Development of Sme Based Opinion Leadership Model in Indonesia

Chairunnisya
Universitas Andalas, Padang, Indonesia
Email: chairunnisya@eb.unand.ac.id
Correspondence: chairunnisya@eb.unand.ac.id*

KEYWORDS	ABSTRACT
Opinion Leaders; Consumer Behavior; SME; Social media	The decline in sales is one of the impacts of the Covid 19 pandemic on SME, and another impact is a decrease in production and a decrease in the total income of SME. Opinion leadership can solve consumer behavior in Indonesian society, especially after the Covid 19 pandemic. This research aim to determine the SME-based opinion leadership model in Indonesia during the Covid 19 pandemic and to analyze the relationship between opinion leadership and consumer behavior in SMEs during the Covid 19 pandemic. This research is quantitative through an online survey, the data analysis and hypothesis testing method use the Structural Equation Model - Partial Least Square (SEM-PLS). It was found that opinion leadership significantly affects consumer behavior in SMEs in Indonesia with four characteristics, professional, innovative, involved, and socialized. This research can be used for SME to start digitalizing by having a social media account to share information alongside the efforts of opinion leaders. Opinion leaders have a specialty depending on their capability, so they can promote SME products that match their personality. In addition, having many followers can make opinion leaders lead a community.

Introduction

The G20 Summit (Summit) has set 3 priority issues: sustainable energy transition, digital transformation, and health architecture. The Indonesian government said digital acceleration from cities to villages is key to economic recovery after the COVID-19 pandemic (Seknet, 2022). SMEs play a significant role in Indonesia's economic recovery, recorded based on data from the Indonesian Ministry of Communication and Information, 64.2 million SMEs contribute to 61% of Indonesia's GDP. However, 17.5 million SMEs owner still use and enter the digital ecosystem. The digitalization of SMEs includes utilizing e-commerce, digital payment facilities, and digital promotions (Kominfo, 2023).

The Ministry of Cooperatives and Small and Medium Enterprises asked the public to help SMEs continue to produce as a sector that relies on the lowest level of the real sector in Indonesia

after the COVID-19 pandemic. However, this needs to be addressed because people need to be encouraged to purchase from SMEs. Many people need to learn about SMEs and the products being marketed because of the limited marketing carried out by related SMEs. One of the things that can be done is to maximize the role of opinion leaders. SMEs need to find opinion leaders who have good credibility to promote their products to increase the customer intention to buy the products (Hartini & Hanafi, 2021).

Solomon (2020) defines opinion leadership as someone who can often influence the attitudes and behavior of others. Opinion leaders can play a role in inviting the public to help SMEs by buying products from SMEs. The decline in sales is one of the impacts of the Covid 19 pandemic on SMEs, and another impact is a decrease in production and a decrease in the total income of SMEs (Hernikawati, 2022). Kwon and Song (2014) statethat market mavens significantly influence consumer behavior, namely people who are experts in a particular field. Market mavens are part of the opinion leaders. Rahmayanti et al. (2019) also found that opinion leaders and influencers influence consumer behavior in Indonesia. In other words, the opinion leader's recommendations have more weight than other people's recommendations. In buying products, consumers are not only influenced by product quality but are also influenced by other factors, namely opinion leaders. His ability to inform products and the professionalism of opinion leaders influence consumers in making purchasing decisions (Wang et al., 2023).

Opinion leaders can influence consumers to buy products through several media, one of them is Instagram. In this digital era, opinion leaders use technology to influence costumers (Žák & Hasprová, 2021). Digitalization and the use of social media are essential for the sales process. Social media can reduce promotion costs and give a significant opportunity to grow in national and international markets. These are the factors for the success of SMEs (Fraccastoro et al., 2021). Opinion leaders also increase brand awareness, especially if the posts on social media are of better quality (Patria et al., 2023). In previous research conducted by Wang, (2017), opinion leaders are divided into two, namely traditional opinion leaders (influence others through mass media or the public) and online opinion leaders (influence others via the internet). With a significant influence, opinion leaders are expected to be able to change the consumer behavior of the Indonesian people to make purchases at SMEs that are spread throughout Indonesia. This research has novelty from the perspective of Indonesian people's behavior towards purchasing SME products which are influenced by opinion leadership. This prompted the author to examine empirical models in analyzing the linkages of the opinion leadership construct as a determinant of consumer behavior in Indonesian society.

Understanding the dynamics of SME-based opinion leadership is crucial for enhancing the effectiveness of marketing strategies and promoting SME resilience in the digital era. The findings are expected to provide actionable insights for SMEs and policymakers to leverage opinion leadership for economic recovery and growth.

Research Methods

The approach used in this study is quantitative. The marketing research design used in this research is conclusive research using a descriptive method. This study aims to analyze the influence of opinion leaders on consumer behavior in Indonesian society in SME.

Sample

The population in this study is the Indonesian people. The sample in this study was selected based on nonprobability sampling. The method used in selecting the sample was purposive sampling with sample criteria, namely whether or not the public had read, heard, and seen information from opinion leaders, both traditional and online leaders, regarding suggestions for making purchases to SMEs. Researchers will collect data through a questionnaire using a sample of 150.

Data Collection

The data collection technique needed in this research is a questionnaire survey. Malhotra (2010) defines the survey method as obtaining information based on respondents' answers. Data was collected using a questionnaire distributed electronically or via the Internet using a Google form or an online survey. Malhotra (2010) classifies data into two types: secondary and primary. Primary data is data collected explicitly by researchers to answer research problems. Primary data in this study were obtained from respondents or samples through the proposed online survey. While secondary data is data collected for various purposes other than research problems.

Measurements

This study used SEM analysis to examine the relationships and parameters of the research model design. The SmartPLS statistical application is used to perform the test. Instrument testing is carried out through validity and reliability tests. A validity test is a test of how well an instrument developed measures the concept being measured (Sekaran, 2019). Discriminant validity describes how a variable can differentiate itself from other variables in one model. Discriminant Validity is calculated by looking at the Cross Loading value of each research indicator. Structural testing is carried out with the r-square value, and hypothesis testing uses the t-value.

Results and Discussion

Result

Characteristics of Respondents

Based on the research results, the following are the characteristics of most respondents based on several categories, namely:

Table 1. Characteristics of Respondents

Number	Category	Majority of Respondents	Percentage
1	Gender	Female	70.7%
2	Age	18-28 years	88%
3	Last Education	Elementary school/First Middle School/Senior High School	78.7%
4	Occupation	Student	84.7%

5	Expenditures per month for shopping for SME products	< Rp2.000.000	89,3%
6	SME product spending intensity	6-10 times	32%
7	SME products purchased	Culinary	70%
8	The media used to view Opinion Leaders	Social Media	92%

Source: processed data, 2024

Based on the table, most respondents spend small amounts of IDR 2,000,000 to buy SME products. Most respondents buy culinary products 6-10 times a month, and social media is the most media where respondents see opinion leaders sharing their opinions regarding SME products.

Testing Research Instruments (Validity and Reliability)

 1. Validity Test

The instrument's validity was carried out using the SmartPLS application. It was assessed based on the convergent validity and discriminant validity of the indicators measured from the value of outer loadings through an algorithmic process.

Convergent Validity

The convergent validity test with PLS is assessed based on the loading factor of the indicators that measure constructs (Abdillah & Hartono, 2015). The loading factor is the correlation between item scores and construct scores. An indicator is considered to have a high level of validity if it has an AVE value and a loading above 0.7. According to Ghozali (2014), measuring a loading value of 0.5 to 0.6 is considered sufficient. Based on the first data processing results in this study, there is one indicator with an Outer Loading value of less than 0.5.

Table 2. Results of Outer Loading Before Dropping

	Consumer Behavior	Innovative ness	Involvem ent	Opinion Leadership	Profession al	Socialized
CB1	0.517					
CB2	0.763					
CB3	0.472					
CB4	0.797					
CB5	0.744					
OLI1		0.813				
OLI1				0.755		
OLI2		0.839				
OLI2				0.726		
OLI3		0.797				
OLI3				0.646		

OLI4	0.696			
OLI4		0.551		
OLP1			0.817	
OLP1		0.704		
OLP2			0.733	
OLP2		0.503		
OLP3			0.819	
OLP3		0.753		
OLP4			0.685	
OLP4		0.534		
OLS1				0.869
OLS1		0.726		
OLS2				0.936
OLS2		0.768		
OLS3				0.945
OLS3		0.755		
OLS4				0.762
OLS4		0.713		
OLV1	0.897			
OLV1		0.737		
OLV2	0.848			
OLV2		0.614		

Source: processed data, 2024

This indicator is the CB3 (I bought SME products that SME promotes) indicator on the Consumer Behavior variable. Because the indicators do not meet the value of 0.5, it is necessary to test the data again by removing invalid indicators

Table 3. Results of Average Variance Extracted (AVE) Before Dropping

Variable	Average Variance Extracted (AVE)
Consumer Behavior	0.452
Innovativeness	0.621
Involvement	0.762
Opinion Leadership	0.467
Professional	0.586
Socialized	0.777

Source: processed data, 2024

Based on Table 3, there are 2 constructs that have an AVE value below 0.5, namely the Consumer Behavior (0.452) and Opinion Leadership (0.467) variables. To get an AVE value greater than 0.5 to be valid, it must re-test the AVE. The results of the second outer loading are

carried out by removing 1 indicator, it is found that all indicators have fulfilled the required value, namely > 0.05, then the indicator has been declared valid. Based on the results of the second AVE that was carried out, there was 1 construct that had an AVE value below 0.5, namely the Opinion Leadership variable with an AVE value of 0.467. So, it is necessary to remove the indicators that have low loading on the AVE construct which has the smallest value and retest the AVE. In the third outer loading test, no loading value < 0.5 was found. The same thing with the results of the third AVE that was carried out, obtained an AVE value > 0.5 as presented in the Table 4 and Table 5.

Table 4. Final Outer Loading Results After Dropping

	Consumer Behavior	Innovativeness	Involvement	Opinion Leadership	Professional	Socialized
CB2	0.772					
CB4	0.854					
CB5	0.738					
OLI1		0.816				
OLI1				0.765		
OLI2		0.842				
OLI2				0.741		
OLI3		0.795				
OLI3				0.639		
OLI4		0.690				
OLI4				0.532		
OLP1					0.822	
OLP1				0.676		
OLP2					0.723	
OLP3					0.829	
OLP3				0.738		
OLP4					0.671	
OLS1						0.871
OLS1				0.754		
OLS2						0.937
OLS2				0.794		
OLS3						0.946
OLS3				0.784		
OLS4						0.760
OLS4				0.722		
OLV1			0.896			
OLV1				0.730		
OLV2			0.849			
OLV2				0.615		

Source: processed data, 2024

Table 5. Results of Average Variance Extracted (AVE) After Dropping

Variabel	Average Variance Extracted (AVE)
Consumer Behavior	0.623
Innovativeness	0.621
Involvement	0.762
Opinion Leadership	0.506
Professional	0.584
Socialized	0.777

Source: processed data, 2024

So, in the Consumer Behavior variable, the outer loading results that meet the requirements are found in the CB2, CB4, and CB5 indicators. Meanwhile, the Innovativeness variable has an outer loading value that meets the OLI1, OLI2, OLI3, and OLI4 indicators requirements. In the Involvement variable, the outer loading results that meet the requirements are found in all indicators OLV1 and OLV2. In the Opinion Leadership variable, the outer loading results that meet the requirements include indicators OLI1, OLI2, OLI3, OLI4, OLP1, OLP3, OLS1, OLS2, OLS3, OLS4, OLV1, and OLV2. In the Prefessional variable, the outer loading results that meet the requirements have OLP1, OLP2, OLP3, and OLP4 indicators. Finally, the final outer loading results that meet the requirements for the Socialized variable are found in all indicators, namely OLS1, OLS2, OLS3, and OLS4.

Discriminant Validity

Table 6 contain the results of the discriminant validity of each latent construct**:**

Table 6. Fornell-Larcker Criterion Result

	OL	CB	Innovativeness	Involvement	Professional	Socialized
Opinion Leadership	**0.711**					
Consumer Behavior	0.651	**0.789**				
Innovativeness	0.860	0.581	**0.788**			
Involvement	0.775	0.571	0.617	**0.873**		
Professional	0.781	0.509	0.637	0.610	**0.764**	
Socialized	0.868	0.517	0.580	0.535	0.560	**0.881**

Source: processed data, 2024

Based on Table 6 it can be seen from the Fornell-Larcker Criterion that the construct correlation value has a value of > 0.7. This shows that the construct has good validity. Thus, it can be concluded that the latent construct shows good discriminant validity, so it can be said that the data is valid.

2. **Reliability Test**

Table 7. Cronbach's Alpha and Composite Reliability at attachment

Variable	Cronbach's Alpha	Composite Reliability
Consumer Behavior	0.697	0.832
Innovativeness	0.796	0.867
Involvement	0.690	0.865
Opinion Leadership	0.909	0.924
Professional	0.765	0.848
Socialized	0.901	0.933

Source: processed data, 2024

Based on table 7, the measured Cronbach's Alpha reflective construct has a value greater than 0.6, and the Composite Reliability value is above 0.7, so the research construct is reliable.

Structural Model and Hypothesis Testing

Tabel 8. R-Square

Variabel	R Square
Consumer Behavior	0.424
Opinion Leadership	0.987

Source: processed data, 2024

Based on Table 8 it can be seen the results of the R-square of the research model. The Consumer Behavior construct has an R-square value of 0.424 which means that the Consumer Behavior variable can be explained by the Opinion Leadership, Professional, Innovativeness, Involvement, and Socialized variables of 0.424 or 42.4%, and the remaining 57.6% is explained by other variables not included in this study. Furthermore, professional, innovativeness, and involvement can explain the Opinion Leadership construct and Socialized variables of 0.987 or 98.7%. The remaining 1.3% is explained by other variables not included in this study.

Table 9. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Opinion Leadership -> Consumer Behavior	**0.651**	**0.650**	**0.062**	**10,522**	**0.000**
Innovativeness -> Opinion Leadership	0.361	0.363	0.029	12,499	0.000
Involvement -> Opinion Leadership	0.204	0.204	0.022	9,096	0.000
Professional -> Opinion Leadership	0.173	0.173	0.014	12,689	0.000

Socialized -> Opinion Leadership	0.452	0.452	0.031	14,668	0.000

Source: processed data, 2024

Table 9 is the result of the structural model test conducted to see the t-statistic values that will determine whether a hypothesis is accepted or rejected. With a significance level of 5% = t-table 1.96, if t-statistics > t-table, then the hypothesis is accepted (Ghozali, 2018). Based on the table, it can be concluded that the Opinion Leadership variable has a significant effect on Consumer Behavior because it has a t-statistic value of 10.522 (10.522 > 1.96) this shows the hypothesis is supported.

Furthermore, the hypothesis test can be concluded that the Innovativeness hypothesis has proven to significantly affect Opinion Leadership because it has a t-statistic value of 12.499 (12.499 > 1.96). This shows the hypothesis is supported. In the Involvement hypothesis, it is proven to have a significant effect on Opinion Leadership because it has a t-statistic value of 9.096 (9,096 > 1.96). This shows the hypothesis is supported. In the Professional hypothesis it is proven to have a significant effect on Opinion Leadership because it has a t-statistic value of 12.689 (12.689 > 1.96). This shows that the hypothesis is supported. Finally, it can be seen from the Socialized hypothesis that it has proven to have a significant effect on Opinion Leadership because it has a t-statistic value of 14.668 (14.668 > 1.96). This shows that the hypothesis is supported

Discussion
The influence of the Opinion Leadership variable on Consumer Behavior

The test results show that the effect of the Opinion Leadership variable on Consumer Behavior leads to a coefficient value with a t-statistic of 10.522. This value is greater than the t-statistic value of 1.96 and with a small significance level of 0.05, namely 0.000 which proves that the Opinion Leadership variable significantly affects Consumer Behavior. The original sample value is positive, namely 0.651, which indicates a positive relationship. This means that Opinion Leadership positively and significantly affects Consumer Behavior. Respondents argued that opinion leaders saw the potential of SME products, so they thought so believe that the product the opinion leader offers can be trusted to try. The way the opinion leader informs SME products is conveyed differently. This is the background for respondents to trust the opinion leader as a source of information when purchasing. This aligns with research conducted by Saputra & Chaniago (2024) that key opinion leaders informally influence consumers, especially the younger generation who use social media and are easily influenced by opinion leaders. (Casaló et al., 2020) found that opinion leaders also increase consumers' desire to follow opinion leader accounts on social media because they trust their experience and knowledge regarding products.

The Influence of Innovativeness variable on Opinion Leadership

The test results show that the influence of the Innovativeness variable on Opinion Leadership shows a coefficient value with a t-statistic of 12,499. This value is greater than the t-statistic value of 1.96 and with a small significance level of 0.05, namely 0.000, which means that the

Innovativeness variable significantly affects Opinion Leadership. The original sample value is positive, equal to 0.361, indicating a positive relationship. This means that the Innovativeness variable positively and substantially affects Opinion Leadership. Momtaz et al. (2011) stated that innovation is one characteristic that shapes opinion leadership. Innovation, or how opinion leaders introduce products, is a trusted source of information for consumers. Consumers of SME products in Indonesia feel helped by opinion leaders because they promote SME products differently. This can provide new insights to consumers about the need to use SME products, which results in purchasing these products. This is in line with what was conveyed Vodopivec et al. (2021) in his research that the deeper insights conveyed by opinion leaders affect the diffusion of innovation in society. Customers think that opinion leaders who share original content about products are creative and sophisticated. This type of content will get customers attention (Fakhreddin & Foroudi, 2022).

The Influence of the Involvement Variable on Opinion Leadership

The test results show that the influence of the Involvement variable on Opinion Leadership shows a coefficient value with a t-statistic of 9,096. This value is greater than the t-statistic value of 1.96, with a small significance level of 0.05, namely 0.000, which means that the Involvement variable significantly affects Opinion Leadership. The original sample value is positive, equal to 0.204, indicating a positive relationship. This means that the Involvement variable positively and significantly affects Opinion Leadership. Respondents in this study agreed that high-involvement products are products informed by opinion leaders through the media used, one of which is widely used is social media. This product is first evaluated before making a purchase decision. This is in line with research conducted by Wang, (2017) that long-lasting involvement is the hallmark of opinion leaders. This explains why consumers can trust opinion leaders. In addition, opinion leaders need to improve the quality of the messages conveyed to increase their credibility further. Wang et al., (2023) also said that the engagement of opinion leaders also makes consumers feel closer and builds trust because consumers tend to trust more and become more willing to listen to opinion leaders' suggestions.

The Influence of The Professional Variable on Opinion Leadership

The test results show that the effect of the Professional variable on Opinion Leadership shows a coefficient value with a t-statistic of 12.689. This value is greater than the t-statistic value of 1.96, with a small significance level of 0.05, namely 0.000, which means that the Professional variable significantly affects Opinion Leadership. The original sample value is positive, equal to 0.173, indicating a positive relationship. This means that the Professional variable positively and significantly affects Opinion Leadership. Respondents feel that opinion leaders have different ways of promoting SME products. According to Wang et al., (2023), the professionalism of opinion leaders can increase consumer trust and acceptance of products. Consumers may need help understanding products, but the information provided by opinion leaders is beneficial for consumers. Thus, respondents in this study felt that the ability of opinion leaders to inform products was an essential characteristic in selecting opinion leaders.

The Influence of The Socialized Variable on Opinion Leadership

The test results show that the effect of the Socialized variable on Opinion Leadership shows a coefficient value with a t-statistic of 14.668. This value is greater than the t-statistic value of 1.96 and with a small significance level of 0.05, namely 0.000, which means that the Socialized variable significantly affects Opinion Leadership. The original sample value is positive, equal to 0.452, which shows a positive relationship. This means that the Socialized variable positively and significantly affects Opinion Leadership. This is in line with research conducted Wang et al. (2023) that the way of interaction and communication between opinion leaders and consumers is a determining factor for opinion leaders. Opinion leaders who have more followers tend to influence consumers more. Respondents in this study agree that opinion leaders are very active in using social media to promote SME products because 92% of respondents see information about SME products that are promoted through social media opinion leaders. In addition, respondents felt that opinion leaders shared information with their followers. In this study, most Indonesian people view SME product information from opinion leaders through social media especially Instagram. Opinion leaders influence consumer behavior, for example, influencing consumer intention to have an interaction on opinion leaders' Instagram accounts (Casaló et al., 2020).

Conclusion

Based on the analysis carried out in this study, the four characteristics of opinion leadership, namely professional, innovative, involved, and sociable, are positive and significant factors in shaping opinion leadership. Based on the test, it was also found that opinion leadership positively and significantly influences consumer behavior toward SME products. Consumers think that opinion leaders give excellent information about SME products differently. The way opinion leadership used the product first and having a risk by trying the new products increases consumer trust. It makes consumers want to buy the product from SMEs. Most consumers see the information about the products promoted through opinion leader's social media accounts. The more follower's opinion leaders have the more capability of opinion leaders. Consumers believe that opinion leaders professionally solve their problems by promoting SME products. Consumers think that opinion leaders are innovative because they use social media to communicate with their followers and have good interactions through social media. Opinion leaders choose the right products that match their personality and capability, so the consumers believe that the products match opinion leaders. The way opinion leaders are involved with the product increases the intention of consumers to buy and use the SME products. The last characteristic is socialized, consumers believe that opinion leaders can interact with their followers to share information. Opinion leaders' social media accounts are also used by their followers to interact about products because they share similar interests. The quality of opinion leaders's content also needs to be original because followers will think that the opinion leaders are creative.

This research has limitations. We hope that for further research, it will increase the number of sample consumers who have purchased SME products after seeing the promotion of opinion leaders. Further research is also expected to be able to see different phenomena for several different

SME product categories. Further research is needed to examine opinion leaders' strategies to promote products through social media. This research has limitations. We hope that for further research, it will increase the number of sample consumers who have purchased SME products after seeing the promotion of opinion leaders. Further research is also expected to be able to see different phenomena for several different SME product categories. Further research is needed to examine opinion leaders' strategies to promote products through social media

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