvita (2014) stated that technology adoption and market orientation have a significant effect on company resilience and competitive advantage, self efficacy also has a significant effect on company resilience and self-efficacy mediates the relationship between technology adoption and market orientation with company resilience. Thus there is a research gap that can still be researched by the author so that he is interested in raising the topic during the Covid-19 pandemic.

In addition, in this study, Self-efficacy is a moderating variable to see whether later this varabel can strengthen or weaken the influence of market orientation and technology adoption on the resilience of MSMEs during the Covid-19 pandemic, and is expected to be novelty and can enrich findings in similar research.

#### Literature Review

#### **MSME Resilience**

MSME resilience is a term as a reflection of the success of its business in the world of business competition, it is in the interest of knowing the success of the goods market. Furthermore, the efficiency of the company can be done in two ways, namely internally and externally. According to (Moeheriono, 2012), success is a picture of the level of achievement of the implementation of a program of activities or policies in realizing the priorities, goals, visions and objectives of the organization as outlined in the strategic planning of an organization. Meanwhile, according to Ferdinand (Sugiyarti, 2016), the resilience of MSMEs is a factor used to assess the influence of the company's strategy. The company's strategy has always been aimed at achieving good MSME resilience and good financial resilience.

Based on the definition above, it can be concluded that MSME resilience is a measure of achievement obtained from the vision and mission of a business or the operation of the organization's marketing process as a whole. In addition, the success of Micro, small and medium enterprises (SMEs) can also be used as a concept used to assess the extent to which a company's product has achieved business achievements.

## **Factors Affecting MSME Resilience**

Market pressure from strong competitors indirectly has an impact on the success of small and medium-sized companies faced by MSMEs. It is important to have more knowledge about what factors affect it to achieve good MSME results. The main factors that encourage the resilience of good MSMEs are sales and distribution. Sales can have a direct impact on the results of MSMEs. Meanwhile, the goal of building a distribution network for the company is to make the product available in the market. Not only that, but a strong network can help businesses speed up the process of launching new goods in the market, reduce customer price fluctuations, increase awareness, and track competitors' movements (Tengah and Sudarti, 2010).

## **Market Orientation**

Market orientation is a view, perspective or culture that can be seen from the company's processes and activities in creating the highest value for customer needs and desires as the core of the marketing process, namely focusing on consumer satisfaction (Athar, 2021). Market orientation is a measure of behavior and activity from the implementation of marketing concepts. A market-oriented company is a company that is able to develop and understand better what consumers need so that they can create customer value and create market strategies with information on the strengths and weaknesses of competitors. Market orientation is an organizational culture that places the highest priority on superior customer value. In addition, market orientation is a business culture where organizations are committed to continuing to be creative in creating superior value for customers.

Market orientation is significantly an important factor that allows companies to understand the market and develop product and service strategies to meet customer needs and market needs. Market orientation also focuses on creating an organizational image that will lead to the creation of sympathy from customers because with the market orientation is able to provide excellent service so that consumers feel very satisfied. According to Narver and Slater (1990), market orientation consists of three behavioral components, namely customer orientation, competitor orientation and coordination between functionals.

Customer orientation is the company's understanding of the target buyer so that it can create superior value to them continuously. Customer orientation requires that a seller is able to understand the overall value chain of a buyer. Through customer orientation, it will shape the customer's orientation and perception of the values it builds and perceives, which in turn will result in customer satisfaction. Meanwhile, competitor orientation is an understanding of short-term strengths and weaknesses, as well as the long-term capabilities and strategies of competitors that currently exist as potential competitors that will emerge. The application of competitor orientation has two goals, namely in the short term the company seeks to understand the strengths and weaknesses of both current competitors and potential competitors in the future. Meanwhile, in the long run, companies must understand what capabilities and strategies they use.

Coordination between functions is to reflect the coordinated utilization of all existing resources in the company in order to create superior customer value for target buyers. To provide an appropriate response to customers, it is necessary to coordinate the utilization of resources in the company between various departments, coordination in the framework of integration of these resources is closely related to the orientation of customers and competitors.

## **Technology Adoption**

In improving market efficiency, the adoption of technology plays an important role. Orientation is the study of evaluating the right and correct attitudes (direction, place, and others.) And the underlying opinion of thought, attention or pattern (Sujatmiko, 2014). Meanwhile (Suryana, 2013), entrepreneurship is a discipline that studies a person's beliefs, skills, and actions in facing life's challenges and how to get opportunities with the various risks he may face. Entrepreneurship is often the product of a structured discipline and method of applying innovation and imagination to meet business needs and opportunities. The nature of entrepreneurship is the ability to build something fresh and different (new and different creations). To create possibilities through imaginative thinking and innovative actions.

To be more successful in the same market as Porter in the journal, the adoption of technology is recognized as a business profit strategy (Usvita 2015). Meanwhile, Narver and Slater (Usvita 2015) describe the adoption of technology as the most productive and successful organizational culture to shape the behaviors necessary for a business to deliver superior results. Based on expert views, it can be seen that technology adoption plays an important role in business continuity. An entrepreneur with the adoption of

technology is creative, proactive and dares to take risks in order to develop superior products for market change.

## **Self-Efficacy**

Self-Efficacy or self-confidence is something that makes self-perception of the abilities possessed can function in certain situations (Alwilson, 2009: 287). Santrock (2007) defines self-efficacy as a person's self-confidence in mastering an environment that can bring profit. A person who has self-efficacy will have a confidence that he is capable and can. This self-efficacy can also help a person in completing their duties and responsibilities at work.

The importance of self-efficacy in a person needs to be a concern for the management of the organization. Management must be able to awaken self-efficacy in its employees because it can be petrified in improving performance. The factors that can influence self-efficacy according to Goyena and Fallis (2009) are: Sedentary experiences, perceived experiences, opinions of others, and psychological a person. Self-efficacy can be measured through several indicators such as feelings of being able to do a certain job; better abilities; loves challenging work; and satisfied with work (Jones in Chasanah, 2008). Niu (2010) said that self-efficacy is the result of interactions between the external environment, self-adjustment mechanisms and personal, experiential and educational abilities.

## The Effect of Market Orientation on MSME Resilience

In its efforts to carry out marketing and face competitors effectively, MSMEs must be able to ensure that the provision of goods and services produced must be able to meet the needs and desires of consumers. Jaworski and Kohli (1993), defining market orientation is a company oriented towards how to satisfy the needs and desires of consumers so that a company can maintain its existence in increasingly fierce business competition. The market must be managed by taking into account the demands and needs of consumers so that goods and services can satisfy them. A market-oriented company will have a foundation for faster revision, it can be seen from its successful products, profitability levels, market share and sustainable competitive advantages (Baker and Sinkula, 2009). Based on the explanation of the theory above, then the hypothesis in this study is:

H1: The higher the market orientation, the more significant it will affect the resilience of MSMEs.

## The Effect of Technology Adoption on MSME Resilience

The adoption of technology greatly influences companies or MSMEs to be able to achieve business success, if the company is able to carry out the adoption of technology, the company will increase its competitiveness. Entrepreneurship and the adoption of technology were each seen as business drivers and found that technology adoption was linked to business success especially in the long term, (Egger and friends, 2013). Thus, the second hypothesis in this study is:

H2: There is a significant influence of technology adoption on MSME Resilience

# The Effect of Self Efficacy on MSME Resilience

Self-efficacy refers to an individual's belief in his ability to succeed in doing things (Bandura 1996). A person who has self-efficacy will have a confidence that he is capable and can. This self-efficacy can also help a person in completing their duties and responsibilities at work. Self Efficacy in this study is a moderation variable to see whether this variable can strengthen or weaken the influence of market orientation on the resilience of MSMEs during the Covid-19 Pandemic, so the third hypothesis in this study is:

H3: Self Efficacy can strengthen the influence of market orientation on MSME Resilience during the Covid-19 Pandemic.

In addition to Self-Efficacy is assumed to be able to strengthen or resilience MSMEs, Self Efficacy also acts as a moderation variable to find out whether it can strengthen or weaken the influence of technology adoption on MSME Resilience during the Covid-19 pandemic. Thus the fourth Hypothesis is:

H4: Self Efficacy strengthens or weakens the influence of technology adoption on MSME Resilience during the Covid-19 Pandemic.

## Method

The research method used in this study is associative with a quantitative approach. Associative analysis according to (Sugiyono, 2012) is a study that uses quantitative data entitled numbers that can be measured to evaluate the relationship or influence between two or more variables. The population in this study is all MSMEs in East Lombok. The sampling technique used is non-probability sampling with convenience sampling technique, namely MSMEs registered IN Department Of Industry And Trade of East Lombok. The number of samples in this study was 180 respondents. The data collection tool used in this study is a questionnaire, which contains statements related to the problem under study.

To find out respondents' responses to the assessed variables, a Likert Scale analysis tool 1-5 was used, where respondents expressed agreement or disagreement regarding various statements about behavior, objects, people or events (Sugiyono, 2011). Data analysis techniques using Moderated Regression Analysis (MRA) (Ghozali, 2005). Moderated Regression Analysis (MRA) or interaction test is a special application of linear multiple regression wherein the regression equation contains elements of interaction (multiplication of two or more independent variables) with the following equation formula:

$$Y = a + b1X1 + b2X2 + b3X1X2 + e$$

## **Results and Discussion**

#### 1. Results of Validity and Reliability Test

To assess the reliability of the scale, the Cronbach Alpha values are used and the results are shown in Table 2 below. According to Ghozali (2018), a reliability test is a tool used to measure a questionnaire that is an indicator of a variable or construct. Variables are said to be valid and reliable if they give the value of cronbach's alpha  $\geq 0.60$ . Based on the following table, the questionnaire in this study is said to be reliable.

Table 1. Results of Validity Test

		Arket Orientation	MSME Resilience	Self Efficacy
	Adoption	Tarket Orientation	WISWIE Resilience	Sen Enteacy
Pearson Correlation	1	.811**	.824**	.818**
Technology Adoption Sig. (2-		.000	.000	.000
N	180	180	180	180
Pearson Correlation	.811**	1	.915**	.909**
Orientasi Pasar Sig. (2-tailed)	.000		.000	.000
N	180	180	180	180
Pearson Correlation	.824**	.915**	1	.927**
Ketahanan Sig. (2-tailed)	.000	.000		.000
UMKM N	180	180	180	180
Pearson Correlation	.818**	.909**	.927**	1
Efficacy Sig. (2-tailed)	.000	.000	.000	
N	180	180	180	180

Based on the table above, the validity of the research instruments used is valid. It is based on the results of significance all below 0.05 as described earlier. While the results of the reliability test are presented in the following table.

Table 2. Results of Reliability Test

Cronbach's Alpha Alpha	N of Items
.963	4

Based on the table above, this instrument is said to be reliable because it has a Cronbach Alpha value of > 0.6.

#### 2. Statistical Test Results

For hypothesis testing in this study, interaction test or often referred to as moderated regression analysis (MRA), is a special application of multiple linear regression wherein the regression equation contains interaction elements (multiplication of two or more independent variables). The multiplication variable between Market Orientation (X1) and Technology Adoption (X2) with Self Efficacy (Z) which is a coding variable for MSME Resilience (Y). The data that has been collected is analyzed using a statistical analysis software tool, namely SPSS 20.

Table 3. Regression Analysis on the Influence of Market Orientation and Technology Adoption Moderated by Self Efficacy on MSME Resilience

Variable	В	t count	Sig	Conclusion
Technology	.374	1.418	.158	H1 (rejected)
Adoption				
Market Orientation	.618	2.412	.017	H2 (accepted)
Self-Efficacy	.982	7.455	0.000	H3 (accepted)
Moderat 1	063	-1.037	.301	Weakening
Moderat 2	074	-1.227	0.221	Weakening

Thus, the MRA linear regression equation in this study is as follows:

$$Y = 0.374X1 + 0.618X2 + 0.982Z - 0.063X1*Z - 0.074X2Z$$

## 3. Discussion

#### a. The Effect of Market Orientation on MSME Resilience

Based on the results found that the influence of market orientation on MSME Resilience is significantly positive with a value of 0.618 and p-value < 0.05 where if the market orientation increases, MSME Resilience also increases. This is supported by the theory of Narver and Slater in the journal (Indonesia, Manek, and Manek 2013) states that market orientation (customer orientation) and market growth are factors that significantly contribute to the improvement of the company's profitability.

MSME Resilience and Market Orientation are concepts that are widely researched in this domain of marketing management. In line with previous research conducted by (Indonesia, Manek, and Manek, 2013) which provides the conclusion that Market Orientation has a positive effect on MSME Resilience. So that the results of this study support the research that has been carried out by Narver and Slater, Haris and Piercy. And furthermore, in the research conducted (Wisnujati et al. 2020) entitled

Improving marketing performance of the Indonesian apparel sector through marketing orientation and market sensing capability, it is stated that the market orientation of -0.876 or 87% is greater than the performance of MSMEs amounting to -0.507 or 50%. This has the direct effect of marketing feeling a quality-based responsive Market Orientation in the market, performance is significant and positive.

This research is in accordance with what is applied to MSMEs in East Lombok Regency that if business owners are always committed to satisfying customer desires, always actively responding to customer criticism and suggestions, observing developments made by competitors and always being responsible and quick to respond in serving customer demands during the Covid-19 pandemic, sales volume, number of customers and profits will increase.

# b. The Effect of Technology Adoption on MSME Resilience

MSMEs are insignificantly positive with a value of 0.374 and P-Values 0.158 where if technology adoption increases, the resilience of MSMEs also increases but not significantly. This is in line with Usiva's research (2014) which noted that technology adoption affects business performance (survey by the Padang City Food Industry and Industry Office) and Mustikowati's research (2014) that technology adoption has a clear and positive impact on MSME Resilience. This means that the better the adoption of MSME technology, such as creative, constructive, and daring to take risks, the better the company's achievement of success will be, and vice versa.

Likewise, with MSME actors in East Lombok Regency, where if business actors innovate, and remain proactive and dare to take risks in achieving profits and trying new designs during the Covid-19 pandemic, the KINEJA MSMEs also increase in accordance with the expectations to be achieved. It can be seen that every product or service produced by MSMEs has different characteristics even though the types are the same.

## c. The Effect of Self Efficacy on MSME Resilience

From this study, it was found that the effect of Self efficacy on MSME resilience is significantly positive with a value of 0.982 and P-Values of 0.000 meaning, if Self efficacy increases, the resilience of MSMEs also increases. This is in line with research conducted by Mahmood and Hanafi (2013) which concluded that Self efficacy and competitive advantage have a great influence. In their report, Sirivanh et al. (2014) also noted, similarly to their analysis, that Self efficacy has a positive influence on competitive advantage. From Pardi et.al. (2014) also concluded in his research that Self efficacy has a great effect on competitive advantage.

Likewise, with MSME players in East Lombok Regency, where if business actors innovate, and remain proactive and dare to take risks in achieving profits and trying new designs during the Covid-19 pandemic, competitive advantage also increases in accordance with the expectations that business actors want to achieve The influence of Market Orientation on MSME Resilience in self-efficacy moderation. It is known from this study that the influence of market orientation on the resilience of micro, small and medium enterprises in self efficacy moderation is positive and important, with a value of 0.982 and a P-value of 0.000 which means that if the market orientation increases, the performance of micro, small and medium enterprises will also increase after being moderated with Self efficacy

The findings of the research conducted by (Murwatiningsih & Musrifah; 2017) show that competitive advantage in Ambal District, Kebumen Regency has a positive and important effect on the performance of the melinjo chip household industry. Previous research conducted by Supranoto and Djodjobo and Alum (2014) also showed that competitive advantage has a positive and important influence on the success of SMEs. Setyawati (2013), however, notes that the relationship between competitive advantage and performance is insignificant. Likewise, with the results of research conducted on MSMEs in the Small and Medium Industry construction of the Medan City Welding

Workshop that if business actors can have superior products, look for new market segments and can enter the market during the pandemic, the performance of MSMEs will also increase.

## d. The Influence of Market Orientation on MSME Resilience moderated by Self Efficacy

From this study, it was found that the influence of market orientation that actually occurs is indirect, this is shown by the original sample value on the indirect effect of -0.63 and P-Values of 0.000 > 0.05, meaning that Competitive Self Efficacy plays a role in moderating does not play a significant role in moderating the influence of market orientation on the resilience of MSMEs.

## e. The Influence of Technology Adoption on MSME Resilience moderated by Self Efficacy

Based on the test results with a value of -0.74 and P Value of 0.221 which is > 0.05 shows that the effect of adoption of technology is negative and insignificant, meaning that Technology Adoption. Thus, the relationship between technology adoption and MSME resilience is not significantly moderated by self-efficacy. Actors of MSME are always committed to satisfying customer desires, always actively responding to criticisms and suggestions of customers, observing the developments made by competitors and always being responsible and quick to respond in serving customer requests during the Covid-19 pandemic so that competitive advantage increases.

## **Conclusion**

Some of the results obtained based on the analysis and processing that have been carried out include the following: (1) The influence of Market Orientation on THE Resilience of MSMEs in East Lombok Regency is positive and important. The efficiency of MSMEs will also increase if market orientation increases; (2) The effect of technology adoption on MSME Resilience in East Lombok Regency positif but not significant, meaning that although technology adoption increases, MSME Resilience does not increase significantly; (3) The effect of self efficacy on the resilience of MSMEs in East Lombok Regency is positively significant where if the efficacy increases, the resilience of MSMEs also increases; (4) Self-efficacy does not have a significant influence in weakening or strengthening both the influence of apsar orientation and technology adoption on MSME resilience.

## References

- Amstrong, K. G., & Philip. (2009). Dasar-Dasar Pemasaran. Jilid 1 Edisi Terjemahan 9.Jakarta: PT Gramedia Pustaka Utama.
- Athar, H. S. (2021). The Impact of Marketing Mix on The Purchase Decision When Borrowing Consumer Loans. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, *5*(1), 40-49.
- Athar, H. S., Basuki, P., & Santoso, B. (2021, May). The Analysis of Customer Satisfaction Post Covid-19. In 2nd Annual Conference on Education and Social Science (ACCESS 2020) (pp. 497-501). Atlantis Press.
- Azuar Juliandi. (2010). "Modul Pelatihan Spss." Modul: 374–374.
- Azuar Juliandi. (2010). "Modul Pelatihan Spss." Modul: 374–374. Assauri, S. (2012). Manajemen Pemasaran. Jakarta: PT Raja Grapindo.
- Barney, J. (2010). Gaining and Sustaining Competitive Advantage, Fourth Edition. AddisonWesley: Massachusetts.

David L. Goetsch, S. B. (2008). Quality Management; Instroduction Total Quality Management for Production, Processing, and Service (Fift ed.). Pearson: Prentice Hall.

Ghozali, I. (2011). Aplikasi Analisis Multivariate Dengan Program SPSS. Semarang: Universitas Diponegoro.

Halim, A. (2011). Analisis Investasi. Jakarta: Salemba Empat.

Haliq, Idham. (2017). "Pengaruh Adopsi tehnologi Terhadap Ketahanan Usaha.

Hasan, A. (2010). Marketing dari Mulut ke Mulut Cet 1. Yogyakarta: Media.

Hutagalung, d. (2010). Kewirausahaan. Medan: USU Press.

Juliandi, A. (2013). Metodelogi Penelitian Kuantitatif: untuk ilmu-ilmu. Medan: M2000.

Kertajaya, H. (2007). Hermawan Kertajaya on Marketing. Jakarta: PT Gramedia.

Kotler, P., & Keller. (2009). Manajemen Pemasaran. Jakarta: Erlangga.

L. G., & Kanuk, L. (2004). Consumer Behavior. New Jersey: Pearson prenticeHall.

Lupiyoadi, H. (2008). Manajemen Pemasaran Jasa (4 ed.). Jakarta: Penerbit Salemba Empat.

Maulana, A. (2014). Sistem Pengendalian Manajemen. Jakarta: Salemba Empat.

Moeheriono. (2012). Pengukuran Ketahanan Berbasis Kompetensi. Jakarta: Raja Grafindo Persada.

Nugroho, S. (2010). Perilaku Konsumen Perspektif Kontemporer pada Motif, Tujuan, dan Keingina Konsumen. Jakarta: Kencana Prenada Media.

Priansa, D. (2017). Komunikasi Pemasaran Terpadu. Bandung: CV PUSTAKA SETIA.

Pustaka Utama.

Rangkuti, F. (2009). Strategi Promosi yang Kreatif dan Analisis. Jakarta: PT Gramedia Pustaka Utama.

Saiman, L. (2014). Kewirausahaan: Teori, Praktik, dan Kasus-Kasus. Jakarta: Salemba Empat.

Sangadji, E. M., & Sopiah. (2013). Consumer Behavior: Perilaku Konsumen dan (2 ed.). Jakarta: Erlangga.

Schiffman, & Kanuk. (2009). Perilaku Konsumen. Jakarta: PT. Indeks Gramedia. Schiffman.

Sernovitz, A. (2012). Word of Mouth Marketing How Smart Companies Get People Talking. Austin: Greenleaf Book Group Press.

Sugiyono. (2012). Metedologi Penelitian Bisnis:Pendekatan Kuantitatif, Kualitatif dan R&D. Bandung: CV Alfabeta.

sugiyono. (2016). Metode Penelitian Manajemen. Bandung: Alfabeta.

Sujatmiko, E. (2014). Kamus IPS. Surakarta: Aksara Sinergi media.

Suryana. (2013). Ekonomi Keatif, Ekonomi Baru: Mengubah Ide dan Menciptakan Peluang. Jakarta: Salemba Empat.

Sutisna. (2002). Perilaku Konsumen & Komunikasi Pemasaran. Bandung: PT. Remaja Rosdakarya.

Swasta, B., & Irawan. (2008). Manajemen Pemasaran Modern. Yogyakarta: Liberty.

Tjiptono, F., & Chandra, G. (2012). Pemasaran Strategik. Yogyakarta: ANDI.

Umar, H. (2011). Riset Pemasaran dan Perilaku Konsumen. Jakarta: Gramedia.

# **Copyrights**

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (http://creativecommons.org/licenses/by/4.0/).