



DAFTAR PUSTAKA

- Abou-Zeid, M., & Ben-Akiva, M. (2011). The effect of social comparisons on commute well-being. *Transportation Research Part A: Policy and Practice*, 45(4), 345–361. <https://doi.org/10.1016/j.tra.2011.01.011>
- Aithal, R. K., Choudhary, V., Maurya, H., Pradhan, D., & Sarkar, D. N. (2023). Factors influencing technology adoption amongst small retailers: insights from thematic analysis. *International Journal of Retail & Distribution Management*, 51(1), 81–102. <https://doi.org/10.1108/IJRDM-02-2022-0042>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Alamro, S., & Tarawneh, S. A. (2011). Factors affecting e-commerce adoption in Jordanian SMEs. *European Journal of Scientific Research*, 64(4), 497-506.
- Al-ajam, A. S., & Nor, K. M. (2013). Influencing factors on behavioral intention to adopt internet banking service. *World Applied Sciences Journal*, 22(11), 1652–1656. .
- Al-Hooti, Z., Alawi, A. AL, Ahmed, Z., & Al-Busaidi, T. (2024). Impact of social media marketing, innovation, and effective management on smes performance: a conceptual study (pp. 222–232). https://doi.org/10.1007/978-3-031-50518-8_17
- Al-Somali, S. A., Gholami, R., & Clegg, B. (2015). A stage-oriented model (SOM) for e-commerce adoption: a study of Saudi Arabian organisations. *Journal of Manufacturing Technology Management*, 26(1), 2–35. <https://doi.org/10.1108/JMTM-03-2013-0019>
- Apasrawirote, D., & Yawised, K. (2022). Factors influencing the behavioral and purchase intention on live-streaming shopping. *Asian Journal of Business Research*, 12(1). <https://doi.org/10.14707/ajbr.220119>
- Aptika. (2022). UMKM go online cari mitra baru di hub.id summit 2022. Kementerian Kominfo. <https://aptika.kominfo.go.id/2022/09/umkm-go-online-cari-mitra-baru-di-hub-id-summit-2022/>
- Armitage, C. J., & Conner, M. (2001). Efficacy of the theory of planned behaviour: a meta-analytic review. *British Journal of Social Psychology*, 40(4), 471–499. <https://doi.org/10.1348/014466601164939>
- Baber, H. (2019). Subjective norms and intention- a study of crowdfunding in india. *Research in World Economy*, 10(3), 136. <https://doi.org/10.5430/rwe.v10n3p136>
- Bamberg, S., & Möser, G. (2007). Twenty years after Hines, Hungerford, and Tomera: A new meta-analysis of psycho-social determinants of pro-environmental behaviour. *Journal of Environmental Psychology*, 27(1), 14–25. <https://doi.org/10.1016/j.jenvp.2006.12.002>



- Ben Hamida, S., Maaloul, A., & Ben Hamida, S. (2016). The pedagogical innovation serving technological education. *Creative Education*, 07(01), 20–31. <https://doi.org/10.4236/ce.2016.71003>
- Burton-Jones, A., & Gallivan, M. J. (2007). Toward a deeper understanding of system usage in organizations: a multilevel perspective. *MIS Quarterly*, 31(4), 657–680.
- Bosnjak, M., Ajzen, I., & Schmidt, P. (2020). The theory of planned behavior: Selected recent advances and applications. *Europe's Journal of Psychology*, 16(3), 352–356. <https://doi.org/10.5964/ejop.v16i3.3107>
- Boso, N., Carter, P.S., & Annan, J. (2016) When is brand orientation a useful strategic posture? *Journal of Brand Management*, 23 (4), 363-382.
- Bvuma, S. R. (2024). Digital transformation in small businesses: Enhancing operational efficiency and competitiveness. In M. Karimi (Ed.), *Advances in Digital Business*. Springer. https://link.springer.com/chapter/10.1007/978-3-031-52403-5_12
- Chaniago, H. (2021). Understanding purchase motives to increase revenue growth: a study of nanostores in indonesia. *Innovative Marketing*, 17(4), 1-12.
- Chen, M.-F., & Tung, P.-J. (2014). Developing an extended Theory of Planned Behavior model to predict consumers' intention to visit green hotels. *International Journal of Hospitality Management*, 36, 221–230. <https://doi.org/10.1016/j.ijhm.2013.09.006>
- Choi, H. (2020). The effects of consumer privacy concerns on the adoption of mobile payment systems. *Journal of Retailing and Consumer Services*, 52, 101907. <https://doi.org/10.1016/j.jretconser.2019.101907>
- Clegg, S. R., Pitsis, T. S., & Mount, M. (2020). *Managing and organizations: An introduction to theory and practice* (6th ed.). SAGE Publications Ltd.
- Courneya, K. S., McAuley, E., & Friedenreich, C. M. (2006). Determinants of exercise intentions and behavior in colorectal cancer survivors: An application of the theory of planned behavior. *Psycho-Oncology*, 15(9), 727–737. <https://doi.org/10.1002/pon.1013>
- D'Andrea, G., Lopez-Aleman, B., & Stengel, A. (2006). Why small retailers endure in Latin America. *International Journal of Retail & Distribution Management*, 34(9), 661–673. <https://doi.org/10.1108/09590550610683184>
- Dery, K., Sebastian, I. M., & van der Meulen, N. (2017). The digital workplace is key to digital innovation. *MIS Quarterly Executive*, 16(2), 135–152.
- Díaz-Arancibia, J., Hochstetter-Diez, J., Bustamante-Mora, A., Sepúlveda-Cuevas, S., Albayay, I., & Arango-López, J. (2024). Navigating digital transformation and technology adoption: a literature review from small and medium-sized enterprises in developing countries. *Sustainability*, 16(14), 5946. <https://doi.org/10.3390/su16145946>



- Eiriz, V., Barbosa, N., & Ferreira, V. (2019). Impacts of technology adoption by small independent food retailers. *Journal of Small Business Management*, 57(4), 1485–1505. <https://doi.org/10.1111/jsbm.12413>
- Farquhar, J., Michels, N., & Robson, J. (2020). Triangulation in industrial qualitative case study research: Widening the scope. *Industrial Marketing Management*, 87, 160–170. <https://doi.org/10.1016/j.indmarman.2020.02.001>
- Fröcklin, S., Jiddawi, N. S., & de la Torre-Castro, M. (2018). Small-scale innovations in coastal communities: shell-handicraft as a way to empower women and decrease poverty. *Ecology and Society*, 23(2), art34. <https://doi.org/10.5751/ES-10136-230234>
- Ghobakhloo, M., Hong Tang, S., Zulkifli, N., Branch, G., Sadegh Sabouri, M., & Sai Hong, T. (2011). Information technology adoption in small and medium-sized enterprises; an appraisal of two decades literature information technology adoption in small and medium-sized enterprises; an appraisal of two decades literature morteza ghobakhloo (corresponding author). In *Interdisciplinary Journal of Research in Business* (Vol. 1, Issue 7). <https://www.researchgate.net/publication/228448004>
- Gray, C., & Gonsalves, E. (2002). Organizational learning and entrepreneurial strategy. *The International Journal of Entrepreneurship and Innovation*, 3(1), 27–33. <https://doi.org/10.5367/000000002101299015>
- Gusmiarti, I. (2023). 27 juta UMKM telah go digital hingga 2023. Diakses pada 1 November 2024, dari <https://data.goodstats.id/statistic/27-juta-umkm-telah-go-digital-hingga-2023-gXpaM>
- Hamister, J. W., & Fortsch, S. M. (2016). Cumulative impact of category management on small retailers. *International Journal of Retail & Distribution Management*, 44(7), 680–693. <https://doi.org/10.1108/IJRDM-09-2015-0142>
- Hanim, L., & Mar, L. (2018). UMKM (Usaha Mikro, Kecil, & Menengah) & bentuk-bentuk usaha. UNISSULA Press.
- Harrison, D. A., Mykytyn, P. P., & Riemenschneider, C. K. (1997). Executive decisions about adoption of information technology in small business: theory and empirical tests. *Information Systems Research*, 8(2), 171–195. <https://doi.org/10.1287/isre.8.2.171>
- Hasan, M. T., Rekabder, M. S., & Akhter, R. (2022). Trust, transaction transparency, volatility, facilitating condition, and performance expectancy towards cryptocurrency adoption through intention to use. *Journal of Management Information and Decision Sciences*, 25(S5), 1–20.
- Hussin, R. M., Putit, L., & Subramaniam, G. (2023). Social Media as an Open Innovation: Deciphering Its Relationship with Firm Performance, Compatibility, and Security Concern (pp. 87–98). https://doi.org/10.1007/978-981-99-5142-0_6



- Irimia-Diéguez, A., Velicia-Martín, F., & Aguayo-Camacho, M. (2023). Predicting fintech innovation adoption: the mediator role of social norms and attitudes. *Financial Innovation*, 9(1), 36. <https://doi.org/10.1186/s40854-022-00434-6>
- Juliyanti, W., & Wibowo, Y. K. (2021). Literature review: implementation of Musharakah Mutanaqisah partnership over the world. *Bukhori: Kajian Ekonomi Dan Keuangan Islam*, 1(1), 1–10. <https://doi.org/10.35912/bukhori.v1i1.196>
- Juniarti, R. P., & Omar, A. (2021). Technology adoption in small and medium enterprises (SMEs): Current issues and future research avenues. *Advances in Economics, Business and Management Research*, 193, Proceedings of the BISTIC Business Innovation Sustainability and Technology International Conference (BISTIC 2021). Universitas Negeri Surabaya & Universiti Sains Malaysia
- Kallmuenzer, A., Peters, M., & Buhalis, D. (2024). Digitalization and performance outcomes in small and medium-sized enterprises (SMEs). *Journal of Small Business Management*, 62(1), 34-56.
- Kolbe, R. H., & Burnett, M. S. (1991). Content-analysis research: an examination of applications with directives for improving research reliability and objectivity. *Journal of Consumer Research*, 18(2), 243. <https://doi.org/10.1086/209256>
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education.
- Kraft, P., Rise, J., Sutton, S., & Røysamb, E. (2005). Perceived difficulty in the theory of planned behaviour: Perceived behavioural control or affective attitude? *British Journal of Social Psychology*, 44(3), 479–496. <https://doi.org/10.1348/014466604X17533>
- Kumar, V., Nim, N., & Sharma, A. (2019). Driving growth of Mwallets in emerging markets: a retailer's perspective. *Journal of the Academy of Marketing Science*, 47(4), 747–769. <https://doi.org/10.1007/s11747-018-0613-6>
- Lee, J., Ryu, M. H., & Lee, D. (2019). A study on the reciprocal relationship between user perception and retailer perception on platform-based mobile payment service. *Journal of Retailing and Consumer Services*, 48, 7–15. <https://doi.org/10.1016/j.jretconser.2019.01.007>
- Liao, S.-H., & Yang, L.-L. (2020). Mobile payment and online to offline retail business models. *Journal of Retailing and Consumer Services*, 57, 102230. <https://doi.org/10.1016/j.jretconser.2020.102230>
- Liguori, E. W., & Pittz, T. G. (2020). Strategies for small business: Surviving and thriving in the era of COVID-19. *Journal of the International Council for Small Business*, 1(2), 106–110. <https://doi.org/10.1080/26437015.2020.1779538>
- Limanseto, H. (2023). Kepala Biro Komunikasi, Layanan Informasi, dan Persidangan, Kementerian Koordinator Bidang Perekonomian Republik Indonesia. *UMKM sebagai tulang punggung ekonomi nasional*. Diakses dari <https://www.ekon.go.id>



- Mandhachitara, R. (2014). Old traps for new players: western direct retailing investment in emerging Asian markets. *International Review of Management and Marketing*, Vol. 4 No. 2, pp. 150-159.
- Marriott, H. R., Williams, M. D., & Dwivedi, Y. K. (2017). What do we know about consumer m-shopping behaviour? *International Journal of Retail & Distribution Management*, 45(6), 568–586. <https://doi.org/10.1108/IJRDM-09-2016-0164>
- Martín-Navarro, A., Velicia-Martín, F., Medina-Garrido, J. A., & Palos-Sánchez, P. R. (2023). Impact of effectual propensity on entrepreneurial intention. *Journal of Business Research*, 157, 113604. <https://doi.org/10.1016/j.jbusres.2022.113604>
- Matthew B. Miles, & A. M. Huberman. (1994). *Qualitative Data Analysis An Expanded Sourcebook*. SAGE Publications.
- Mishrif, A., & Khan, H. (2023). COVID-19 as a driver of technology adoption: Enhancing operational efficiency in SMEs. *Journal of Innovation and Entrepreneurship*, 12(3), 45-67.
- Nguyen, H., Johnson, A., Collins, C., & Parker, S. K. (2017). Confidence matters: Self-efficacy moderates the credit that supervisors give to adaptive and proactive role behaviours. *British Journal of Management*, 28(2), 315–330. <https://doi.org/10.1111/1467-8551.12149>
- Olsson, A. K., & Bernhard, I. (2020). Keeping up the pace of digitalization in small businesses: Women entrepreneurs' knowledge and use of social media. *International Journal of Entrepreneurial Behavior & Research*, ahead-of-print(ahead-of-print). <https://doi.org/10.1108/ijeb-10-2019-0615>
- Öngener, E. M., & Özkurt, B. (2019). Business model implications of technology in the U.S. coffee shop industry (Master's thesis, Chalmers University of Technology). Department of Technology Management and Economics, Division of Entrepreneurship and Strategy. <https://hdl.handle.net/20.500.12380/301388>
- Orlikowski, W. J. (2009). The Sociomateriality of Organisational Life: Considering Technology In Management Research. *Cambridge Journal of Economics*, 34(1), 125–141.
- Palmer, C., Niemand, T., Stöckmann, C., Kraus, S., & Kailer, N. (2019). The interplay of entrepreneurial orientation and psychological traits in explaining firm performance. *Journal of Business Research*, 94, 183–194. <https://doi.org/10.1016/j.jbusres.2017.10.005>
- Pantano, E., & Viassone, M. (2014). Demand pull and technology push perspective in technology-based innovations for the points of sale: the retailers' evaluation. *Journal of Retailing and Consumer Services*, 21(1), 43–47.
- Paul, J., Parthasarathy, S., & Gupta, P. (2017). Exporting challenges of SMEs: A review and future research agenda. *Journal of World Business*, 52(3), 327–342. <https://doi.org/10.1016/j.jwb.2017.01.003>



- Peltier, J. W., Schibrowsky, J. A., & Yushan Zhao. (2009). Understanding the antecedents to the adoption of crm technology by small retailers. *International Small Business Journal: Researching Entrepreneurship*, 27(3), 307–336. <https://doi.org/10.1177/0266242609102276>
- Petrova, K., & Wang, B. (2013). Retailer adoption of mobile payment. *Journal of Electronic Commerce in Organizations*, 11(4), 70–89. <https://doi.org/10.4018/jeco.2013100105>
- Phonthanakitithaworn, C., Ketkaew, C., & Naruetharadhol, P. (2019). Relevant factors for success as an online entrepreneur in Thailand. *SAGE Open*, 9(1), 215824401882175. <https://doi.org/10.1177/2158244018821757>
- Prasetya, A. (2023). *Mengenal Program Pembinaan UMKM Kemenkeu Satu Tahun 2023*. Direktorat Jenderal Kekayaan Negara, Kementerian Keuangan Republik Indonesia. Diakses dari <https://www.djkn.kemenkeu.go.id/artikel/baca/15879/Mengenal-Program-Pembinaan-UMKM-Kemenkeu-Satu-Tahun-2023.html>
- Premkumar, G., & Roberts, M. (1999). Adoption of new information technologies in rural small businesses. *Omega*, 27(4), 467–484. [https://doi.org/10.1016/S0305-0483\(98\)00071-1](https://doi.org/10.1016/S0305-0483(98)00071-1)
- Prodjo, W. (2024). *Jadi tulang punggung ekonomi Indonesia, begini tips usaha mikro agar naik kelas*. Diakses pada 1 November 2024, dari <https://www.kemendag.go.id/berita/pojok-media/jadi-tulang-punggung-ekonomi-indonesia-begini-tips-usaha-mikro-agar-naik-kelas>
- Qirim, N. Al. (2006). The role of the government and E-Commerce adoption in small businesses in New Zealand. *International Journal of Internet and Enterprise Management*, 4(4), 293. <https://doi.org/10.1504/IJIEM.2006.011042>
- Radzi, K. M., Nor, N. M., & Ali, S. M. (2017). The impact of internal factors on small business success: A case of small enterprises under the FELDA scheme. *Asian Academy of Management Journal*, 22(1), 27–55. <https://doi.org/10.21315/aamj2017.22.1.2>
- Rahayu, R., & Day, J. (2017). E-commerce adoption by SMEs in developing countries: evidence from Indonesia. *Eurasian Business Review*, 7(1), 25–41. <https://doi.org/10.1007/s40821-016-0044-6>
- Salahshour Rad, M., Nilashi, M., & Mohamed Dahlan, H. (2018). Information technology adoption: A review of the literature and classification. *Universal Access in the Information Society*, 17(2), 361–390. <https://doi.org/10.1007/s10209-017-0534-z>
- Satyam, Aithal, R. K., & Maurya, H. (2017). Exploring channel conflict in an emerging economy: the small retailer's perspective. *International Journal of Retail & Distribution Management*, 45(10), 1061–1078. <https://doi.org/10.1108/IJRDM-03-2016-0037>



- Schindler, P. S. (2022). *Business research method* (14th ed). New York: Mc Graw- Hill.
- Schindler, P. S. (2011). *Business research methods* (11th ed).. New York: McGraw-Hill Education.
- Seethamraju, R., & Diatha, K. S. (2018). Adoption of digital payments by small retail stores. Paper presented at the Australasian Conference on Information Systems, Sydney, Australia.
- Schlaegel, C., & Koenig, M. (2014). Determinants of entrepreneurial intent: a meta-analytic test and integration of competing models. *Entrepreneurship Theory and Practice*, 38(2), 291–332. <https://doi.org/10.1111/etap.12087>
- Sharma, H., & Lowalekar, V. (2015). Influence of family size on retail shoppers' perception of Indian traditional grocery stores' attributes. *International Journal of Multidisciplinary Research Centre*, 1(5)
- Shneor, R., & Munim, Z. H. (2019). Reward crowdfunding contribution as planned behaviour: An extended framework. *Journal of Business Research*, 103, 56–70. <https://doi.org/10.1016/j.jbusres.2019.06.013>
- Sin, S. S., Nor, K. M., & Al-Agaga, A. M. (2012). Factors Affecting Malaysian young consumers' online purchase intention in social media websites. *Procedia - Social and Behavioral Sciences*, 40, 326–333. <https://doi.org/10.1016/j.sbspro.2012.03.195>
- Sinha, P. K., Banerjee, A., & Uniyal, D. P. (2002). Deciding where to buy: Store choice behaviour of Indian shoppers. *Vikalpa*, 27(2), 13-28.
- Skare, M., Soriano, D. R., & Porada-Rochoń, M. (2022). Impact of digitalization on economic growth and development: Evidence from European Union countries. *Technological Forecasting and Social Change*, 172, 121037. <https://doi.org/10.1016/j.techfore.2021.121037>
- Solano Acosta, A., Herrero Crespo, Á., & Collado Agudo, J. (2018). Effect of market orientation, network capability and entrepreneurial orientation on international performance of small and medium enterprises (SMEs). *International Business Review*, 27(6), 1128–1140. <https://doi.org/10.1016/j.ibusrev.2018.04.004>
- Sopiah, S., Sangadji, E. M., & Narmaditya, B. S. (2021). The impact of organizational justice, self-efficacy and teachers performance: the mediating role of internal motivation. *Pedagogika*, 141(1), 79-93. <https://doi.org/10.15823/p.2021.141.4>
- Sussman, R., & Gifford, R. (2019). Causality in the theory of planned behavior. *Personality and Social Psychology Bulletin*, 45(6), 920–933. <https://doi.org/10.1177/0146167218801363>
- Telukdarie, A., Dube, T., Matjuta, P., & Philbin, S. P. (2023). The opportunities and challenges of digitalization for SMEs. *Procedia Computer Science*, 217, 689–698. <https://doi.org/10.1016/j.procs.2023.01.186>



- Treadgold, A. (1988). Retailing without frontiers. *Retail and Distribution Management*, 16(6), 8–12. <https://doi.org/10.1108/eb018382>
- Tseng, T.H., Lee, C.T., Huang, H.-T. and Yang, W.H. (2022), Success factors driving consumer reuse intention of mobile shopping application channel. *International Journal of Retail & Distribution Management* Vol. 50 No. 1, pp. 76-99. doi: 10.1108/IJRDM-08-2020-0309.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157–178. <https://doi.org/10.2307/41410412>
- Zamani, S. Z. (2022). Small and medium enterprises (SMEs) facing an evolving technological era: A systematic literature review on the adoption of technologies in SMEs. *European Journal of Innovation Management*, 25(6), 735–757.