Technology-Based Digital Transformation in 4.0 Industrial Era

(Study on Small and Medium Enterprises in Sukaregang Garut)

R. Adjeng Mariana Febrianti¹, Rizky Ferari Octavian²

Abstract---Transformation towards digitalization is motivated by the growth of small and medium enterprises (SMEs) producing creative products. Nonetheless, if this growth is not supported by a proper strategy, the SMEs may go in bankruptcy. This research aims to gain and propose a model consisting of creativity, innovation, price, and publication. This research used a snowball sampling method with 150 respondents and utilized Structural Equation Modeling (SEM) for the analysis. The results of this research show that several indicators contributing to the creativity of leather products are art and technological touch. Innovation in creating a new product, process improvement, product development, and pricing strategy should consider the costs incurred in the production. Besides, the publication is highly required in any activity involving the customers. The 4.0 industrial revolution has motivated the SMEs to improve their business process, quality of raw materials, and human resources. This study is expected to contribute to the literature in economics and management, especially related to the creativity, innovation, pricing strategy, and publication of the SMEs.

Keywords---Leather industry, creativity, innovation, price, publication

I. Introduction

Indonesian people are creative, mainly when they use this creativity to run, develop, and differentiate their businesses to be unique and more powerful. The number of small and medium enterprises (SMEs) starting a new business is growing. The products produced by them are processed foods, clothing, paper products, furniture, metal products, and others. There also several SMEs which produce raw materials to be used by other industries across Indonesia. Some of the products are exported overseas. Thus, the market of Indonesian SMEs is broad.

Presently, many SMEs are aware that the market is wide open, but it is not always easy to enter this market because it requires creativity in several aspects. This condition clarifies that the SMEs have considered creativity and innovation as the essential factors in catching the opportunity and utilizing human resources and other resources. With all the limitations they have, Indonesian SMEs should be able to survive in the ever-changing environment.

The success of the SMEs is affected by several things, such as modern thought, vast knowledge in the global era which is full of political and business intrigues and unhealthy practices, forward-looking thought, adaptability, and open-minded of the business owners. Forward-looking is a requirement needed by the owners of SMEs to create new and unique products which are accepted by the market.

Kotler & Keller (2016) stated that creating a new and different thing, being open-minded to a new thing, and being not satisfied easily are the critical success factors in running a business, and these are all related to the competence of the

¹adjeng.mariana@widyatama.ac.id 2rzky.ferari@unla.ic.id

ISSN: 1475-7192

owners. However, the implementation of the new things still becomes the obstacle of the SMEs. One of the factors contributing to the success of the SMEs is entrepreneurial competencies, namely the creativity and innovation of SME owners, which may differentiate their businesses from others. Although the number of SMEs increases every year, the number of bankrupt SMEs also increases. This bankruptcy shows that there are many SMEs which could not survive in adapting to the changing demand of the market.

Sukaregang is an area in Garut regency whose people have a traditional thought implementing democratic economy and the businesses in this area use the local labors. In Sukaregang Leather Center, creativity is developed by creating a design of a leather bag, which is more modern and competitive in the market. This modern, colorful, and stylish leather bag is the combination of leather and other accessories.

In early 2000, several SMEs gathered in a community trying to develop their businesses in Sukaregang Leather Center. Creativity, innovation, and price have become the key success factors of the SMEs, so their products are still favorable in the mind of customers in Indonesia and neighbor countries.

Various classical obstacles both from the technical and non-technical sides are always felt by most of the craftsman in Sukaregang Leather Center. These obstacles are related to market access. The most crucial weaknesses are related to the funding aspect and organization or management aspect, leading to aspects of human resources. Also, a weakness in the engine appears, hampering the production process. Besides, the human resources of leather craftsmen have also a low level of education, and on average, they do not have adequate management and business skills. They only study management and business on their own.

Another obstacle that affects the growth of business in Sukaregang Leather Center is a similar supply of products, although some products sold are self-produced. Some craftsmen in Sukaregang Leather Center have an entrepreneurial spirit at a certain level, but without technical skills in the fields of management, production organization, and technology and information. This condition will lead to difficulties in interacting and competing with other businesses which have applied advanced management skills, namely digitalization that leads to industry 4.0. This aspect will determine the sustainability of the business.

Innovations in terms of raw materials, human resources, and other supporting materials are less developed. It cannot be denied that the innovations made are mostly related to the product, especially the design that imitates the imported products with several differentiations in the accessories. Pricing is not different between one craftsman and another, creating an issue because the leather craftsmen cannot determine the profit needed to be earned to cover the costs incurred. Likewise, the publications are not sufficient because presently, the craftsmen in Sukaregang Leather Center only adopt traditional sales and have not fully used online sales. So, the transformation towards digitalization has not been carried out maximally, especially in facing the prevailing 4.0 industrial revolution.

Based on the background outlined earlier, this study aims to examine the effect of creativity and innovation on publications through price determination. This study uses a survey approach to find out the direct impact of technology-based digitalization transformation in the industrial era 4.0

II. Literature review

Concept of creativity

The business world is so dynamic and changes dramatically that only the adaptable companies can survive and be sustainable (Mudiantono, Khamidah Nur, 2005, defined creativity as the result of thinking and the creation of ideas of someone or teamwork to realize a meaningful innovation. This notion is in line with Sri Porwani, (2016) stating that creativity can be acquired by utilizing time, energy, and the developing trend.

ISSN: 1475-7192

Intensive training can improve the skill and knowledge of employees. The dimensions of creativity consist of science, technology, and service, and these should be accompanied by communication or publication (Longenecker, Moore, Petty, 2003). The publication is a tool to boost creativity in acquiring information regarding the things which can be applied, including impression, image, new ideas, and others. Hurriyati (2008:57) defined publication as a communication and coordination tool to disseminate information regarding product price, so it may increase sales and result in benefits for both parties.

H1: Creativity significantly affects publication

Concept of innovation

According to Hurley & Hult (1998) in Prakosa & Ghozali (2005:189), innovation is a mechanism conducted by a company to adapt to its environment. Innovation may include the development process, creation of a new product, improvement of the existing product, or (Ernani Hadiyati, 2016). Besides, according to Wahyono (2002), innovation is defined as a mechanism of the company to adapt to its dynamic and changing environment. Innovation is unique as it may result in new potential value, and it can be stated as the combination of vision to create a new idea which is better both in the concept and implementation. The publication also plays a significant role in product improvement, especially in innovation. Hearley dan hult 1998 in Prakosa, Ghozali Imam, (2005)materials, machine, and other resources needed in production.

H2: Innovation significantly affects publication

Concept of price

Price is a monetary unit or other aspects (non-monetary) that contain certain utilities or uses to get a product, and the price has a major influence on consumers to purchase Akbar (2013) stated that discount and cheap and integrated product packages are needed in a transaction. Asshiddieqi, F. 2012 maintained that promotion is used to convince people to purchase a product at a determined price. According to Kottler & Keller (2016), the purposes of marketing, marketing mix strategy, and pricing method relate to the competitiveness of the product, discount, affordability, and product suitability. Meanwhile, publication measures the awareness, knowledge, and preference of customers to the sales at a specified period.

H3: Price significantly affects publication

Concept of publication

Wang, Y. dan Hui, F. (2012). defined publication as a communication and coordination tool to facilitate customers in making a decision and can also act as the evaluation tool. **Kotler** & Keller (2002: 658) stated that publication should be specific to reach the specific audience at a particular time. Enril, Comaeni Ferdinan dan Rini Nugraheni. 2013 stated that the publication has four dimensions. The first dimension is informing, which means to provide accurate information about segmenting, targeting, and positioning. The second dimension is persuading, i.e., to create demand for all product categories, and the third dimension is reminding, i.e., to remind consumers about the benefit of the product. The last dimension is adding value, which consists of innovation, quality improvement, and perception change.

III. Methods

This research uses the approach of management science, primarily marketing management science related to creativity, innovation, price, and publication of SMEs in Sukaregang Leather Center, Garut Regency. This research tries to test the

role of effective publication through creativity, innovation, and price. Descriptively, this research aims to acquire a description of creativity, innovation, price, and publication (Zinkmund, 2000).

Also, this research is verification research as it aims to explore the effect of certain variables through hypothesis testing based on the obtained data (Nana Sujana, 2004: 10). The Structural Equation Modeling (SME) was used by utilizing Lisrel 8.7 software. Structural Equation Modeling in a combination of confirmatory factor analysis and path analysis. Confirmatory factor analysis is used to evaluate the measurement model of each latent variable, while path analysis is used to test the effect of the exogenous latent variable on the endogenous latent variable.

The sample used in this research is 150 SMEs taken from a population of 200 SMEs. Each observed variable has different parameters. Creativity has three parameters, while innovation, price, and publication have three, four, and five parameters, respectively. The answer for each parameter is on the Likert scale, scoring one to five. The data processed in the analysis were only the complete data from each variable.

Validity and Reliability Tests

Before the data analysis, validity and reliability tests were performed to test the appropriateness of the measurement tool, namely the questionnaire. To perform a validity test, we used the correlation Product Moment where the valid question should have the value of ≥ 0.30 (Barker *et al.*, 2016;70).

To test the reliability, we used Alpha-Cronbach, and each question is determined to be valid if the value is more than 0.70 (Barker et al., 2016;70). The result of the validity test shows that all collected data are valid to measure each variable. So, further analysis could be performed. Besides, the coefficients of reliability of the four variables also have the values of more than 0.70. Thus the questionnaire is consistent enough to measure all the variables.

Descriptive Analysis

Descriptive analysis of the obtained data is used to enrich the discussion and portrayal of the variable's condition. According to Cooper & Schindler (2014:401), descriptive analysis can be done through the standard calculation methods such as the mean, the median, and the mode, or variability measurements such as range and standard deviation.

In this study, the mean and standard deviation were used to describe the condition of each variable. The mean and standard deviation of the respondent's answer values are useful to obtain an overall picture of how creativity, innovation, price, and product innovation of SMEs in Sukaregang Leather Center, Garut Regency.

Std. Variable Mean Dev. Max. Min. > Mean < Mean 0.58 77 73 Creativity 3.31 4.67 2.17 0.59 84 Innovation 3.33 4.60 2.00 66 Price 0.54 4.50 88 62 3.41 2.33 Publication 3.26 0.50 4.25 2.25 70 80

Table 1. Descriptive statistics

Creativity variable of the SMEs in Sukaregang Leather Center area of Garut was measured using three indicators and operationalized into six statements. Based on the responses from 150 respondents, it was found that the average creativity value of the respondents was 3.31 (closer to the value of 3). Thus, the creativity possessed by most SMEs in Sukaregang

Leather Center was quite high. Besides, the number of SMEs with a value above the mean is slightly more than the number of SMEs with a value below the mean.

Innovation variable of the SMEs in Sukaregang Leather Center area of Garut was measured using three indicators and operationalized into five statements. Based on the responses from 150 respondents, it was found that the average innovation value of the respondents was 3.33 (closer to the value of 3). Therefore, the innovation level conducted by most SMEs in Sukaregang Leather Center was quite good. Besides, the number of SMEs with a value above the mean is more than the number of SMEs with a value below the mean.

Price variable of the SMEs in Sukaregang Leather Center area of Garut was measured using four indicators and operationalized into six statements. Based on the responses from 150 respondents, it was found that the average value of the price variable of the respondents was 3.41 (closer to the value of 3). Hence, the price set by most SMEs in Sukaregang Leather Center was quite attractive. Besides, the number of SMEs with a value above the mean is more than the number of SMEs with a value below the mean.

Publication variable of the SMEs in Sukaregang Leather Center area of Garut was measured using five dimensions and operationalized into eight statements. Based on the responses from 150 respondents, it was found that the average publication value of the respondents was 3.26 (closer to the value of 3). Hence, the publication conducted by most SMEs in Sukaregang Leather Center was decent. Also, the number of SMEs with a value above the mean is less than the number of SMEs with a value below the mean.

Hypothesis Testing

Subsequently, we tested the effect of creativity (X1), innovation (X2), and pricing (X3) on product publication (Y) by conducting quantitative analysis using structural equation modeling. In structural equation modeling, there are two types of models formed, namely, measurement model and structural model. This measurement model explains the proportion of variance in each manifest variable (indicator), which can be explained through the latent variables.

Goodness of Fit Model

The goodness of fit model was performed to find out whether the model obtained is correct in describing the relationship of the studied variables. So, this model can be categorized into a good or bad model Joseph, Hair *et al.*, (2014:576). The goodness of fit test in structural equation modeling can be seen from several model compatibility testing criteria as presented in the following table.

Measurement of Goodness of Fit	Estimation value	Note
Chi-Square	123.07 (p-value 0.003)	Not fit
RMSEA	0.057*	Fit
GFI	0.901*	Fit
SRMR	0.059*	Fit

Table 2. Results of Goodness of Fit Model

From the test result of the goodness of fit, it is shown that χ^2 (chi-square) is 123.07 with a p-value of 0.005. According to Joseph, Hair et al., (2014;577), in structural equation modeling, the small value of p-value (smaller than 0.05) is unwanted. Table 2 shows that p-value is smaller than 0.05; thus χ^2 is significant. Thus, overall, the model in this research

^{*}has a good criteria

does not fulfill sufficient criteria. Nevertheless, according to Joseph, Hair et al., (2014;578), since it is difficult to get the p-value of more than 0.05 in the chi-square, there should be another measurement model of the goodness of fit.

Another measurement which can be used is Root Mean Square Error of Approximation (RMSEA). The accepted value of RMSEA is debatable, but according to Joseph Hair et al., (2014;579), if the value of RMSEA is lower than 0.08, then the model is acceptable. Table 2 shows that the value of RMSEA is 0.057, which is lower than 0.08. Thus, if RMSEA is used, the model in this research can be said as a good model. Besides, if the value of the Goodness of Fit Index (GFI) of 0.901 is used, the model in this research can also be said as a good model. Finally, if we look at the value of standardized root mean residual (SRMR) of 0.059, the model in this research can be said as a good model as the value of SRMR is less than 0.08. Hence, from all these indicators, it can be concluded that the estimation model in this research is acceptable or in line with the theoretical model.

Evaluation of Measurement Models

The measurement model is a model connecting the latent variable with the manifest variable. Measurement model allows us to know which indicator is more dominant in reflecting the latent variable. According to Joseph Hair *et al.*, (2014;605), if the manifest variable has the *factor loading* value lower than 0.50, this manifest variable should be omitted from the model. In this research, there are four latent variables with 15 manifest variables. The latent variable of creativity has three manifest variables, and so the latent variable of innovation does. Meanwhile, the latent variable of price has four manifest variables, and the latent variable of publication has five latent variables.

The test of goodness of fit concludes that the model in this study is acceptable so it can be used to test the research hypotheses. By using robust maximum likelihood, we obtained the path diagram of the full model portraying the effect of creativity (X_1) , innovation (X_2) , and price (X_3) on product publication (Y) as shown in figure 1.

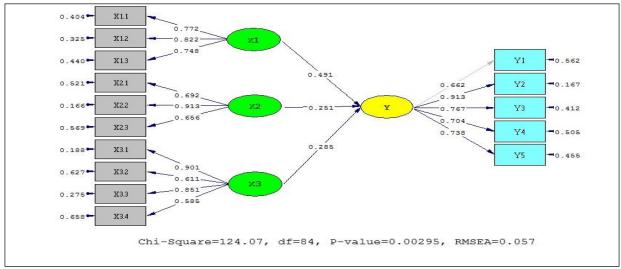


Figure 1. Standardization coefficient of the full model in SEM

The loading factor in figure 1 shows that at the latent variable of creativity (X_1) , the indicator $X_{1.2}$ (technology) is the strongest in reflecting the latent variable of creativity, followed by indicator $X_{1.1}$ (science). Conversely, indicator $X_{1.3}$ (service) is the weakest in reflecting the latent variable of creativity.

In the latent variable of innovation (X_2) , indicator $X_{2,2}$ (material) is the strongest in reflecting innovation, followed by indicator $X_{2,1}$ (main power). On the contrary, indicator $X_{2,3}$ (machine) is the weakest in reflecting the latent variable of innovation.

In the latent variable of the price (X_3) , indicator $X_{3.1}$ (competitiveness) is the strongest in reflecting the latent variable of price, followed by indicator $X_{3.3}$ (affordability). On the contrary, indicator $X_{3.4}$ (suitability with the product) is the weakest in reflecting the latent variable of price.

Finally, in the latent variable of product publication, the Y_2 (persuading) is the strongest in reflecting the latent variable of product publication, while Y_1 (informing) is the weakest. Subsequently, to know whether the indicators used to measure creativity and product publication have the high degree of fitness, we calculated construct reliability and variance extracted of each indicator of the latent variable as shown in table 3.

Table 3. Construct Reliability (CR) and Average Variance Extracted (AVE) of each latent variable

Latent Variable	Manifest Variable	Loading Factor	CR	AVE
Creativity	$X_{1.1}$	0.772	0.824	0.610
	$X_{1.2}$	0.822		
	$X_{1.3}$	0.748		
Innovation	$X_{2.1}$	0.692	0.803	0.581
	$X_{2.2}$	0.913		
	$X_{2.3}$	0.656		
Price	X _{3.1}	0.901	0.833	0.563
	$X_{3.2}$	0.611		
	$X_{3.3}$	0.851		
	$X_{3.4}$	0.585		
Publication	Y ₁	0.662	0.872	0.580
	Y_2	0.913		
	Y_3	0.767		
	Y_4	0.704		
	Y_5	0.738		

According to Joseph, Hair et al., (2014;605), composite reliability is considered sufficient if its value is more than 0.70 and average variance extracted (AVE) more than 0.50. The latent variable of creativity has the variance extracted value of 0.610, meaning that 61.0% information available in each manifest variable can averagely be represented by the latent variable of creativity. Besides, the construct reliability of latent variable of creativity is 0.824, higher than the recommended value of 0.70. Subsequently, the latent variable of innovation has the variance extracted value of 0.581, which means that 58.1% information available in each manifest variable can be averagely represented by the latent variable of innovation. Also, the construct reliability value of the latent variable of innovation (0.803) is still higher than the recommended value of 0.70.

The latent variable of price has the variance extracted value of 0.563, meaning that 56.3% information available in each manifest variable can be averagely represented by the latent variable of price. Besides, the construct reliability of latent variable of the price is 0.833, higher than the recommended value of 0.70. Finally, the latent variable of product publication has the variance extracted value of 0.580, which means that 58.0% information available in each manifest

ISSN: 1475-7192

variable can be averagely represented by the latent variable of product publication. Also, the construct reliability value of the latent variable of product publication (0.872) is still higher than the recommended value of 0.70.

Evaluation of Structural Model

After measuring the latent variable, in this subsection, we portray the structural model exploring the effect of an exogenous latent variable on the endogenous latent variable. Based on the calculation results, the structural equation to be tested is shown in table 4 as follows:

Table 4. Structural equation of the effect of creativity, innovation, and price on publication

Endogenous	Exogenous Constructs			D savous
Constructs	Creativity (X ₁)	Innovation (X ₂)	Price (X ₃)	R-square
Publication (Y)	0.491	0.251	0.285	0.612
	(5.665)	(3.034)	(4.025)	

Note: Number in brackets are the values of t-test statistics

The value of R-square shows the following results:

Simultaneously, creativity, innovation, and price affect product publication of SMEs in Sukaregang Leather Center by 61.2%. While the rest (38.8%) of product publication is affected by other factors other than creativity, innovation, and price. Of the three *exogenous variables*, creativity has the largest effect on product publication, while innovation has the smallest effect. To test whether creativity, innovation, and price affect product publication partially, we tested the hypothesis testing.

Effect of creativity

 $H_0: \gamma_{1.1} = 0$ Creativity does not affect product publication of SMEs in Sukaregang Leather Center, Garut

Ha: $\gamma_{1,1} \neq 0$ Creativity affects product publication of SMEs in Sukaregang Leather Center, Garut

Table 4 shows that the value of t_{statistic} of creativity variable (5.665) is larger than the value of t_{critical} (1.96). Hence, at the alpha of 5%, Ho is rejected, and Ha is accepted. Based on this test, it can be said that creativity affects product publication of SMEs in Sukaregang Leather Center, Garut. Thus, it can be concluded empirically that the higher the creativity is, the better the product publication becomes.

Effect of Innovation

 $H_0: \gamma_{1.2} = 0$ Innovation does not affect product publication of SMEs in Sukaregang Leather Center, Garut

Ha: $\gamma_{1,2} \neq 0$ Innovation affects product publication of SMEs in Sukaregang Leather Center, Garut

Table 4 shows that the value of t_{statistic} of innovation variable (3.034) is larger than the value of t_{critical} (1.96). Hence, at the alpha of 5%, Ho is rejected, and Ha is accepted. Based on this test, it can be said that innovation affects product

ISSN: 1475-7192

publication of SMEs in Sukaregang Leather Center, Garut. Thus, it can be concluded empirically that the better the innovation is, the better the product publication will be.

Effect of price

 $H_0: \gamma_{1,3} = 0$ Price does not affect product publication of SMEs in Sukaregang Leather Center, Garut

Ha: $\gamma_{1.3} \neq 0$ Price affects product publication of SMEs in Sukaregang Leather Center, Garut

Table 4 shows that the value of t_{statistic} of price variable (4.025) is larger than the value of t_{critical} (1.96). Hence, at the alpha of 5%, Ho is rejected, and Ha is accepted. Based on this test, it can be said that price affects product publication of SMEs in Sukaregang Leather Center, Garut. Therefore, it can be concluded empirically that the better the pricing strategy, the better the product publication will be.

IV. CONCLUSION AND SUGGESTIONS

Conclusion

Currently, businesses shift toward digitalization welcoming the 4.0 industrial revolution. Unfortunately, this revolution is maximized only by large-scale companies. The small medium enterprises (SMEs) such as in Sukaregang Leather Center Garut have not fully utilized technology because their customers, instead of by shopping online, are likely to be more satisfied to see the products directly. The results of this research show that creativity, especially from the dimension of science, affects the publication of SMEs in Sukaregang Leather Center Garut. The results of this empirical research show that technological creativity of the SMEs is still low, although it has shown its role in increasing publication of the SMEs. The creation of product design still uses an old pattern, resulting in insignificant new ideas in product development and services.

Pricing strategy of online business needs to be adjusted to the operational expenses, raw materials, miscellaneous expenses, labor expenses, promotion expense, and others. Also, the pricing needs to consider the procurement of technology for facilitating the business in the 4.0 industrial era. The results of this study show that price, seen from the dimension of competitiveness, affects product publication of the SMEs in Sukarengang. Thus, appropriate pricing can increase product publication of the SMEs. One of the weaknesses that needs to be improved is regarding the suitability of the product.

Innovation is crucial in running a sustainable business, and it determines future success. In this 4.0 industrial revolution, business needs to maximize the online mechanism. The test results in this research show that innovation in the aspect of raw materials significantly affects product publication of SMEs in Sukaregang Leather Center. This research provides empirical evidence that innovation can increase product publication of SMEs. Nonetheless, we found a weakness regarding the machine/tools of the SMEs, making their customers less satisfied.

Suggestions

Quality of human resources of the SMEs in Sukaregang Leather Center depends on their creativity, so there should be an improvement in idea discovery for creating more up-to-date products. In this case, not only service quality is required, but also an appropriate education is important for creating superior online-based products.

The SMEs need to provide clear information about the price of their products because it might be the primary consideration of customers before purchasing. Also, it is essential for the SMEs in Sukaregang Leather Center to keep using the current raw materials or not to change them with the lower quality ones.

The SMEs should innovate in terms of the production process, for example, replacing the old machines and tools with the more advanced ones, and using more equipment to improve production.

REFERENCES

- [1] Akbar, Kurnia (2013), Analisis Pengaruh Harga, Brand Image dan Atribut Produk Terhadap Keputusan Pembelian Handphone atau Smartphone Samsung jenis Android, Skripsi, Semarang, Universitas Dipennogoro
- [2] Alaeddin, O., Rana, A., Zainudin, Z., & Kamarudin, F. (2018). From physical to digital: investigating consumer behaviour of switching to mobile wallet. *Polish Journal of Management Studies*, 17 (2), 18-30.
- [3] Asshiddieqi, F. 2012. Analisis Pengaruh Harga, Desain Produk, Dan Citra Merek Terhadap Keputusan Pembelian (Studi Kasus Pada Produk Crooz Di Distro Ultraa Store Semarang). Skripsi. Fakultas Eknomika Dan Bisnis
- [4] Baker, William & Sinkula, James 1999, "The Sinergi Effect of Market Orientation and Learning Orientation on Organizational Performance" *Journal of The Marketing Science*, vol 27, No.,4
- [5] Cooper, D., R, & Schindler, P, S (2006) Business Research Methods 9th ed), International edition, Mc Graw Hill.
- [6] Ernani, Hadiyati (2012) "Kreativitas dan Inovasi berpengaruh terhadap Pemasaran kewirausahaan pada Usaha Kecil" Kurnal Inovasi dan Kewirausahaan, Vol I No. 3 September 2012, hal 135 151
- [7] Enril, Cormaeni Ferdinand an Rini Nugraheni (2013) Analisis Pengaruh Persepsi Harga, Persepsi Kualitas Produk dan Promosi terhadap pembelian Sepeda Motor Suzuki (Studi pada pembeli pengguna Sepeda Motor Suzuki di kota Solo) Journal of Management Vol 2 no. 2 hal. 1 12
- [8] Hadiyati, Ernani 2011, "Kreativitas dan Inovasi berpengaruh terhadap Kewirausahaan Usaha Kecil" Jurnal Universitas Malang tersedia di http://download.portalgaruda.org// article.php?article=7970&val=562 , diunduh pada 10 April 2016
- [9] Hearley & Hult dalam Prakosa & bagas dan Ghozalo Imam, 2005, "Pengaruh Orientasi Pasar, Inovasi dan Orientasi Pembelajaran terhadap Kinerja Perusahaan untuk mencapai Keuanggulan Bersaing (Studi Empiris pada Industri Manufactur di Semarang), Jurnal Ekonomi Bisnis, Vol. 6 No. 2 hal 181 198
- [10] Joseph F. Hair, Jr., William C. Black, Barry J.Babin, Rolph E. Anderson, Ronald L.Tatham, 2006. *Multivariate Data Analysis*. (sixth edition), Pearson Prentice Hall Education International.
- [11] Joseph F., Hair Jr., William C. Black. Barry J. Babin. Rolp E. Anderson, Ronald L. Tatham, 2006, Multivariate Data Anakysis (sixth edition), Pearson Prentise Hall Education International.
- [12] Kaplan, R.M. and Saccuzo, D.P. 2005. Psychological Testing, Principles, Aplicationsans and Issue (6thed) Thomson Wadsworth, Belmont USA
- [13] Kotler & Keller (2016), "A Framework for Marketing Management", Prentise Hall International Inc: New Jersey.
- [14] Lengenecker, Moore, Patty (2003), "Small Business Management" 12th edition, South Westrn Colledge Publishing
- [15] Muslikh (2014), " Upaya Mengembangkan Kreativitas Untuk Meningkatkan Daya Saing Dan Kinerja Bisnis UMKM, Jurnal Manajemen Bisnis, 1 (2).
- [16] Nana Sujana, (2004), "Tuntutan Penyusunan Karya Ilmiah (Makalah, Skripsi, Tesis, dan Disertasi) Bandung: Sinar Batu Algresindo
- [17] Sri Powani, 2016 " Kreativitas dan Inovasi Wirausaha terhadap Kualitas Produk Big Art Project Palembang. "Jurnal Adminika Vol 2, No 2, Juli Desember 2016 ISSN 2442 3343
- [18] Thaker, H. M.T., Khaliq, A., Mand, A. A., Hussain, H. I., Thaker, M. M. T. and Pitchay, A. A. (2020), Exploring the drivers of social media marketing in Malaysian Islamic banks: An analysis via smart PLS approach, *Journal of Islamic Marketing*, 13 (2), 281-302. https://doi.org/10.1108/JIMA-05-2019-0095
- [19] Wahyono (2012, "Orientasi Pasar dan INovasi: "Pengaruhnya terhadap Kinerja Pemasaran (Studi kasus pada Industri Meubeul di Kabupaten Jepara)". Jurnal Sains Pemasaran Indonesia Vol. 1 No. 1 Hal:23 40
- [20] Wang, Y dan Hut, F (2012) Customer Relationship Management Capabilities Measurement Antecedent and Consequences, Management Dicision, 50 (1)
- [21] Zinkmund, William G, (2000) "Business Research Method". 6th editionsNew Yirk, The Dryden