Strategies for Developing MSME-Based Agroindustry to Increase the Added Value of Agricultural Products

Safruddin

Universitas Asahan

Article Info

Article history:

Received November, 2025 Revised November, 2025 Accepted November, 2025

Keywords:

MSME Agroindustry, Value Addition, Qualitative Analysis, Development Strategy, Agricultural Products.

ABSTRACT

This study examines the development strategy of MSME-based agroindustry to increase the added value of agricultural products in Indonesia using a qualitative analysis approach. Five MSME informants from different agroindustrial sectors were selected purposively to obtain in-depth insights into their experiences, challenges, and strategic needs. Data were collected through semistructured interviews, observations, and documentation, and analyzed using thematic analysis. The findings indicate that MSMEs face major constraints, including limited access to processing technology, inconsistent raw material quality, weak human resource capabilities, regulatory barriers, and restricted market access. Direct quotations from informants highlight these operational challenges and the pressing need for structured support. Despite these limitations, significant opportunities exist, such as growing consumer demand for healthy and natural products, expansion of digital marketplaces, and supportive government programs. The study proposes strategic priorities, including capacity building in production and marketing, improved access to appropriate technology, enhanced branding and digital marketing, institutional collaboration through cluster development, and strengthened innovation in product diversification. These strategies are expected to improve value addition, competitiveness, and the sustainability of MSME-based agroindustry. The study contributes practically and academically by providing grounded insights for policymakers, development agencies, and MSME actors in strengthening agroindustry development in Indonesia.

This is an open access article under the *CC BY-SA* license.



Corresponding Author:

Name: Safruddin

Institution: Universitas Asahan Email: safruddin67@gmail.com

1. INTRODUCTION

Agriculture remains one of the most strategic sectors in Indonesia's economic structure, contributing significantly to employment, rural livelihoods, and national food security. Despite its vast potential, the sector continues to struggle with low productivity, inconsistent product quality, and limited value addition [1], [2]. Many agricultural commodities are still marketed in

raw form, restricting the economic benefits received by farmers and micro, small, and medium enterprises (MSMEs). In contrast, agroindustry—through processing, preservation, and packaging—offers a crucial pathway to increase the added value of agricultural outputs while supporting rural economic transformation [3], [4].

MSMEs play a central role in driving agroindustrial development in Indonesia. Accounting for more than 60% of the national workforce and a substantial portion of GDP, MSMEs serve as the backbone of economic activity across rural and urban regions [5], [6]. Their participation in agroindustry facilitates localized processing, product diversification, and improved supply chain efficiency. However, MSMEs involved in agroindustrial activities often face serious constraints such as limited financing, insufficient technological adoption, weak managerial capabilities, and challenges in meeting market and quality standards. These obstacles hinder their ability to scale operations, enhance competitiveness, and optimize the value added from agricultural products [6], [7].

In recent years, the government and various institutions have increasingly promoted agroindustry as a strategy to improve farmer welfare, strengthen rural economies, and reinforce national food resilience [8]. Various policies supporting MSME development, digital transformation, product innovation, and supply chain integration have opened opportunities for growth. Nevertheless, many MSMEs are still unable to effectively leverage available facilities, incentives, and technologies, highlighting a persistent gap between policy formulation and real implementation at the grassroots level [6], [9]. Understanding these gaps is crucial for tailoring more effective interventions.

This study aims to examine strategic approaches for developing MSME-based agroindustry capable of significantly increasing the added value of agricultural products in Indonesia. Employing a qualitative research

design, the study involves five MSME informants engaged in diverse forms of agricultural processing. By utilizing in-depth interviews, field observations, and documentation, the research identifies key themes related to MSME capacity, technological readiness, market access, innovation, and ecosystem support for agroindustrial growth.

The findings of this study are expected offer both theoretical and practical contributions. Theoretically, the research enriches the literature on agroindustrial development, rural entrepreneurship, value-added strategies within the MSME context. Practically, the insights generated may policymakers, guide local governments, development institutions. and **MSME** practitioners in strengthening the competitiveness of agroindustry. Ultimately, the study underscores the critical importance of empowering MSMEs as drivers of a sustainable agroindustry capable of enhancing agricultural value chains and improving socio-economic outcomes for rural communities.

2. LITERATURE REVIEW

2.1 Agroindustry and Value Addition

Agroindustry refers to the set of activities involved in transforming agricultural materials raw into processed, semi-processed, or finished products that possess higher economic value. According to FAO, agroindustry plays a vital role in linking agriculture with industry, creating employment opportunities, and stimulating rural development [9], [10]. Value addition in agroindustry can occur through processing, packaging, branding, quality improvement, application of technology. In Indonesian context, agroindustry is essential for reducing post-harvest losses, increasing product shelf life, and enhancing the competitiveness of agricultural commodities in both domestic and global markets. Studies

have shown that value-added processing can significantly increase farmers' income and contribute to the sustainability of agricultural supply chains [6], [8].

2.2 MSMEs in Indonesia

Micro, Small, and Medium Enterprises (MSMEs) represent the largest contributor to Indonesia's economic activity. According to the Ministry of Cooperatives and SMEs, MSMEs account for over 99% of business units, absorb more than 60% of workforce. and contribute significantly GDP. In the agroindustry sector, MSMEs serve as critical actors in processing local agricultural products into a range of value-added goods such as snacks, beverages, herbal products, processed foods [5], Their [11]. flexibility, labor intensity, and local utilization resource make them especially important in rural development. However, MSMEs often face constraints related to limited financial resources, low technological adoption, weak business management, and insufficient access to markets, thus impacting their capacity to compete and grow [12], [13].

2.3 Challenges in Agroindustry Development

The development of agroindustry in Indonesia is hindered by several structural and operational challenges. First, many agro-based MSMEs lack modern processing equipment, leading to inconsistent product quality and limited production capacity [5], [13]. Second, supply chain issues such as seasonal variability and fluctuating raw material prices can affect production continuity. Third, MSMEs often struggle to meet regulatory standards, including packaging requirements, food safety certifications, and halal certification [12], [13]. Fourth, market competition is increasingly intense, requiring MSMEs to continuously innovate in terms of product formulation, branding, and marketing strategies. Previous research has highlighted that overcoming these challenges requires integrated support systems involving government policy, training, technology adoption, and financing mechanisms.

2.4 Opportunities for Agroindustrial Growth

Despite the challenges, significant opportunities exist for the MSME-based expansion of agroindustry. Rising consumer awareness of healthy and natural food products, increasing penetration, and the growth of ecommerce create favorable market conditions. Government programs such as Kredit Usaha Rakyat (KUR), digital entrepreneurship training, and food security initiatives further support **MSME** development [14],Additionally, agroindustry is wellpositioned to benefit from Indonesia's abundant agricultural resources and diversification potential. The emergence of community-based agroindustry clusters enables sharing of resources, knowledge, and market networks. Literature also highlights the growing importance of sustainability, traceability, and circular economy practices as competitive advantages for agroindustry.

2.5 Strategic Management in MSME Development

Strategic management involves the formulation, implementation, and evaluation of decisions that enable organizations to achieve long-term

goals. For MSMEs in agroindustry, strategic management is critical to improving operational efficiency, ensuring product quality, enhancing innovation, and expanding market reach [9], [16]. Key strategic components include capacity building, technology adoption, supply chain optimization, customer relationship management, and brand development. Scholars argue that MSMEs require tailored development strategies that consider their unique characteristics, limitations, resource environmental challenges. A strategic approach ensures that MSMEs are able to identify opportunities, mitigate risks, enhance value creation increasingly competitive markets [16], [17].

2.6 Theoretical Perspective: Value Chain and Innovation Systems

The value chain framework provides a comprehensive lens for analyzing agroindustry development by examining activities that create value from input supply, production, processing, distribution, to marketing. Strengthening each component of this chain can significantly enhance the added value of agricultural products, as effective input management and integrated agribusiness strategies improve competitiveness (Gutiérrez et al., 2024), while optimized processing and distribution enhance product quality and market reach (Singh et al., 2024). The "smile curve" perspective further emphasizes the importance of aligning R&D and market demand to maximize value chain performance (Xu & Qin, n.d.). Complementing this, the innovation systems perspective crucial highlights the role interactions among government universities, financial agencies,

institutions, cooperatives, and private firms in supporting MSME innovation. Collaborative networks, knowledge sharing, and technological diffusion particularly through digitalization—are essential for improving **MSME** competitiveness and advancing sustainability-oriented innovation in agrifood chains (Cholez et al., 2022). Public policies also play a pivotal role by providing financial and normative support for MSME innovation (Cholez et al., 2022). Together, the value chain framework and innovation systems perspective form a solid theoretical foundation for strengthening agroindustry development and understanding the dynamics that shape MSME performance.

Prior research underscores the central role of MSMEs in promoting rural industrialization and enhancing agricultural value chains across Indonesia. Empirical evidence shows that MSME-based agroindustry contributes to income diversification, creation, and local economic resilience, yet many MSMEs continue to face limitations related to small-scale operations, low technological adoption, weak managerial capacity. Previous studies also emphasize the importance of government facilitation, stronger market linkages, and capacitybuilding programs to enable MSMEs to upgrade their roles within the value chain and fully leverage technological institutional support. and These findings provide important insights that guide the present study in identifying strategic approaches for MSME-based agroindustry development, particularly in enhancing innovation capacity, strengthening actor collaboration, and increasing the added value of agricultural products

through integrated value chain and innovation system perspectives.

- Innovative Design of Agricultural Product Value Chain in Poor Areas from the Perspective of Smile Curve - (Peng Xu)
- Analisis Rantai Pasok untuk Pengembangan Agroindustri Arang Tempurung Kelapa di Kabupaten Jember – (Yuli Wibowo)
- 3. Enhancing Agricultural Competitiveness (Vartika Singh)
- Examining Value Generation activities in agro-industrial Chains:
 a Systematic literature Review – (Nathaly Albarracín Gutiérrez)
- Literature review on innovative, sustainable and competitive agrifood value chains – (Célia Cholez)

3. RESEARCH METHODS

3.1 Research Design

This study employed a qualitative research design aimed at exploring strategic approaches to developing MSME-based agroindustry for enhancing the added value of agricultural products in Indonesia. qualitative approach was chosen because it allows for an in-depth understanding of the experiences, challenges, and perspectives of MSMEs engaged in agroindustrial activities. This method also provides flexibility in capturing contextual nuances and identifying strategic themes that may not emerge through quantitative methods.

3.2 Research Approach

The study used a descriptive qualitative approach to systematically describe the conditions, practices, and strategic needs of MSMEs in agroindustry. The approach focuses on interpreting meanings, identifying patterns, and generating insights through direct engagement with informants. This aligns with the objective of the study, which is to explore

real-life experiences and develop a grounded strategy for agroindustrial development.

3.3 Informants and Sampling Technique

involved five MSME study informants selected through purposive sampling to ensure that all participants met criteria relevant to the research objectives, including engagement in agricultural product processing, a minimum of two years of operational experience, ownership managerial responsibility capable of providing strategic insights, and location within regions with active agroindustrial activities. The five MSMEs represented diverse sectors such as food processing, herbal products, snacks, spice processing, and agricultural-based beverages, allowing the study to capture a richer and more comprehensive understanding of the agroindustrial ecosystem.

3.4 Data Collection Techniques

Data were collected using three primary techniques: (1) in-depth semistructured interviews with MSME owners and managers, which provided both guided structure and flexibility to explore emerging issues related to business challenges, value addition strategies, technological usage, market access, and recommendations for strengthening agroindustry; (2) field observations at each MSME location to directly assess production processes, technology utilization, product handling, packaging, and resource management, serving as a means to validate interview findings; and (3) documentation analysis involving business profiles, product descriptions, production records, marketing materials, as well as government policy documents on MSME development and agroindustry, all of which complemented and enriched the qualitative data obtained from interviews and observations.

3.5 Data Analysis Technique

The collected data were analyzed using thematic analysis following Braun and Clarke's

framework, which involved familiarizing oneself with the data through transcription and review of field notes and documents, generating initial codes capturing key statements related to challenges, strengths, strategies, and external support, searching for broader themes such as technological readiness, market access, innovation practices, human resources, and institutional support, reviewing and refining these themes to ensure alignment with research objectives, defining and naming the finalized themes, and integrating them into a coherent narrative in the results and discussion sections. To ensure data validity, several credibility techniques were applied, including triangulation through the use of multiple data sources and diverse informants, member checking by presenting key findings to participants to confirm the accuracy of interpretations, peer debriefing with academic peers and supervisors to maintain analytical rigor, and thick description to provide detailed contextual explanations that enhance the transferability of findings to similar settings.

4. RESULTS AND DISCUSSION

4.1 Current Conditions of MSME-Based Agroindustry

The MSMEs studied operate using various processing methods, ranging from simple traditional techniques to semi-modern equipment such as manual sealing machines, grinders, and dryers. Most MSMEs still rely on low-tech tools, which limit consistency and scale of production. One MSME owner said, "We still use simple tools. When there are large orders, production becomes slow and the quality is sometimes inconsistent" (Informant 1). Observations show that manual operations cause inefficiency and variation in product quality. Most MSMEs obtain raw materials from local farmers, but seasonal fluctuations affect the quality and availability of raw materials. A herbal beverage producer explained, "During the rainy season, raw materials such as ginger and lemongrass are often wet or rotten. That hinders our production." (Informant 3). This

challenge illustrates the vulnerability of the supply chain, especially when dealing with perishable agricultural raw materials.

Limited human resources are also evident, particularly in technical skills, marketing capabilities, and compliance with quality assurance standards. Many MSMEs rely on family labor with minimal formal training, which limits their ability to innovate and adapt to market demand. One participant emphasized this issue, stating, "We learn from experience. We have never participated in formal training on production or marketing." (Informant 5). The lack of structured skills development limits the competitiveness of MSMEs and weakens their ability to effectively engage in value-added agro-industrial activities.

4.2 Challenges Faced by MSMEs in Agroindustry

High operating costs limit the ability of MSMEs to acquire modern processing equipment, making it difficult for them to maintain consistent product quality. As one MSME explained, "Good drying machines are expensive. We can't afford them yet." (Informant 2). Limited investment capacity widens the technology gap between small and large producers. In addition, many MSMEs rely heavily on local markets or word-of-mouth promotion, with only a few effectively utilizing digital platforms. One informant stated, "Online marketing is good, but we don't understand how to create interesting content or advertisements." (Informant 4). This situation highlights the need for training in digital marketing and brand communication. Certification challenges also remain, obtaining P-IRT, BPOM, or halal certification involves complex administrative procedures. One participant shared, "The process to obtain certification is rather complicated. There are many documents, and we don't know where to start." (Informant 1). These barriers limit MSMEs from entering modern retail channels and expanding their market reach.

Limited capital further restricts SME growth, affecting their ability to expand operations, purchase advanced equipment, or improve product packaging. One MSME explained, "Our capital is limited. Credit is actually available, but we are afraid we won't be able to make the payments." (Informant 3). This reflects a broader problem related to low financial literacy and high risk perception among small entrepreneurs. Overall, these financial, technological, and regulatory barriers illustrate the multifaceted challenges faced by MSMEs in strengthening their competitiveness in the agro-industry sector.

4.3 Opportunities Supporting Agroindustry Development

Consumer preference for healthy, natural, and locally sourced products is increasing, creating opportunities for MSMEs to diversify their offerings, as expressed by one participant: "Now many customers are looking for herbal products and healthy foods. This is a great opportunity." (Informant 4). The online market also provides affordable access to a wider customer segment, as experienced by another MSME: "When we tried selling in the online market, sales increased, although not yet maximally." (Informant 2), demonstrating the transformative potential of digital platforms. Although MSMEs acknowledge the existence of various government programs that provide equipment and training assistance, they also report limited access and information flow, as emphasized by one informant: "There is equipment and training assistance, but the does not reach us." information often (Informant 5). These findings highlight both the emerging opportunities and the structural gaps that must be addressed to strengthen MSME participation in agroindustry.

4.4 Strategic Themes to Enhance Added Value

A consistent theme emerging from the findings is the strong need for structured and ongoing training programs to support MSME

growth. As one participant stated, "If there were regular management and production training, it would really help us grow." (Informant 1). Key priorities in capacity building include training in GMP and hygiene, digital marketing skills, product innovation and R&D, and certification procedures. Access to affordable appropriate technology is also crucial to consistency and productivity. improving Strategic options identified by participants include the shared use of machinery through a cooperative model, government-supported procurement schemes, and technical partnerships between universities and MSMEs. One SME emphasized the value of shared machinery, saying, "If we had shared machinery, we could produce more." (Informant 3). Improving branding packaging was also highlighted as important for increasing product visibility and market appeal. As another informant mentioned, "After we changed the packaging to be more attractive, buyer interest increased." (Informant 4). Recommended strategic actions include packaging redesign, social media optimization, professional product photography, participation in trade shows. MSMEs also expressed interest in forming clusters or cooperatives to reduce costs and increase collaboration, with one informant saying, "If MSMEs in this area can work together, we can buy raw materials and tools more cheaply." (Informant 2). Cluster-based development encourages the shared use of resources, knowledge exchange, and collective market access.

Product innovation emerged as another strengthen the critical strategy to competitiveness of agro-industries. MSMEs recognized the need to innovate in response to changing consumer preferences, particularly for healthier and more functional food products. One informant clearly articulated this need: "We want to create new products, but we need with assistance formulas and testing." (Informant 5). Strategic innovation opportunities identified in this study include

the development of functional foods, herbal beverages, ready-to-eat products, and recycled agricultural waste products. These innovation pathways have the potential to increase added value, expand market reach, and support the sustainable use of agricultural resources in the MSME-based agro-industrial ecosystem.

4.5 Discussion

The findings highlight strong alignment with existing literature indicating MSME-based agroindustry holds substantial potential to enhance the added value of agricultural products; however, realizing this potential requires a comprehensive strategy that addresses the multifaceted challenges faced by MSMEs [9], [17]. The limited technological adoption and weak managerial competencies observed in this study mirror earlier research showing that MSMEs frequently struggle with modernization, productivity improvement, and scaling. This reinforces the need for integrated support systems that combine technology access, capacity-building programs, financial assistance. At the same time, shifting consumer preferences toward healthier and locally sourced products, along with the growth of digital marketplaces, present valuable opportunities for MSMEs to expand their market reach. Evidence from the field confirms that MSMEs utilizing digital platforms tend to be more competitive, supporting the broader literature on the critical role of digital transformation in MSME development.

Furthermore, the emphasis collaborative approaches – particularly through cluster-based agroindustry models—supports theoretical perspectives on innovation systems and value chain strengthening. Clusters enable MSMEs to share machinery, pool resources, improve bargaining power, and exchange knowledge, thereby enhancing collective competitiveness. These findings also affirm that sustainable agroindustry development strategy cannot rely solely on improvements within MSMEs; rather, it requires coordination and support from an enabling ecosystem that includes government institutions, universities, financial service providers, and local communities. Overall, the results underscore the importance of ecosystem-based strategies in strengthening MSME resilience and accelerating the development of a sustainable, value-added agroindustry sector.

5. CONCLUSION

This study concludes that MSME-based agroindustry holds significant potential to enhance the added value of agricultural products in Indonesia, yet this potential remains underutilized due to persistent challenges such as limited technological capability, fluctuating material quality, insufficient human resource skills, regulatory compliance barriers, and restricted market access. Interview findings reveal that MSMEs often struggle with manual production processes, capital constraints, lack of certification knowledge, and limited digital marketing skills, all of which inhibit scalability and competitiveness. Nonetheless, the study also identifies promising opportunities driven by rising consumer demand for natural and healthy products, increasing digitalization, and various government support initiatives. By effectively leveraging these opportunities, MSMEs can improve product quality, expand market reach, and strengthen their contribution to value addition within the agroindustry sector.

To achieve sustainable agroindustrial development, several strategic steps recommended: strengthening the technical and managerial capacity of MSME actors through continuous training; improving access to affordable and appropriate processing technologies; enhancing branding, packaging, and digital marketing capabilities; fostering institutional collaboration through cluster development and multi-stakeholder partnerships; and encouraging innovation in product development and diversification. Empowering MSMEs through integrated and well-coordinated strategies will not only increase the added value of agricultural

products but also contribute to rural economic growth, job creation, and national food security. The findings of this study therefore provide a valuable foundation for policymakers, local governments, and development stakeholders in designing more effective and inclusive MSME agroindustry policies.

REFERENCES

- [1] M. A. Kharoub, A. Saied Ali El Shafei, and R. El-Sayed Mohamed Morsi, "The Economic Feasibility of Establishing a laying Hens Breeding Station for the Production of Table Eggs," *Alexandria Sci. Exch. J.*, vol. 45, no. 1, pp. 115–129, 2024.
- [2] E. S. M. R. Abo Zahra, "IMPACT OF FOLIAR AND SOIL FERTILIZATION ON PRODUCTIVITY AND QUALITY OF SOME SOYBEAN CULTIVARS UNDER CALCAREOUS SOIL CONDITIONS," *Zagazig J. Agric. Res.*, vol. 47, no. 4, pp. 867–881, 2020.
- [3] C. Paisley, "Skill gaps in formal higher agricultural education: a youth perspective," ... Conference on "Young People, Farming á Food future-agricultures.org, 2012.
- [4] V. Kumar, J. Singh, and P. Kumar, *Environmental Degradation: Causes and Remediation Strategies*, vol. 1. Agro Environ Media, Publication Cell of AESA, Agriculture and Environmental ..., 2020.
- [5] K. A. Goyal and P. Sharma, "A Flashback of MSME in India: Role in Employment Generation," *Pacific Bus. Rev. Int.*, vol. 12, no. 12, pp. 107–114, 2020, doi: 10.35629/5252-05021924.
- [6] I. U. Widyaningsih, "PENERAPAN TEKNOLOGI FINANSIAL SEBAGAI INOVASI UNTUK MENINGKATKAN LITERASI KEUANGAN UMKM," *Indones. J. Econ. Business, Entrep. Financ.*, vol. 3, no. 3 SE-Articles, pp. 437–446, Dec. 2023, doi: 10.53067/ijebef.v3i3.116.
- [7] S. N. L. Nalini, "Dampak Dampak covid-19 terhadap Usaha MIkro, Kecil dan Menengah," *Jesya (Jurnal Ekon. Ekon. Syariah)*, vol. 4, no. 1, pp. 662–669, 2021, doi: 10.36778/jesya.v4i1.278.
- [8] Apprilisda Ranica Putri, Devi Maria Saadah, Iis Nurkamillah, Silven Yonathan, Sucya Sri Yuliana, and Ricky Firmansyah, "Peran E-commerce Sebagai Media Komunikasi Bisnis Dalam Peningkatan Penjualan UMKM Salaut Di Universitas Teknologi Digital," *J. Kaji. dan Penelit. Umum*, vol. 1, no. 3 SE-Articles, pp. 1–16, May 2023, doi: 10.47861/jkpu-nalanda.v1i3.181.
- [9] N. Herawati, T. Lindriati, and I. B. Suryaningrat, "Penerapan Bisnis Model Kanvas Dalam Penentuan Rencana Manajemen Usaha Kedelai Edamame Goreng," *J. Agroteknologi*, vol. 13, no. 01, p. 42, 2019, doi: 10.19184/j-agt.v13i01.8554.
- [10] D. Irawan, "Peningkatan Daya Saing Usaha Mikro Kecil Dan Menengah Melalui Jaringan Usaha," *Coopetition J. Ilm. Manaj.*, vol. 11, no. 2 SE-Articles, pp. 103–116, Jul. 2020, doi: 10.32670/coopetition.v11i2.82.
- [11] E. Herissuparman, M. Ismane, H. Ashari, and S. S., "MSMEs and Rural Prosperity: A Study of their Influence in Indonesian Agriculture and Rural Economy," *Int. J. Innov. Sci. Res. Technol.*, Jun. 2024, doi: 10.38124/ijisrt/IJISRT24JUN1227.
- [12] P. S. Aithal and K. R. S. Sharma, "Role of MUDRA in Promoting SMEs/MSE, MSMEs, and Allied Agriculture Sector in the Rural and Urban Area-To Achieve 5 Trillion Economy," 2022.
- [13] R. Alviany, M. M. Mahyuddin, S. SN, and A. RA, "The Influence Of Entrepreneurial Orientation, Innovation And Marketing Strategies To Competitiveness Of Food Sector Msmes In Makassar," *Am. J. Suistainable Agric.*, vol. 13, no. 2, pp. 61–67, 2019.
- [14] Z. H.P., R. Suwardiyati, R. Ganindha, and H. Widhiyanti, "Pelaku Usaha Ekonomi Kreatif: Pemberian Jaminan Kredit Berupa Hak Kekayaan Intelektual," *Widya Yuridika*, vol. 7, pp. 545–560, Nov. 2024, doi: 10.31328/wy.v7i3.5121.
- [15] R. Karlina, Analisis Strategi Pemasaran Produk Pembiayaan Kredit Usaha Rakyat Mikro Di Bri Syariah Kcp Mojoagung. etheses.iainponorogo.ac.id, 2020.
- [16] L. Mihardjo, S. Sasmoko, F. Alamsjah, and ..., "Digital leadership role in developing business model innovation and customer experience orientation in industry 4.0," *Manag. Sci. ...*, 2019.
- [17] Ms. Jayashree Manohar Gharde, Dr. Prashant Shelar, and Ms. Sneha Kudave, "Review Paper on Strategic Human Resource Management Effectiveness and Organization Performance," *Int. J. Adv. Res. Sci. Commun. Technol.*, vol. 3, no. 1, pp. 490–496, 2023, doi: 10.48175/ijarsct-8326.