



DOI: <https://doi.org/10.38035/gijtm.v3i3>  
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## Developing a Model Scenario Plan for West Java Champion MSMEs

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**Abstract:** This research aims to design a model to strengthen the competitiveness of Champion MSMEs in West Java through the integration of digital marketing and customer relationship management (CRM) with the Soft Systems Methodology (SSM) approach and planning scenarios. The method used is a mixed method with SEM-PLS analysis, literature studies, interviews, FGDs, and scenario design involving 150 MSME actors in the food and beverage sector. The results of the study show that digital marketing and CRM have a significant effect on customer satisfaction, engagement, and loyalty which has a positive impact on the performance of MSMEs. However, the influence of digital marketing on performance becomes insignificant when mediated by customer engagement and loyalty, while CRM still has an effect both directly and indirectly. Four scenarios for strengthening MSMEs are prepared: (1) Digital – acceleration of digitalization and integrated CRM, (2) Gradual adoption according to readiness, (3) Lagging focusing on literacy and digital infrastructure, and (4) Adaptive and Innovative adaptation strategies to market dynamics. The novelty of this research lies in an integrative and participatory scenario-based development model, with practical guidance that is relevant for MSMEs in West Java

**Keyword:** Digital Marketing, Customer Relationship Management, Customer Satisfaction, Customer Engagement, Customer Loyalty, MSME Performance, Soft Systems Methodology, Planning Scenarios

## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a central role in the Indonesian economy, contributing to the Gross Domestic Product (GDP) reaching 61% and absorbing more than 97% of the workforce (Kadin, 2024). In West Java Province, the number of MSMEs continues to increase, reaching more than 6.2 million units in 2023 (BPS West Java, 2023). However, in the midst of the pace of national digital transformation, most MSMEs still face major challenges in utilizing digital technology optimally. Data from the 2023 Champion MSME Program shows that 75.3% of MSMEs are still at the basic to medium level of digitalization, namely only using social media or marketplaces without an integrated customer

management system. In fact, digital marketing and customer relationship management (CRM) have been proven in various studies to increase customer satisfaction, engagement, and loyalty which has a direct impact on improving business performance (Mohammad et al., 2022; Dewnarain et al., 2019).

**Tabel 1. The Digitization Level of MSMEs Champion**

Digitalization Rate	Criterion	Jumlah UMKM	Percentage
Level 1 – Dasar	Only use social media (WhatsApp, Instagram, Facebook) to promote products.	193	38,5%
Level 2 – Menengah	Have used marketplace/e-commerce platforms (Tokopedia, Shopee, Bukalapak) for sales.	184	38,8%
Level 3 – Advanced	Using digital payments (QRIS), CRM systems, or marketing analytics.	123	24,7%
TOTAL		500	100%

Source: UMKM Juara in 2023

This research is based on the Theory of Planned Behavior (Ajzen, 1991), which explains that the adoption of business behavior such as digitalization is influenced by attitudes, subjective norms, and perceptions of control. Previous studies (Tariq et al., 2022; Charoensukmongkol & Sasatanun, 2017) supports the importance of digital marketing and CRM integration in strengthening business performance, especially through increased customer interaction and engagement. However, most of the research focuses on large companies and has not touched the context of MSMEs, especially at the local level such as in West Java. In addition, there is still little research that examines the mediating role of customer satisfaction, customer engagement, and customer loyalty variables in the relationship between digital marketing and CRM on the performance of MSMEs. Research also rarely uses systemic approaches such as Soft Systems Methodology (SSM) to design contextual and sustainable reinforcement models.

Based on this view, this study aims to: (1) analyze the influence of digital marketing and CRM on customer satisfaction, engagement, and loyalty; (2) examining the direct and indirect influence on the performance of Champion MSMEs in West Java; and (3) designing SSM-based scenario models that are able to answer real MSME challenges in the digital era. This goal raises a key question: How can a digital marketing and CRM integration strategy, mediated by customer satisfaction, engagement, and loyalty, improve the performance and competitiveness of Juara MSMEs in West Java? This question is the focus of discussion in the article and will be answered systematically in the conclusion.

The novelty of this research lies in the development model of Juara MSMEs which is participatory, contextual, and adaptive through the application of SSM. This model is not only conceptualized, but also presents an implementive scenario that can be used as a reference for policies and strategies for the development of MSMEs at the regional level. Thus, this research contributes to the development of MSME strategy management science based on an applicable system and digital technology approach. This article is systematically compiled: the following sections present a review of the literature and development hypotheses, followed by methodology, findings and discussion, and conclude with policy conclusions and implications. The objective contains the question of the article that must be explained in the discussion and answered in the conclusion.

## METHOD

This study uses a mixed method approach or mixed method that combines quantitative and qualitative approaches in an integrative manner. This approach was chosen to answer the complexity of the problems of Champion MSMEs in West Java more comprehensively, both in terms of the relationship between variables and in terms of systemic and contextual aspects. Quantitatively, this study is explanatory with the aim of examining the direct and indirect influence between digital marketing, customer relationship management (CRM), customer satisfaction, customer engagement, customer loyalty, and MSME performance. Meanwhile, qualitatively, the approach used is exploratory, especially in designing scenario models through the Soft Systems Methodology (SSM) stage.

The population in this study is all participants of the Champion MSME Program in West Java Province which totals 500 business actors in the food and beverage sector. The sample used was 150 respondents who were selected using the purposive sampling technique, with the following criteria: (1) active in the Champion MSME program for at least one year, (2) have utilized digital media in their business activities, and (3) willing to participate in the research process. The food and beverage sector was chosen because it is the dominant sub-sector in the structure of West Java MSMEs and has great opportunities for accelerating digitalization.

This research was carried out during the period from January to May 2025 and is located in several cities/regencies in West Java that are centers for the development of Champion MSMEs, such as Bandung, Bogor, Tasikmalaya, and Cirebon. Quantitative data was collected using a 5-point Likert scale-based questionnaire, which included digital marketing variables, CRM, customer satisfaction, engagement, loyalty, and MSME performance. This instrument was developed based on indicators that have been validated from previous studies and was tested for validity and reliability through outer loading, AVE, and Composite Reliability. Quantitative analysis was carried out with the help of SmartPLS 4 software using the Structural Equation Modeling - Partial Least Squares (SEM-PLS) technique.

Meanwhile, qualitative data was collected through in-depth interviews, focus group discussions (FGDs), and field observations. The SSM approach is carried out to explore the root of the problem and design systemic policy solutions. The stages of SSM include: (1) depiction of the rich picture of unstructured situations, (2) identification of actors and systems through CATWOE, (3) formulation of the root definition, (4) development of conceptualization models, (5) analysis with real situations, and (6) preparation of action plans for MSME strengthening scenarios. Qualitative data are explained thematically using an inductive approach.

To ensure the credibility and validity of the results, data triangulation was carried out between the results of questionnaires, interviews, and FGDs. The research ethics procedure is carried out by ensuring that each participant has given informed consent and maintains the confidentiality of the data.

This mixed method approach is expected to be able to provide results that are not only statistically valid, but also applicable and relevant to the real dynamics of MSME development in the region.

## RESULT AND DISCUSSION

This study aims to analyze the contribution of digital marketing and customer relationship management (CRM) to the performance of MSMEs, taking into account three main mediating variables: customer satisfaction, customer engagement, and customer loyalty. The approach used is reflective, where indicators are considered to be representations of latent constructs that cannot be directly measured. For example, customer satisfaction is reflected through customers' perception of the shopping experience, service, and quality of communication.

To test the relationships between these constructs simultaneously, the Structural Equation Modeling - Partial Least Squares (SEM-PLS) method was used with the help of SmartPLS 3.0 software. The evaluation model is carried out through two main stages: first, the evaluation of the external model to test the validity and reliability indicators; Second, the evaluation of the inner model to analyze the strength and direction of the relationship between latent constructs, including significance and mediation tests.

The results of field observations and FGDs in the Champion MSME Program strengthen the design of this model. The digital marketing and CRM practices implemented by MSMEs, although not fully structured, have reflected reflective indicator elements. MSMEs actively utilize social media for promotion, manually record customers, and measure success through customer feedback and repurchases all of which describe digital marketing indicators, CRM, and customer satisfaction, engagement, and loyalty.

The results of this observation also help identify the strengths and challenges faced by MSMEs, especially in maximizing the potential of digital marketing and CRM to increase customer satisfaction and loyalty, as well as achieve sustainable business performance.

**Table 2. Observation Results**

No.	Variabel	Observed Indicators	Result	Resource Person/ Informant
1	Digital Marketing	Activeness of posting promotional content	MSMEs actively post promotional content 3–4 times a week, especially on Instagram and TikTok	MSME Actors, Champion MSME Managers
		Website design and navigation quality	Some MSMEs do not have a website; that has a simple appearance and is not optimal for e-commerce	Local Economic Observers, MSME Actors
		Responses to customer comments	Response is fairly fast, but limited to business hours	MSME Actors
		Clarity of price & promo information	It's informative enough, but it's often inconsistent across platforms	Cooperatives and SMEs Office
2	CRM	Customer database (manual/digital)	The majority of MSMEs store customer data manually in books or Excel	Champion MSME Managers
		Frequency of communication with customers	Routinely done, especially through WhatsApp and Instagram DM	MSME Actors
		Customer retention program	Some MSMEs have simple loyalty programs such as discounts & vouchers	Cooperatives and SMEs Office
3	Customer Satisfaction	Customer expressions/behaviors	Customers look satisfied when transacting directly; lots of smiles and enthusiasm	MSME Actors
		Frequency of complaints	Complaints are rare, but usually about the delivery or the product not matching the picture	MSME Actors
		Alignment of service with expectations	Generally suitable, although still lacking in after-sales service	Local Economic Observer

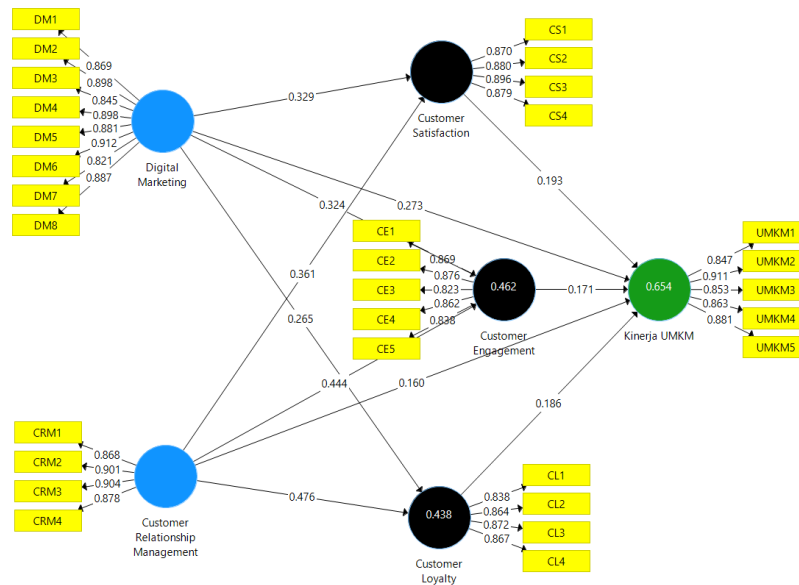
4	Customer Engagement	Involvement in online events/interactions	Several MSMEs routinely hold giveaways and live selling	Champion MSME Managers
		Customer participation (comments, likes)	High when there are promos or special events	MSME Actors
		Interaction between customers	Still limited, a strong digital community has not yet been formed	Local Economic Observer
5	Customer Loyalty	Frequency of repeat visits	Customers tend to come back to buy, especially local customers	MSME Actors
		Tendency to try new products	Interested in bundling discounts or promotions	Cooperatives and SMEs Office
		Customer recommendations/testimonials	Testimonials have begun to appear on social media	MSME Actors, Champion MSME Managers
6	MSME Performance	Changes in the number of employees	There is an increase in freelance labor as demand increases	Champion MSME Managers
		Sales activity	Fluctuating, but showing an upward trend after training	MSME Actors
		New marketing strategies	Many MSMEs are starting to learn paid advertising and endorsement collaborations	Cooperatives and SMEs Office

Overall, this table illustrates how Juara MSMEs are currently in a digital transition phase, which requires continuous mentoring, needs-based training, and policies that are able to bridge beyond digital and managerial capacity.

**Table 3. Results of the Discussion Group Forum**

No.	Discussion Topics	Discussion Results	Resource Person/Informant
1	Challenges in digital marketing	Lack of digital human resources and understanding of social media algorithms are the main obstacles	MSME Actors, Local Economic Observers
2	CRM Effectiveness	CRM is considered important but not structured; still done informally	Champion MSME Manager, Cooperative Office
3	Satisfaction & loyalty factor	Quality products, fast service, and ease of access are the main keys	Cooperative Offices, MSME Actors
4	Customer engagement strategy	Live streaming, limited discounts, and giveaways are considered effective in attracting engagement	MSME Actors
5	Innovation for competitiveness	Packaging innovation, payment digitalization, and product diversification are indispensable	Local Economic Observer, Program Manager
6	Policy recommendations	Advanced digital training, equipment assistance, and online marketplace access are required	Cooperatives and SMEs Office, Academics

In this study, the hypothesis test used the *Partial Least Square (PLS)* analysis technique with the smartPLS 3.0 program. The following is the proposed PLS program model scheme:



The evaluation of the outer model in this study results that each latent variable is reflected by a number of valid and reliable indicators. Digital Marketing variables are measured through 8 indicators, Customer Relationship Management (CRM) as many as 4 indicators, Customer Satisfaction as many as 4 indicators, Customer Engagement as many as 5 indicators, Customer Loyalty as many as 4 indicators, and MSME Performance as many as 5 indicators. All of these indicators are positioned as a reflection of latent constructs in a reflective approach.

Validity and reliability are tested as an important part of the test instrument. Validity refers to the extent to which a measuring tool actually measures what it is supposed to measure, based on empirical evidence and theoretical logic. Meanwhile, reliability shows the consistency of measurement results if carried out repeatedly under the same conditions.

One of the main tests in the evaluation of the outer model is convergent validity, that is, the extent to which the indicators of a construct have a high correlation with the construct it represents. Converged standardized loading factor, which shows the strength of correlation between the indicator and the latent variable. In this study, all indicators were declared valid because they had a loading factor value greater than 0.70, in accordance with the recommended statistical criteria.

**Table 4. Evaluation of Measurement Models (Outer Model)**

Construction	Number of Indicators	$\sqrt{\text{AVE}}$ (Fornell-Larcker)	Highest Correlation with Other Constructs	Validity of Cross-Loading	Cronbach's Alpha	Composite Reliability	Conclusion
Customer Engagement (CE)	5	0,854	0.697 (with CL)	✓ Ya	0,907	0,931	Valid and Reliable
Customer Loyalty (CL)	4	0,860	0.697 (with CE)	✓ Ya	0,883	0,919	Valid and Reliable
Customer Relationship Management (CRM)	4	0,888	0.641 (with MSMEs)	✓ Ya	0,911	0,937	Valid and Reliable



Customer Satisfaction (CS)	4	0,881	0.680 (with CE)	✓ Ya	0,904	0,933	Valid and Reliable
Digital Marketing (DM)	8	0,877	0.662 (with MSMEs)	✓ Ya	0,957	0,964	Valid and Reliable
MSME Performance	5	0,871	0.688 (with CE)	✓ Ya	0,921	0,940	Valid and Reliable

Source: SmartPLS3 Processed Results Data, 2024

All constructs have an  $\sqrt{AVE}$  (Fornell-Larcker) value greater than the highest correlation of discriminant validity met. In addition, the results of the cross-loading test showed that all indicators had the highest load against their own constructs, thus meeting the validity requirements of the indicators. In terms of reliability, all constructs have Cronbach's Alpha and Composite Reliability above 0.7, which indicates that they are declared valid and re, and are feasible for use in structural model analysis.

After passing the outer model test, the inner model evaluation is carried out through  $R^2$ ,  $f^2$ ,  $Q^2$ , and goodness of fit tests.

**Table 5. Hypothesis Testing Statistical Path Test**

	<i>Original Sample (O)</i>	<i>T Statistics ( O/STDEV )</i>	<i>P Values</i>
<i>Customer Engagement -&gt; MSME Performance</i>	0,171	2,260	<b>0,024</b>
<i>Customer Loyalty -&gt; MSME Performance</i>	0,186	2,213	<b>0,027</b>
<i>Customer Relationship Management -&gt; Customer Engagement</i>	0,444	6,155	<b>0,000</b>
<i>Customer Relationship Management -&gt; Customer Loyalty</i>	0,476	5,773	<b>0,000</b>
<i>Customer Relationship Management -&gt; Customer Satisfaction</i>	0,361	4,099	<b>0,000</b>
<i>Customer Relationship Management - MSME Performance &gt;</i>	0,160	2,081	<b>0,038</b>
<i>Customer Satisfaction-&gt; MSME Performance</i>	0,193	2,491	<b>0,013</b>
<i>Digital Marketing -&gt; Customer Engagement</i>	0,324	3,238	<b>0,001</b>
<i>Digital Marketing -&gt; Customer Loyalty</i>	0,265	3,359	<b>0,001</b>
<i>Digital Marketing -&gt; Customer Satisfaction</i>	0,329	3,895	<b>0,000</b>
<i>Digital Marketing -&gt; MSME Performance</i>	0,273	3,826	<b>0,000</b>

Source: SmartPLS3 Processed Results Data, 2024

The results show that MSME Performance has the highest  $R^2$  (65.4%), followed by Customer Engagement (46.2%), Loyalty (43.8%), and Satisfaction (37.2%). However the  $f^2$  value is mostly  $< 0.15$ , indicating a small structural influence. The  $Q^2$  test showed that all endogenous variables had positive values, with the highest MSME performance ( $Q^2 = 0.481$ ), indicating that the model had a good prediction. The GoF value of 0.605 and SRMR of 0.062 reinforce that this model is fit. On the direct hypothesis test, the entire relationship proved to be significant. Digital marketing and CRM have a direct effect on the engagement, loyalty, satisfaction, and performance of MSMEs. All three mediation variables have also been shown to affect performance. However, only CRM mediation  $\rightarrow$  significant Engagement/Loyalty/Satisfaction  $\rightarrow$  Performance. The mediation path of Digital Marketing is insignificant, showing that its influence is stronger directly. These findings suggest that digital MSME strategies need to interact with customer service and experience to have a long-term impact on performance.

This study presents findings and discussion of the results of data collection and analysis carried out both quantitatively and qualitatively. Based on quantitative analysis using the Structural Equation Modeling–Partial Least Squares (SEM–PLS) method, it was found that the variables of Digital Marketing (DM) and Customer Relationship Management (CRM) had a significant effect on Customer Satisfaction (CS), Customer Engagement (CE), and Customer Loyalty (CL). These results show that the better the implementation of DM and CRM, the higher the customer satisfaction, engagement, and loyalty to Juara MSMEs. However, when these variables are tested directly on the performance of MSMEs, the direct influence of Digital Marketing becomes insignificant, except for CRM which still has a strong direct influence. This shows that customer outcomes, especially loyalty, play an important role as a mediator in improving the performance of MSMEs.

Other findings also show that indirect influences through mediation channels range from satisfaction to engagement to customer loyalty more significantly than direct channels. Thus, an approach strategy that focuses more on improving customer experience and relationships has proven to be more effective in driving MSME business results. On the other hand, the qualitative results from interviews and Focus Group Discussions (FGD) revealed that many MSMEs are still in the digital transition phase. Challenges such as low technology literacy, lack of understanding of social media algorithms, and limitations in customer data management are the main challenges in the optimal implementation of DM and CRM. However, MSME actors show high enthusiasm for digitalization and show a spirit of innovation.

These findings are the basis for the design of the model concept based on the Soft Systems Methodology (SSM) approach proposed in this study. This model not only explains the relationship between statistically significant variables, but also considers the social and institutional factors that MSMEs face in their implementation. By integrating quantitative and qualitative results, overall picture of the actual condition of Champion MSMEs and formulates the direction of a contextual and applicative data-based strengthening strategy.

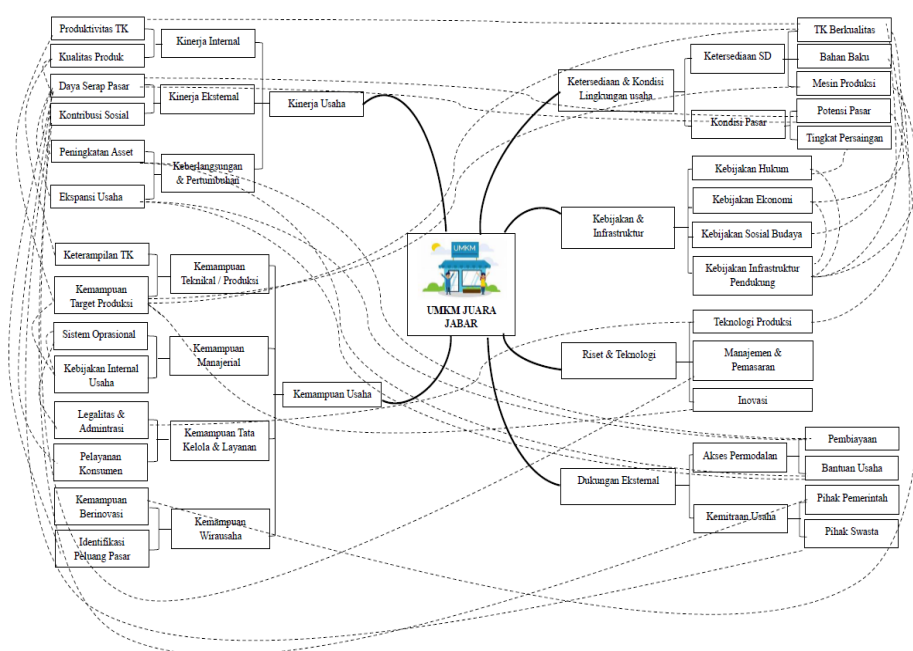
In dealing with the dynamics and interaction of the business environment, this study uses a Scenario Planning approach based on the TAIDA model (Tracking, Analyzing, Imaging, Deciding, Acting) to formulate a strategy to strengthen Champion MSMEs in West Java. In the first stage, Tracking, the researcher tracks market trends, consumer behavior, regulations, and internal factors such as technical and managerial capacity, and access to technology and capital. The results show that the success of MSMEs is greatly influenced by the business environment, performance, policies, research, and external support such as financing and partnerships.

Next, the Analyzing data stage uses SWOT and PESTLE analysis. It was found that the main strength of MSMEs lies in policy support, the number of large actors, and collaboration with scientists. On the other hand, the glaring weaknesses are low managerial capacity, limited access to technology, and capital. The opportunities include digitalization, e-commerce, and awareness of local products, including the threat of imported products, fluctuations in raw material prices, and infrastructure inequality. Based on this analysis, four planning scenarios were developed: optimistic (MSMEs Champion Digital), moderate (MSMEs Champion Gradually), pessimistic (MSMEs Champion Left Behind), and adaptive-innovative (MSMEs Champion Adaptive).

In the Imaging stage, strategy prioritization was carried out based on the IFE and EFE Matrix, which showed positive scores of 0.41 and 0.62 respectively. This places the Champion MSMEs in Quadrant I in the IE Matrix, which supports an aggressive strategy (growth strategy). This strategy is geared towards strengthening internal strengths and maximizing external opportunities simultaneously. In the Deciding stage, strategies are suggested to be four: SO (maximizing strengths and opportunities), WO (correcting weaknesses by taking advantage of opportunities), ST (anticipating threats with strength), and WT (minimizing weaknesses and facing threats).



Finally, the Acting phase is focused on the implementation of strategies through six main focuses: digitization of MSMEs, managerial capacity building, access to capital, product development and branding, multi-stakeholder collaboration, and strengthening of leading sector clusters. With this approach, the TAIDA model provides an adaptive, participatory, and contextual framework in developing scenarios for strengthening Champion MSMEs in West Java in a sustainable and directed manner.



**Figure 2. Rich Picture of the Problems of MSMEs Champion West Java**

This research is a conceptual model of Juara MSMEs developed in West Java with a Soft Systems Methodology (SSM) approach to overcome complex and unstructured MSME problems. The model is developed through seven stages of SSM, starting from problem situation identification, rich picture visualization, root definition formulation using CATWOE elements, model context preparation, comparison with reality, to determination and implementation of change actions.

The results show that the development of MSMEs requires collaboration between the government, academia, industry, and MSME actors. The government needs to provide policies, infrastructure, and funding; Speakers focus on education and research; the private sector that provides markets and capital; while MSMEs are required to be adaptive and innovative. The SSM approach has proven to be effective in designing strategies to strengthen MSMEs in a systemic and participatory manner, as well as providing a new methodology in the development of digital-based MSMEs in West Java.

## CONCLUSION

The results of the study show that Digital Marketing has a significant effect on customer satisfaction, customer engagement, and customer loyalty. Factors such as competitive pricing strategies, digital loyalty programs, and professional visual displays have been proven to improve the positive customer experience and perception. However, the indirect influence of digital marketing on the performance of MSMEs through the third variable is declared insignificant. This indicates that the digital strategy is still operational and has not yet touched the transformation of the ecosystem.

In contrast, CRM shows a strong influence both directly and indirectly on the performance of MSMEs, with satisfaction, engagement, and loyalty as important mediators. Systematic customer data management and personalized communication are the keys to the success of CRM in improving the performance of MSMEs in a sustainable manner.

The Champion MSME model developed has proven to be effective in improving performance through more meaningful customer engagement. This model integrates both the digital marketing, CRM, and institutional governance aspects. The model validation process shows that this model is in accordance with the characteristics and needs of MSMEs in West Java.

The implications of this study show that the integration of digital marketing and CRM makes a significant contribution to improving the performance of customer-oriented MSMEs, as well as presenting a new methodological approach through SSM and planning scenarios. Practically, MSMEs need to strengthen digital strategies and data-based CRM with active support from the government and teachers in terms of mentoring, technology, and human resource development. The SSM scenario model can be a guide to adaptation strategies. For further research, it is recommended to examine digital communication strategies based on the latest technology (AI, big data, e-commerce) and public policy synergy in building the Juara MSME ecosystem.

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