
The Effect of Business Model Innovation, Customer Trust and Commitment on SME Business Growth

Shafira Firgynia Maharani^{1*}, Zulian Yamit²

University Islam Indonesia, Yogyakarta, Indonesia^{1,2}

Email: shafirafirgynia22@gmail.com¹, zulianyamit@gmail.com²

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Abstract

Business growth includes an increase in the number of turnover and an increase in the number of employees, which means if the business grows, its sales also increase. Efforts for SMEs to develop, the competitiveness of SMEs needs to be developed. Several factors can affect the growth of SMEs, so SMEs are required to innovate business models, increase trust, and commitment to customers in order to remain competitive with competitors out there. Due to the increasingly diverse needs of consumers, business people must also offer quality services so that consumers can feel comfortable. The primary purpose of this study was to determine the effect of business model innovation, customer trust, and customer commitment on SME business growth: a survey of the SME business at the Handicraft Center in Bantul. The population used in this research is the UKM craft center in Bantul. The sampling technique used in this research is purposive sampling. The sample used in this study amounted to 100 respondents. This study uses Structural Equation Modeling (SEM) analysis using the Partial Least Square (PLS) method. The results of this study indicate that business model innovation has a positive and significant effect on SME business growth, business model innovation through customer trust has a positive and insignificant impact on SME business growth, and business model innovation through customer commitment has a positive and significant impact on SME business growth.

Keywords: role; program; kentongan broadcast

Correspondent author: Shafira Firgynia Maharani

Email: shafirafirgynia22@gmail.com

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Introduction

Small and Medium Enterprises (SMEs) are a market share that is one of the economic drivers in Indonesia. SMEs have an essential role and are a driver of economic growth in some countries ([Huang, Lai, Lin, and Chen, 2013](#)) and ([Hsu, Chang, and Luo, 2017](#)). The existence of small and medium enterprises is a spirit of entrepreneurial spirit that is large in most people and can support the economy of a country. Small and Medium Enterprises (SMEs) are defined by Law Number 20 of 2008 concerning Micro Enterprises as a stand-alone productive economic business operated by people or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become either directly or indirectly a part of large businesses. Small and Medium Enterprises (SMEs) were initiated and started from the lower level. They turned out to play a significant role in efforts to develop and improve the economy in Indonesia.

For SMEs to continue to be able to contribute to the economy in Indonesia, SMEs need to grow. Business growth includes an increase in the number of turnover and an increase in the number of employees, which means that if a business grows, its sales also increase,

resulting in the company needing more employees. Attempt to make a

SMEs can grow, so the competitiveness of SMEs needs to be developed. Several factors can affect the growth of SMEs to increase this competitiveness, so SMEs are required to innovate their business models to still compete with competitors out there. The company's ability to innovate a business classified as a creative industry can positively influence the success of a product made or sold by SMEs. SMEs that have learned to improve their innovation capabilities can increase growth in their business. To remain competitive, SMEs must innovate their business models continuously ([Achtenhagen, Melin, and Naldi, 2013](#)). Because the needs of consumers are increasingly diverse, businesses must also offer quality services so that consumers can feel comfortable. In addition to BMI, customer trust and commitment are essential factors in determining the business's success. By increasing trust and commitment to customers, the company can achieve customer commitment and achieve customer commitment so that word-of-mouth communication can be created. The purpose of the company producing goods or services is to increase trust in customers, achieve customer commitment and establish long-term relationships between the company and customers.

The practice of continuously changing a business model as it is being developed or modified is known as "business model innovation.". This update to business model innovation focuses on optimizing and reengineering complex resources. The company uses business model innovations to generate more profits. One of the factors that set business model innovation apart from business model is the efficacy of this business model innovation as evidenced from the output. According to ([Björkdahl and Holmén, 2013](#)), Planning and implementing a business model by coming up with a novel configuration involves business model innovation. The organization's job in business model innovation is to modify the business model to gain competitive advantages, such as by raising the standard of customer service or competing on alternative terms ([Boons and Lüdeke-Freund, 2013](#)). The notion of business model innovation offers clients goods or services that weren't previously possible under the company model. The concept of "business model innovation" modifies one or more aspects of the business model, resulting in a new arrangement of the developed and executed pieces.

Business model innovation is different from product innovation or teece process innovation which involves changes to the activity system or the company's operations. Meanwhile, business model innovation is the process of designing something new or modifying the plan of activities that still exist in the company ([Amit and Zott, 2010](#)). However, business model innovation can represent an opportunity to innovate products ([Kastalli and Van Looy, 2013](#)) because business model innovation and product innovation are a process to create and provide value that companies follow to compete for the success of new products ([Evanschitzky, Eisend, Calantone, & Jiang, 2012](#)). Because when business model innovation becomes innovative, it will benefit customers, such as new solutions that can show the advantages of their products in customers' eyes ([Velu, 2015](#)).

According to ([Durmaz & İlhan, 2015](#)) business growth is essential for every business or company to survive and develop. So that the business or company must innovate on the product and innovate the process to keep pace with other businesses or companies, growth can be seen through the quantitative and qualitative sides. Quantitative growth is an increase in the amount of output in the form of sales revenue, sales amount, type of product, and human resources (capital and employees). Meanwhile, qualitative growth is the development of the quality of business elements such as marketing planning, production planning, financial planning, and HR planning.

Therefore, it is possible in this study that business model innovation affects SMEs' development. Because it enables SMEs to promote their goods and resources in a distinctive way, these unique ways can be done by SMEs with innovative business models, so they can

work better than SMEs that do not have innovative business models. Companies that innovate will be able to respond to the wishes of potential customers quickly (Rangus & Slavec, 2017).

Based on the description above, the first hypothesis in this study is

H1 = Business model innovation positively and significantly impacts SME's business growth.

Customer trust is a crucial route through which the development of new business models helps the organization flourish. Business model innovation can create value for customers by increasing trust in customers and potential customers. Customer trust is earned through business model innovations that drive the growth of SMEs. As long as transaction costs are kept to a minimum and transaction value is maximized, customer trust can enable the exchange of resources. (Rangus & Slavec, 2017). (Eggers et al., 2013) say that SMEs will be trusted if they get customers' trust with higher growth. Companies must have the ability to build trust in their customers.

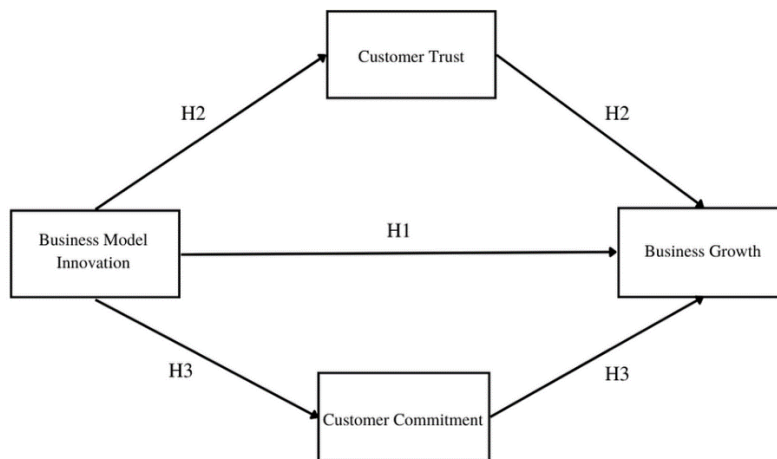
Based on the description above, the second hypothesis in this study is

H2 = Business model innovation has a positive and significant effect on SME's business growth through customer trust as a mediating variable.

Customer commitment is a means by which business model innovation affects the expansion of SMEs. By encouraging links between supplier chains, SMEs, and customers, business model innovation can raise customer loyalty. Innovation in company models will spur customer loyalty, which will help SMEs expand. depending on their willingness to share their expertise in order to combine their knowledge. SMEs can set a strategy for the growth of customer demand so that it can affect the development of SMEs.

Based on the description above, the third hypothesis in this study is

H3 = Business model innovation has a positive and significant effect on SME's business growth through customer commitment as a mediating variable.



Picture 1. Frame of Mind

Innovation in Business Models (X) When creating or changing business models, the process known as "business model innovation" takes place continuously. This update to business model innovation focuses on optimizing and reengineering complex resources. The company uses business model innovations to generate more profits. The effectiveness of this business model innovation is seen from the output as one of the distinguishing characteristics between business model innovation and business model. According to (Björkdahl & Holmén, 2013) business model innovation requires planning and implementing a business model by creating a new configuration. The organization's job in business model innovation is to

modify the business model to gain competitive advantages, such as by raising the standard of customer service or competing on alternative terms ([Boons & Lüdeke-Freund](#), 2013). Customers may now choose from a variety of goods and services that weren't previously offered by the business model thanks to the business model innovation idea. The concept of business model innovation modifies one or more aspects of the business model, resulting in a new arrangement of the developed and executed pieces.

Previous research by ([Chen, Liu, and Wang](#), 2020) with the title Social exchange perspective on business model innovation and growth of manufacturing SMEs. According to the study's findings, SMEs in the manufacturing sector are growing faster as a result of business model innovation. Additionally, the indirect impact of innovative business models on consumer loyalty and trust also contributes to development.

The difference between this study and the previous research is that the population and sample used in the research conducted by ([Chen, Liu, and Wang](#), 2020) While in this study the population and sample used were UKM Center for Crafts in Bantul using 100 samples. The distinction also resides in the fact that business model innovation fosters SMEs' expansion in the manufacturing sector. Growth is furthermore accomplished through the indirect impact of company model innovation on client loyalty and trust. Although the findings of this study indicated that business model innovation had a favorable and significant impact on the growth of SMEs in the Bantul handicraft center. The results obtained from indirect growth through customer trust state that business model innovation through customer trust has a positive and insignificant effect on SME business growth. This means that the customer trust variable does not mediate the business model innovation variable on the SME business growth variable. This is because the data that has been collected has not succeeded in proving the relationship between the customer trust variable and the business model innovation variable and SME business growth. However, it does not mean that the customer trust variable does not affect the business model innovation variable and SME business growth, it's just that the sample data does not prove the relationship. The results obtained from indirect growth through customer commitment indicate that business model innovation through customer commitment has a positive and significant impact on SME business growth.

Seeing that SME handicrafts in Bantul have high potential in increasing sales to the international market, this research was made with the aim to explain the relationship between variables in the model. This research explains the innovation of business models, customer trust, and commitment to the growth of SMEs. (2) This research aims to develop previous research by ([Vogels et al.](#), 2021).

Research Method

The Bantul Handicraft Center's small and medium businesses (SMEs) were the subject of this study. The SME of the Bantul handicraft facility serves as the study's sample. This study uses non-probability sampling as its sampling technique. that is, a sampling technique that does not offer equal possibilities or opportunities for population members to be chosen to be sampled based on certain concerns. In contrast, this study's sample method employs the Purposive Sampling Technique, a technique with specific drawbacks (Sugiyono, 2016).

In this study, sampling was based on the minimum calculation result formula according to ([Hair Jr, Black, Babin, Anderson, and Tatham](#), 2010), namely (Number of latent

Variables + Number of indicators) x (Estimated parameters). This study's minimum number of samples was $(4+15) \times 5 = 95$ respondents. The minimum sample count in this study was 95 respondents. And to avoid questionnaires that do not return, the researcher will take a sample of 100 respondents.

The data analysis technique used in this study was using the Partial Least Square (PLS) Technique using SmartPLS 3.0 software. PLS-SEM analysis exists from two sub-models, namely the measurement model or often referred to as the outer model, and the structural model or often referred to as, often referred as the external model, and the structural model or the inner model. Outer models or measurement models show how to manifest variables or observed variables present variables that are not visible but have the potential to appear or be measured. Meanwhile, the capital structure shows the strength of estimation between variables that are not visible but have the potential to emerge. There are two reasons why this study used PLS-SEM.

Results and Discussion

There are six questions related to the characteristics of respondents, namely gender, age, last education, length of service, length of time SMEs were established, and positions in SMEs.

Table 1. Characteristics of Respondent

Classification	Information	Sum	Percentage
Gender	Man	64	64%
	Female	36	36%
Age	< 30 Year	12	12%
	30-40 Year	24	24%
	41-50 Year	35	35%
	> 50 Year	29	29%
Recent Education	Elementary School	10	10%
	Junior High School	33	33%
	Senior High School	46	46%
	Diploma (D1,D2,D3)	7	7%
	Bachelor (S1,S2,S3)	4	4%
Service Life	< 5 Year	16	16%
	6-10 Year	29	29%
	11-15 Year	25	25%
	< 15 Year	30	30%
Service Life	< 5 Year	4	4%
	5-9 Year	22	22%
	10-15 Year	27	27%
	16-20 Year	29	29%
	> 20 Year	18	18%
Service Life	Owner	36	36%
	Employess	64	64%

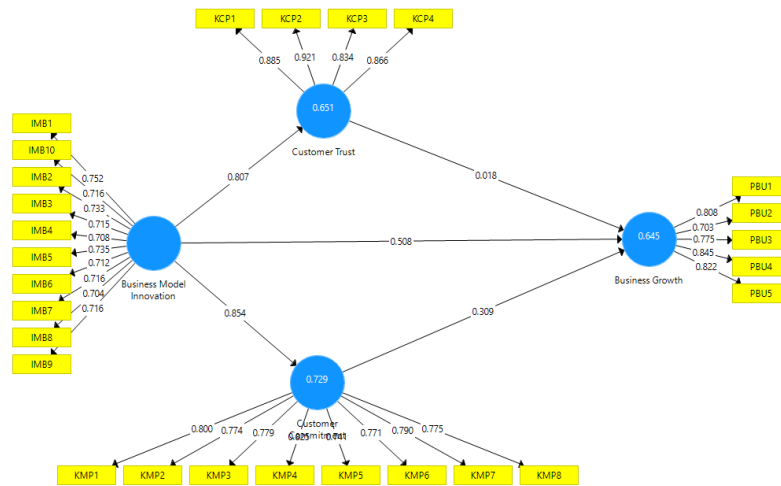
Based on the table above, it can be seen that the 100 respondents used in this study comprised 64% of male practice respondents and 36% of female respondents. The age of the 100 respondents used in this study comprised% of respondents aged < 30 years, 24% of respondents aged 30-40 years, 35% of respondents aged 41-50 years, and 29% of respondents aged > 50 years of n. The last education of the 100 respondents used in this study consisted of 10% of respondents who were least educated at the elementary level, 33% of respondents who were educated before the junior high school level, 46% of respondents who were least educated at the high school level, 7% of respondents who were educated last at the diploma level, and four respondents who were educated at the undergraduate level. The working period of the 100 respondents used in this study consisted of 16% of respondents who had worked < 5 years, 29% of respondents who had worked for 6-10 years, 25% of respondents who had worked for 11-15 years, 30% of respondents who had worked < for 15 years. The length of the SME was established; it is known that the 100 respondents used in this study consisted of 4% of respondents who worked in SMEs aged < 5 years, 22% of respondents who worked in SMEs old 5-9 years, 27% of respondents who worked in SMEs aged 10-15 years, 29% of respondents who worked in SMEs aged 16-20 years, and 18% of respondents working in SMEs who are > 20 years old. The positions of the 100 respondents in this study comprised 36% of respondents as owners and 64% as employees.

The description of the variables in this study uses the indicated mean to analyze the results of the respondents' answers to describe the respondents' perception of each variable consisting of business model innovation, customer trust, customer commitment, and SME business growth variables.

Table 2. Mean Variable

Variable	Mean	Category
Business Model innovation	4.057	High
Customer trust	4.465	Very High
Customer Commitment	4.326	Very High
Business Growth	3.90	High

SmartPLS analyzes the relationship between variables and indicators. ([Ghozali and Latan, 2014](#)) PLS-SEM analysis exists from two sub-models, namely the measurement model (measurement model) or often referred to as the outer model, and the structural model (structural model) or often referred to as the inner model. Outer models or measurement models show how to manifest variables or observed variables present variables that are not visible but have the potential to appear or be measured. Meanwhile, the Inner model or capital structure shows the strength of estimation between variables that are not visible but can occur.



Picture 1. Outer Model

Convergent validity is assessed by looking at the outer loading value of each indicator in each variable used in this study. The criteria used for convergent validity is outer loading > 0.7. We have seen this in Figure 2. All the indicators in this study above 0.7 are considered sufficient to qualify for the convergent validity test, so it can be concluded that every indicator used in this study is feasible or valid.

Discriminant Validity is judged by looking at the value of the cross-loading *factor* indicator against the variable that has the most significant value compared to the value of *the cross-loading factor* indicator against other variables. Another method used to conduct validity tests in this study was to look at the average variance extracted (AVE) value. The AVE value for each variable must be > 0.5 to be declared valid.

Table 3. Tcross-Loading Factor

Indicator Item	Construct			
	Business Model Innovation	Customer Trust	Customer Commitment	Business Growth
IMB 1	0.752	0.625	0.660	0.579
IMB 2	0.733	0.614	0.616	0.541
IMB 3	0.715	0.465	0.586	0.583
IMB 4	0.708	0.658	0.660	0.547
IMB 5	0.735	0.520	0.565	0.567
IMB 6	0.712	0.649	0.661	0.512
IMB 7	0.716	0.558	0.630	0.617
IMB 8	0.704	0.531	0.545	0.684
IMB 9	0.716	0.560	0.602	0.492
IMB 10	0.716	0.586	0.616	0.540
KCP 1	0.705	0.885	0.687	0.608
KCP 2	0.712	0.921	0.750	0.575
KCP 3	0.679	0.834	0.765	0.625
KCP 4	0.732	0.866	0.776	0.610

Indicator Item	Construct			
	Business Model Innovation	Customer Trust	Customer Commitment	Business Growth
KMP 1	0.674	0.658	0.800	0.558
KMP 2	0.656	0.619	0.774	0.660
KMP 3	0.619	0.727	0.779	0.552
KMP 4	0.756	0.767	0.825	0.654
KMP 5	0.656	0.562	0.741	0.590
KMP 6	0.660	0.663	0.771	0.551
KMP 7	0.666	0.678	0.790	0.546
KMP 8	0.643	0.639	0.775	0.613
PBU 1	0.632	0.505	0.571	0.808
PBU 2	0.625	0.555	0.574	0.703
PBU 3	0.639	0.597	0.607	0.775
PBU 4	0.622	0.552	0.641	0.845
PBU 5	0.586	0.516	0,600	0.822

Based on Table 3. It can be seen that the most significant cross-loading *factor* value is found in the construct formed. So it can be concluded that this study's indicators meet the discriminant validity requirements.

Table 4. Average Variance Extracted (AVE)

Variable	AVE	Criterion	Description
Business Model innovation	0.520	> 0.5	Valid
Customer trust	0.769	> 0.5	Valid
Customer Commitment	0.612	> 0.5	Valid
Business Growth	0.627	> 0.5	Valid

Whereas in Table 4. It can be seen that the AVE value on each variable is > 0.5, which means that every variable used in the study is valid. In addition to validity tests, PLS also conducts reliability tests to measure the internal consistency of measuring instruments. Reliability testing on PLS using composite reliability and Cronbach Alpha to strengthen reliability test results with composite reliability.

Table 5. Composite Reliability

Variable	Composite Reliability	Kriteria	Description
Business Model innovation	0.915	> 0.7	Valid
Customer trust	0.930	> 0.7	Valid
Customer Commitment	0.926	> 0.7	Valid
Business Growth	0.893	> 0.7	Valid

Based on Table 5, it can be seen that the composite reliability value of all variables has a value of > 0.7 so that all constructs are declared reliable. Strengthen the reliability test results with composite reliability; it can be done by testing reliability by looking at the value of Cronbach's *alpha*. In Table 6, it can be seen that the Cronbach alpha value in all variables has a value of > 0.7 , which means that all variables in this study can be declared reliable. The next stage is the analysis of the structure or inner model. Assessment based on R-Square is used to determine how much a dependent variable is affected by other variables. The higher the R-Square value, the better the prediction model in this research model will be.

Table 6. R-Square

Variable	R-Square	R-Square Adjusted
Customer trust	0.651	0.648
Customer Commitment	0.729	0.726
Business Growth	0.645	0.634

Based on the calculation results R^2 in Table 6, it is known that the business model innovation variable influences the customer trust variable by 65.1%, and the remaining 34.9% is influenced by variables not included in the research model. The effect of business model innovation on customer confidence of 0.651 falls into the moderate category. Furthermore, the customer commitment variable is influenced by the business model innovation variable of 72.9%, and the remaining 27.1% is controlled by variables that are not included in the research model. The effect of business model innovation on customer commitment of 0.729 is included in the strong category. Furthermore, the business growth variable is influenced by business model innovation variables, customer trust, and customer commitment of 64.5%. The remaining 44.5% is controlled by variables not included in the research model. The influence of business model innovation, customer trust, and customer commitment of 0.65.5 fall into the moderate category.

Hypothesis testing is carried out by looking at the value of probability and t-statistics of the relationship between variables. Significant value is obtained through the bootstrapping procedure. This test was carried out using smart PLS software. The probability value can be seen through the P-Value value with an alpha of 5%. The t-count value used was 1.66088.

Table 7. Bootstrapping Calculation Result

	Original Sampel (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/ STDEV)	P- Value	Decision
BMI→Business Growth	0.278	0.278	0.121	2.295	0.000	Accepted
BMI→Customer trust→ Business Growth	0.015	0.009	0.095	0.154	0.439	Rejected
BMI→Customer Commitment→ Business Growth	0.263	0.272	0.142	1.858	0.032	Accepted

Based on the results of hypothesis testing in Table 4.7, it can be concluded that each relationship between the variables is as follows. H1: Business model innovation positively and significantly affects SME business growth. Based on Table 4. The 7 t-statistics values for the business model innovation variables against SME business growth were $2,343 > 1.66088$ (t-table) and p-values of $0.000 < 0.05$. The original value of the sample was positive at 0.278, which indicates that each direction of the relationship of the business model innovation variable to the growth of the SME business is positive. Thus, H1 in this study was accepted. This shows that business model innovation has a positive and significant effect on the growth of SME businesses. This means that the more effective the innovation of business models in SMEs, the higher the level of business growth in SMEs. This means that business model innovations in SMEs have functioned effectively in improving service quality and developing products with innovative ideas.

H2: Business model innovation positively and significantly affects SME business growth through customer trust as a mediating variable. Based on Table 4. 7, the statistical t-value for business model innovation variables to SME business growth through customer trust is $0.154 < 1.66088$ (t-table) and p-value $0.439 > 0.05$. The original value of the sample was positive at 0.015, which shows that each direction of the relationship of the business model innovation variable to the growth of the SME business through customer trust is positive. Thus, H2 in this study was rejected. This shows that business model innovation through customer trust has a positive and insignificant effect on the growth of SME businesses. This means that the customer trust variable does not mediate the business model innovation variable against the SME business growth variable. Because the data that has been collected has not succeeded in proving the relationship between customer trust variables and business model innovation variables, and SME business growth, however, this does not mean that the customer trust variable does not affect the variables of business model innovation and SME business growth, it's just that the sample data did not succeed in proving this relationship.

H3: Business model innovation positively and significantly affects SME business growth through customer commitment as a mediating variable. According to Table 4. 7, the t-statistical value for the business model innovation variable to SME business growth through customer commitment is $1.858 > 1.66088$ (t-table) and p-value $0.032 > 0.05$. The original value of the sample was positive at 0.263, which shows that every direction of the relationship of business model innovation to the growth of the SME business through customer commitment is positive. Thus, H3 in this study was accepted. This shows that business model innovation through customer commitment has a positive and significant influence on the growth of the SME business. This means that the higher the commitment in the relationship between buyers and sellers, it can help easily find out the specific needs of potential customers and reduce all kinds of risks that aim to harm one of the parties.

Conclusion

Based on the research, it can be concluded that the SME batik center in Bantul is experiencing business growth because it has innovated business models through customer trust and commitment as a mediating variable. This statement is proven through the results of hypothesis testing, which shows that business model innovation is a variable affecting SME

businesses' growth through customer trust and commitment as mediation variables. This study used Partial Least Square (PLS) to analyze the influence of the variables studied. Based on the results of testing and data analysis, as well as the discussion that has been described, it can be concluded as follows the results of the first hypothesis test show that business model innovation has a positive and significant effect on the growth of SME businesses. The results of the second hypothesis test show that business model innovation has a positive and insignificant effect on SME business growth through customer trust as a mediating variable. The results of the third hypothesis test show that business model innovation has a positive and significant effect on SME business growth through customer commitment as a mediating variable.

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