

MSMEs RESILIENCE DURING POST-PANDEMIC THROUGH BUSINESS DIGITALIZATION MEDIATED BY COMPETITIVE ADVANTAGE

Yuni Pambreni, Suci Ayu Sudari
Department of Management, Jakarta Global University
Corresponding e-mail: yuni@jgu.ac.id

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Abstract

During post-covid-19 pandemic, MSMEs in Indonesia are experiencing difficult times. Based on a BI survey, as many as 87.5% of MSMEs experienced a decline in sales, and the remaining 12.5% were not affected and tended to experience an increase because they were able to be resilient and adapt by digitalizing their business. In facing digital transformation, MSMEs often encounter 3 main challenges, including low technological knowledge, difficulty finding suitable digital platforms, and not being able to determine the right digital marketing strategy. This research aims to analyze the mediation of competitive ability on business digitalization as an effort to increase the resilience of Sukmajaya MSMEs after the Covid-19 pandemic. The analysis method used is path analysis. Business digitalization as an independent variable with indicators namely cost, incentive program, site design, and interactive. Competitive advantage as an intervening/mediating variable with indicators including, business networks, innovation, differentiation. Then, the dependent variable is MSME resilience with measurement indicators, namely problem solving and toughness. The unit of analysis in this research is MSMEs in Sukmajaya, Depok. Primary data was obtained using a questionnaire research instrument with 90 MSME respondents, and processed using SPSS. Research results show the influence of business digitalization on the competitive advantage and resilience of MSMEs in Sukmajaya, Depok. MSMEs in Sukmajaya can achieve MSMEs resilience by optimizing business digitalization and increasing its competitive advantage during the post-covid 19 pandemic period and after.

Keywords: Business Digitalization; Competitive Advantage; MSMEs Resilience; Post-Pandemic

Abstrak

Selama pandemi pasca covid-19, UMKM di Indonesia mengalami masa-masa sulit. Berdasarkan survei BI, sebanyak 87,5% UMKM mengalami penurunan penjualan, dan sisanya 12,5% tidak terpengaruh dan cenderung mengalami peningkatan karena mampu tangguh dan beradaptasi dengan melakukan digitalisasi bisnisnya. Dalam menghadapi transformasi digital, UMKM sering menghadapi 3 tantangan utama, antara lain pengetahuan teknologi yang rendah, kesulitan menemukan platform digital yang sesuai, dan tidak mampu menentukan strategi pemasaran digital yang tepat. Penelitian ini bertujuan untuk menganalisis mediasi kemampuan kompetitif pada digitalisasi bisnis sebagai upaya peningkatan ketahanan UMKM Sukmajaya pasca pandemi Covid-19. Metode analisis yang digunakan adalah analisis jalur. Digitalisasi bisnis sebagai variabel independen dengan indikator yaitu biaya, program insentif, desain situs, dan interaktif. Keunggulan kompetitif sebagai variabel intervensi/mediasi dengan indikator meliputi, jaringan bisnis, inovasi, diferensiasi. Kemudian, variabel dependennya adalah ketahanan UMKM dengan indikator pengukuran, yaitu pemecahan masalah dan ketangguhan. Unit analisis dalam penelitian ini adalah UMKM di Sukmajaya, Depok. Data primer diperoleh dengan menggunakan instrumen penelitian kuesioner dengan 90 responden UMKM, dan diolah menggunakan SPSS. Hasil penelitian menunjukkan pengaruh digitalisasi bisnis terhadap keunggulan kompetitif dan ketahanan UMKM di Sukmajaya, Depok. UMKM di Sukmajaya dapat mencapai ketahanan UMKM dengan mengoptimalkan digitalisasi bisnis dan meningkatkan keunggulan kompetitifnya selama periode pasca pandemi covid 19 dan setelahnya.

Kata Kunci: Digitalisasi Bisnis; Keunggulan kompetitif; Ketahanan UMKM; Pasca-Pandemi.

1. Introduction

During the Covid-19 pandemic, the MSME sector experienced difficult times, including MSMEs in Sukmajaya, Depok. Even after the pandemic, the impact is still significant on the economy, especially MSMEs, so it is necessary to revitalize it so that the MSME sector can revive (Syarif, 2022). According to a Bank Indonesia survey, the pandemic had a negative impact on revenue, profits and cash flow, so that 87.5% of MSMEs experienced a decline in sales, while the remaining 12.5% were not affected and tended to experience an increase in sales. because they are able to be resilient and adapt by digitalizing (Winduro et al., 2023). Based on surveys conducted by several institutions such as BPS, Bappenas, and the World Bank, it is stated that the negative impacts experienced by MSMEs as a result of the pandemic include obstacles to repayment of loans, electricity and gas bills, employee salaries, as well as difficulties in obtaining capital, raw materials, decreased customers, distribution and production is also sluggish.

Not forgetting the role of MSMEs as the lifeblood of the national and regional economy, therefore the Depok city government is paying more serious attention to boost MSMEs by providing convenience for business and investment in the city of Depok through the acceleration and effectiveness of integrated licensing (Lantara & Ferdinan, 2020), assistance capital through productive zakat, training on the use of digital devices, etc (Mulya, 2020). Furthermore, the Depok City Government, through the MSME Dashboard application in collaboration with online motorcycle taxis, is trying to facilitate Depok MSMEs in marketing their products digitally. As an effort to restore MSMEs, through the Proudly Made in Indonesia National Movement Program (Gernas BBI), the government emphasizes that MSME players must be on board with digital platforms. Even though Indonesia's digital economy is predicted to be able to increase by IDR 4,531 trillion or a target of 30 million MSMEs going digital by 2030, these efforts must be followed by expanding access market, improving the quality of human resources both in terms of management and production (Melati, 2022).

Referring to the Strategic Plan (Renstra) of the Department of Cooperatives and Micro Enterprises (DKUM) for 2021 – 2026 Depok City, the aim is to increase the competitiveness of micro businesses with a strategy through the policy direction of creating new entrepreneurs and micro businesses increasing turnover. However, on the contrary, West Java BPS data shows that the number of MSMEs in Depok city tends to decline from 14,716 in 2020 to 13,916 MSMEs in 2021. This means that there is still a need for breakthroughs and stimulus from the Depok city government in realizing the 2021 Strategic Plan targets regarding the number of MSMEs and competitiveness of Depok City MSMEs. Furthermore, from the city government's target of realizing 5,000 New Entrepreneurs (WUB) and 1,000 Women Entrepreneurs, until March 2023 only around 3,900 MSMEs were registered on the Depok City MSME dashboard. One possible factor is that business actors experience digital disruption. In facing digital transformation, MSMEs often encounter 3 main challenges, including low technological knowledge, difficulty finding suitable digital platforms, and not being able to determine the right digital marketing strategy. There is a research gap and problems with MSMEs being able to be resilient during the post-Covid-19 pandemic and at the same time facing digital transformation through competitive advantage, so this research idea emerged. The urgency of the results of this research includes being able to act as a role model for MSMEs to be able to be resilient in the midst of the post-pandemic crisis by being digitally literate and increasing their competitive advantage. Apart from that, the relevant city government can be used as a reference in reviving MSMEs and continuing to improve and maximize the programs that have been launched to realize an increase in MSME turnover, as well as creating a stimulus that triggers an increase in the competitive advantage of MSMEs.

Resilience, according to Bonanno (Winduro et al., 2023) can be interpreted as a person's efforts to face difficulties, strengthen psychological and physical health, manage their experiences and emotions well, and is a process through which they consistently increase their ability to adapt. Referring to previous research (Saad et al., 2021), business resilience is about how MSMEs are able to adapt to disruption and growth, as well as how MSMEs find business opportunities in challenging business environments. Based on research (Korber & McNaughton, 2018), it is stated that MSMEs that are able to be resilient have organizational characteristics that originate from personal factors, institutional factors, and organizational factors as outcomes of entrepreneurial behavior. In research (Putra et al., 2022), it is stated that digitalization and human

resource practices mediated by competitive ability have been empirically proven to increase the resilience of MSMEs. In line with Sundah et al., to help the recovery and resilience of business actors, digitalization can be done, namely digital marketing and branding via social media (Sundah et al., 2021). To measure business resilience, this article refers to a previous study (Saad et al., 2021) which describes resilience in two indicators, namely problem solving and toughness.

Based on previous research (Mazzarol, 2015), increasing productivity, competitiveness, resilience and business performance can be done through the strategic application of digital technology. There are 4 dimensions of digitalization, namely the level of technology applied, raw material innovation, intensity of product improvement, and expansion of marketing channels (Winarsih & Fuad, 2021). Furthermore, the dimensions of business digitalization are mentioned, namely interactive, incentive program, site design, and cost (Liesander & Dharmayanti, 2017). Digital platforms have now become a mandatory instrument in business, so business actors must digitize their businesses to increase competitiveness so that business resilience can be realized (Putra et al., 2022). E-commerce creates new opportunities for small businesses (Niti Sabda & Kussudyarsana, 2023). Research results stated that MSMEs can survive in business competition by having digital and internet expert capabilities (Purwana & Aditya, 2017). Digitalization of MSME businesses and full support from the government to carry out regular training in the Covid-19 era is a solution for MSME players to survive and support the Indonesian economy (Wijoyo & Widiyanti, 2020). MSME readiness to switch using digital technology in business management is inseparable from people factor, self-development, technology and innovation (Riyanto & Azis, 2024).

The ability of MSMEs to be resilient to various problems is also largely determined by the competitiveness of the MSMEs themselves (Hu & Kee, 2021). Competitiveness is a complete mediator of business digitalization on MSME resilience (Putra et al., 2022). It is very important for MSMEs to develop strategies to increase their competitiveness (Singh & Gupta, 2015), but MSMEs are not yet fully aware of this and have not paid sufficient attention to establishing effective strategies to compete (Pouffinas et al., 2018). Furthermore, Pouffinas, revealed that the indicators used to measure the competitiveness of MSMEs include local materials, business networks, IT competence and advertising. Meanwhile, other research, stated that the dimensions of competitive advantage include innovation, differentiation, and leading in terms of low costs (Afsharhasemi et al., 2013).

2. Research Methods

2.1. Subject, Time and Place of Research

This research was conducted at Sukmajaya, Depok. The research respondents were MSME actors in Sukmajaya District, Depok, West Java, with a population of 640 MSME actors. The sample was selected using the accidental sample technique (Sidi & Yogatama, 2019) while the number of samples was calculated using the Slovin formula (Kurniawan, 2014). This research started in 2023.

2.2. Data Collection Technique

This research uses a quantitative approach, where primary data is obtained through questionnaires as a research instrument. Apart from that, secondary data was also used in this research in the form of infographics on MSMEs, especially the Sukmajaya MSME group, and publication data from the government and related ministries. Secondary data was obtained through literature studies of library materials, literature, previous research, books, reports and government data publications (Sugiyono, 2016).

2.3. Data Analysis Technique

The data was processed using SPSS, with the analysis method being path analysis (Sidi & Yogatama, 2019). The variables in this research include the dependent variable, namely MSME Resilience, the independent variable, namely Business Digitalization, and the intervening/mediating variable, namely Competitive Advantage. The indicators for the MSME Resilience variable used are problem solving and toughness (Saad et al., 2021). Then the variable indicators for business digitalization include costs, incentive programs, site design, and interactive (Liesander & Dharmayanti, 2017). Meanwhile, the competitive advantage variable uses indicators of business networks, innovation, differentiation (Afsharhasemi et al., 2013; Pouffinas et al., 2018).

The questionnaire as a research instrument consists of two parts, namely, the respondent profile for the first part and a five-point Likert scale in the second part to measure 10 elements of business digitalization,

10 elements of competitive advantage, and 12 elements of MSME resilience. Validity and reliability tests were carried out on the research instrument to ensure the validity and reliability of the questionnaire. This research will use the path analysis method, which is a development of multiple regression analysis. With the following equation formula model (Ghozali, 2016).

Structural Equation 1:

$$(1) \quad Y = pYX + e1$$

Structural Equation 2:

$$(2) \quad Z = pZX + pZY + e1$$

Information:

X = Business Digitalization

Y = Competitive Advantage

Z = MSMEs Resilience

3. Results And Discussion

Validity and Reliability Test Results

Validity and reliability test using Pearson Product Moment by comparing the significance value and alpha value (0.05). The research instrument is said to be valid if the significance value is less than 0.05. After carrying out the validity test, the number of variable dimensions and questionnaire items produced can be seen in table 1 below

Table 1. Questionnaire Item

Variable	Number of Indicator/ dimension	Number of Item
Business Digitalization	4	10
Competitive Advantage	3	10
MSMEs Resilience	3	12

The reliability test is carried out by testing the Cronbach Alpha value. An instrument is reliable if Cronbach Alpha is more than 0.7. The results of the reliability test can be seen in Table 2 below:

Table 2. Reliability Test Result

Variable	Cronbach Alpha	Result
Business Digitalization	0.857	Reliable
Competitive Advantage	0.816	Reliable
MSMEs Resilience	0.845	Reliable

Demographic Profile of Respondents

Respondents in this research were owners and employees of UMKM Sukmajaya, Depok. The respondent profile consists of:

Table 3. Demographic Profile of Respondents

	Demographics	Number	Percentage
Gender	Male	33	37%
	Female	57	63%
Age	< 25 years	28	31%
	25 – 40 years	49	55%
	> 40 years	13	14%
Type of Business	Food & Beverage	46	51%
	Textiles, Garments and Fashion	15	16%
	Handycrafts	9	10%
	Furniture and Household Appliances	3	3%
	Agriculture, Plantation & Animal Husbandry	0	0%
	Electronic	4	5%
	Services & Tourism	13	15%
Length of Business	< 1 year	11	12%
	1 – 3 years	36	40%
	3 – 5 years	28	31%
	> 5 years	15	17%

Descriptive Analysis

Furthermore, descriptive analysis of the variables here is needed to explain the respondents' perceptions of the variables in this research. Based on the results of the descriptive analysis carried out, the business digitalization variable (X) has an average score of 4,327. Meanwhile, the competitive advantage variable (Y) has an average score of 4,355, and the MSME resilience variable has an average score of 4,468.

Hypothesis Testing

The hypothesis test in this research is the T-test or partial test, where the T-test is carried out to determine the effect of the independent variable on the dependent variable partially (41). The results of the T-test in this study using SPSS 23.0 can be seen in table 4 below.

Table 4. The Result of T-Value for Testing the Hypotheses of the Research

Hypothesis	Description	Significance Level	Conclusion
H ₁	Business digitalization has a positive effect on the competitive advantage of Sukmajaya MSMEs	0.000	Accepted
H ₂	Business digitalization has a positive effect on the resilience of Sukmajaya MSMEs	0.021	Accepted
H ₃	Competitive advantage has a positive effect on the resilience of Sukmajaya MSMEs	0.000	Accepted

Source: Processed Primary Data, 2023

This T test is carried out by comparing the significance value at the 5% level (0.05), with the significance value of each variable. If the significance value is less than 0.05, then the hypothesis is accepted. In this case, if the hypothesis is accepted, then there is a significant partial influence of the independent variable on the dependent variable. Based on table 4 above, all hypotheses have a significance value of less than 0.05, so all hypotheses are accepted. So it can be concluded that there is a positive and significant influence from partial business digitalization on the competitive advantage and resilience of Sukmajaya MSMEs. And there is a partial positive and significant influence of competitive advantage on the resilience of Sukmajaya MSMEs.

Path Analysis

Path analysis in this research consists of two structural equations. Structural equation 1 aims to determine the impact of Business Digitalization on Competitive Advantage. Table 5 shows the results of the path analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.560 ^a	.313	.305	.34717

a. Predictors: (Constant), Business Digitalization

Table 5. The Result of Path Analysis for the Relationship of Business Digitalization to Competitive Advantage

Table 6. The Result of the Determinant Coefficient Given in Table 5

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.270	.331		6.854	.000
Business Digitalization	.481	.076	.560	6.335	.000

a. Dependent Variable: Competitive Advantage

Based on the results of table 6, the following formula can be used to calculate the path analysis coefficient:

$$(3) e1 = \sqrt{1 - R^2} = \sqrt{1 - 0.313} = 0.829$$

So the final results of table 6 can be represented by this equation:

$$(4) Y = 0.560 X + 0.829$$

Where X and Y represent Business Digitalization and Competitive Advantage respectively. Structural equation 2 aims to determine the influence of Business Digitalization and Competitive Advantage on the Resilience of Sukmajaya MSMEs.

Table 7. The Result of Path Analysis for Equation 2

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	2.507	.257		
Business Digitalization	.135	.057	.236	2.359	.021
Competitive Advantage	.316	.067	.473	4.739	.000

a. Dependent Variable: MSMEs Resilience

Table 8. The Result of Determinant Coefficient 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.636 ^a	.404	.390	.21716

a. Predictors: (Constant), Competitive Advantage, Business Digitalization

Based on the results of Table 8, the path coefficient can be calculated using the following formula:

$$(5)e2 = \sqrt{1 - R^2} = \sqrt{1 - 0.404} = 0.772$$

Furthermore, structural equation 2 is represented by this equation:

$$(6) \quad Z = 0.236 X + 0.471 Y + 0.772$$

The structure of the influence of Business Digitalization on Competitive Advantage, and the influence of Business Digitalization and Competitive Advantage on the Resilience of Sukmajaya MSMEs can be illustrated in Figure 1. Furthermore, determining the direct influence, indirect influence, and path analysis of each variable can be seen in Table 9 below. Based on equations 1 and 2 in the path analysis, the influence of business digitalization on competitive advantage and the influence of business digitalization and competitive advantage on the resilience of MSMEs can be described as Figure 1.

Table 9. Direct and Indirect Influence

Variable	Path Coefficient	Direct Influence	Indirect Influence	Total
X → Y		0.560		0.560
Y → Z		0.473		0.473
X → Z		0.236	0.560 x 0.473 = 0.26488	0.50088
e1	0.829			0.829
e2	0.772			0.772

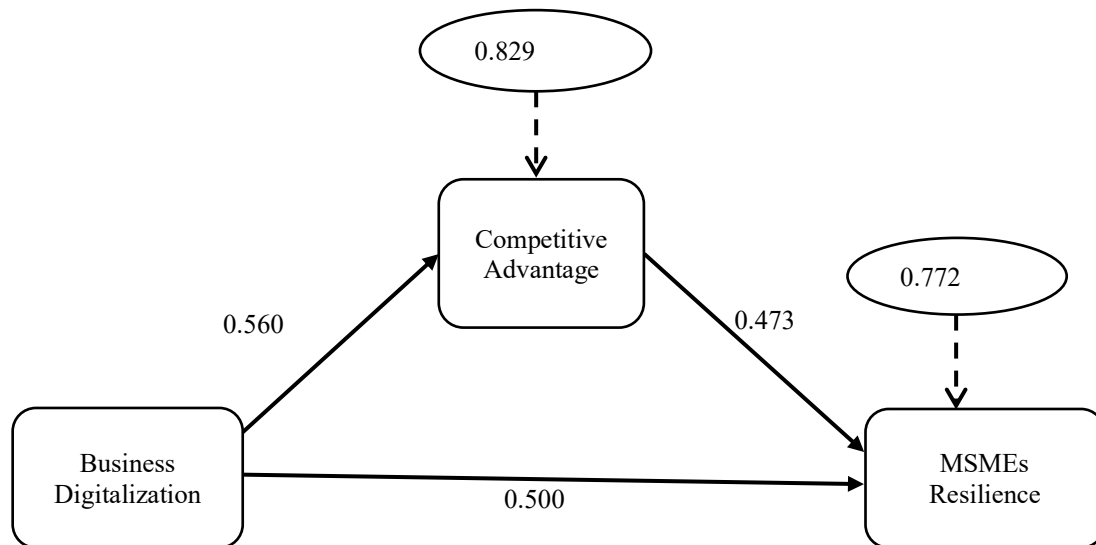


Figure 1. Structural Model of Path Analysis Influence

The effect of business digitalization on competitive advantage is 30.5% (see Adjusted R Square Table 6). Meanwhile, the influence of business digitalization and competitive advantage on MSME resilience is 39% (see Adjusted R Square Table 8). Business Digitalization has a positive and significant effect on Competitive Advantage. This is in line with researches conducted by several researcher (Padli, 2022; Putra et al., 2022; Sari et al., 2020; Sundah et al., 2021; Swastuti, 2020). The research results show that the indicator with the lowest score is the incentive program when compared with 3 other indicators, namely cost, site design and interactive. In this case, the majority of MSME respondents agree and have used online media as a promotional medium so that they can reduce marketing costs, and the latest information regarding MSME products/programs can be conveyed to customers quickly and accurately. However, in terms of incentive program indicators, MSMEs rarely or do not hold attractive promotional programs online. This means that the use of online media is not yet optimal, which could be because MSMEs and their employees have difficulty determining online promotion strategies even during the post-Covid-19 pandemic.

So in this case, MSMEs are expected to be able to hold attractive online promotional programs more often that are tailored to customer needs during the new normal era (post Covid-19 pandemic). MSMEs also being able to hold promotions such as giving special discounts to existing and new customers. Online promotions can increase customers' desire to make purchases, and in the long term can also improve the good image of MSMEs.

Competitive advantage as an intervening/mediating variable in this research has a positive and significant influence on MSME resilience. This is in line with several researches (Misliah & Silva, 2022; Putra et al., 2022; Rahmawati & Nahartyo, 2023; Sundah et al., 2021; Wahdi, 2021). The research results show that the indicator with the lowest score is innovation when compared with 2 other indicators, namely business networks and differentiation. MSME problems regarding innovation can be overcome by starting to practice creating new, varied and unique products that have never existed on the market and are liked by customers. MSMEs can also always develop new ideas in running their business. Innovation can also start from improving the packaging and appearance of the product to make it more attractive. MSMEs must also take part in product innovation development training to broaden their knowledge. Other innovations can be made in terms of service, technology used, marketing carried out, and other aspects.

Both directly and indirectly, business digitalization has a positive effect on the resilience of MSMEs in Sukmajaya. The results of this study are supported by several studies (Lestari & Muttaqin, 2023; Margiutomo et al., 2022; Putra et al., 2022). Ba some of the writing on the pictures is unreadabledes on the research results, it can be seen that the indicator with the lowest score is toughness. As a solution in this case, MSMEs can learn to see challenges as opportunities to understand more about business, so that MSMEs can always adapt quickly in facing changes and difficulties related to the business they are running, especially in the post-Covid 19 pandemic period where economic conditions and local businesses are faced with very dynamic conditions. MSMEs must also learn from mistakes so that they have experience in dealing with similar things in the future. Apart from that, MSMEs can recover more quickly from stressful business conditions such as during the pandemic and after the Covid-19 pandemic. Ultimately, MSMEs can grow in a positive sense by dealing with pressure.

4. Conclusions

This research provides an empirical investigation to determine the effect of business digitalization on MSME resilience by mediating competitive advantage in the Sukmajaya MSME group, Depok. MSME players who want to be resilient during the new normal era or post-pandemic era like now can optimize business digitalization which will influence increasing the competitive advantage of MSMEs which ultimately has an impact on increasing the resilience of MSMEs. The findings of this research may provide several implications both theoretically and practically. In terms of theoretical implications, the results of this research support and enrich the value of knowledge and theory about how MSME players can achieve MSME resilience by optimizing business digitalization and increasing their competitive advantage during the post-COVID-19 pandemic period and after. Meanwhile, practically, it has implications, especially for the Sukmajaya MSME group, Depok in running their business during the post-pandemic economic dynamism, because there are several indicators that still need to be improved.

The analysis carried out in this research is not perfect and further research needs to be done on the MSME group in Sukmajaya, Depok. So, it is hoped that there will be more research in the future on this topic by developing the relationships between the variables in this research by using more other factors to complement what is already in this research. So, it is hoped that the results of this research and related research in the future can help stakeholders in making managerial decisions and be useful for other related parties. Ultimately, the results of further research can encourage the optimization of business digitalization which will trigger an increase in competitive advantage, thus increasing the resilience of MSMEs to recover from dynamic business conditions in the post-Covid-19 pandemic and beyond. The written test was conducted twice, namely during the tryout and posttest. The results of the written test at the time of the tryout showed that students did not understand how to make positive, negative, and interrogative sentence patterns correctly because students had not been given more explanations about the simple present tense material. In the tryout test, only 13 of 27 students (48%) answered using the simple present tense sentence pattern correctly, but during the data collection test after the students received a re-explanation of the simple present tense sentence pattern, there were 20 out of 27 students (74 %) have answered using the simple present tense sentence pattern correctly. Therefore, it can be said that there has been a 26% increase in understanding of simple present tense sentence patterns among students.

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