

DAFTAR PUSTAKA

- Abdelbadie, Roba Ashraf, & Salama, Aly. (2019). Corporate governance and financial stability in US banks: Do indirect interlocks matter? *Journal of Business Research*, 104, 85–105. <https://doi.org/https://doi.org/10.1016/j.jbusres.2019.06.047>
- Agustia, Dian, Muhammad, Nur Pratama Abdi, & Permatasari, Yani. (2020). Earnings management, business strategy, and bankruptcy risk: evidence from Indonesia. *Heliyon*, 6, 1–9.
- Ahmed, Danish, Yuantao, Xie, & Bhutta, Umair Saeed. (2022). Insurers' risk management as a business process: a prospective competitive advantage or not? *European Journal of Management and Business Economics*, 31(3), 345–366. <https://doi.org/10.1108/EJMBE-08-2021-0221>
- Almulhim, Abdullah F. (2020). Linking Knowledge Sharing to Innovative Work Behaviour: The Role of Psychological Empowerment. *The Journal of Asian Finance, Economics and Business*, 7(9), 549–560. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.549>
- AR_Jamkrindo Syariah. (2022). Annual Report 2022.
- Bungin, B. (2007). Analisis Data Penelitian Kualitatif. Jakarta : PT RajaGrafindo Persada.
- Cahyana, S. R., & Nugroho, S. (2019). Analisis Peran Stakeholder Desa Wisata Carangsari, Kecamatan Petang, Kabupaten Badung. *Jurnal Destinasi Pariwisata*, 7(2), 390-397. <https://doi.org/10.24843/jdepar.2019.v07.i02.p25>
- Bogdan & Taylor. (1984). Pengantar Metode Penelitian Kualitatif; Suatu Pendekatan Fenomenologis Terhadap Ilmu-Ilmu Sosial. Diterbitkan oleh Arief Furchan. Surabaya: Usaha Nasional.
- Bouwman, Harry, Nikou, Shahrokh, & de Reuver, Mark. (2019). Digitalization, business models, and SMEs: How do business model innovation practices improve performance of digitalizing SMEs? *Telecommunications Policy*, 43(9), 101828. <https://doi.org/https://doi.org/10.1016/j.telpol.2019.101828>
- Brandon-Jones, Alistair, & Knoppen, Desirée. (2018). The role of strategic purchasing in dynamic capability development and deployment: A contingency perspective. *International Journal of Operations & Production Management*, 38(2), 446–473. <https://doi.org/10.1108/IJOPM-10-2015-0656>
- Bresciani, Stefano, Ferraris, Alberto, Romano, Marco, & Santoro, Gabriele. (2021). Building a Digital Transformation Strategy. <https://doi.org/10.1108/978-1-80043-171-320211002>
- Canh, Nguyen T., Liem, Nguyen T., Thu, Phung A., & Khuong, Nguyen V. (2019).

The Impact of Innovation on the Firm Performance and Corporate Social Responsibility of Vietnamese Manufacturing Firms. *Sustainability*, Vol. 11. <https://doi.org/10.3390/su11133666>

- Chanias, Simon, Myers, Michael D., & Hess, Thomas. (2019). Digital transformation strategy making in pre-digital organizations: The case of a financial services provider. *The Journal of Strategic Information Systems*, 28(1), 17–33. <https://doi.org/https://doi.org/10.1016/j.jsis.2018.11.003>
- Chen, Pengyu, & Kim, SangKyum. (2023). The impact of digital transformation on innovation performance - The mediating role of innovation factors. *Heliyon*, 9(3), e13916. <https://doi.org/10.1016/j.heliyon.2023.e13916>
- Correia, Ricardo Jorge, Dias, José G., & Teixeira, Mário Sérgio. (2021). Dynamic capabilities and competitive advantages as mediator variables between market orientation and business performance. *Journal of Strategy and Management*, 14(2), 187–206. <https://doi.org/10.1108/JSMA-12-2019-0223>
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage Publications. (123-145)
- Creswell, J. W., & Creswell, J. D. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage publications.
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.
- Ellström, Daniel, Holtström, Johan, Berg, Emma, & Josefsson, Cecilia. (2022). Dynamic capabilities for digital transformation. *Journal of Strategy and Management*, 15(2), 272–286. <https://doi.org/10.1108/JSMA-04-2021-0089>
- Expósito, Alfonso y Sanchis-Llopis, Juan (2018). “Innovation and business performance for Spanish SMEs: new evidence from a multi-dimensional approach”. *International Small Business Journal*, 36 (8), 911-931.
- Farhikhteh, Shirzad, Kazemi, Ali, Shahin, Arash, & Mohammad Shafiee, Majid. (2020). How competitiveness factors propel SMEs to achieve competitive advantage? *Competitiveness Review: An International Business Journal*, 30(3), 315–338. <https://doi.org/10.1108/CR-12-2018-0090>
- Farida, Ida, & Setiawan, Doddy. (2022). Business Strategies and Competitive Advantage: The Role of Performance and Innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(163), 1–16. <https://doi.org/10.3390/joitmc8030163>
- Felipe-Llanos, Carmen, Leidner, Dorothy, Roldán, José, & Leal-Rodríguez, Antonio. (2020). Impact of IS Capabilities on Firm Performance: The Roles of Organizational Agility and Industry Technology Intensity. *Decision Sciences*, 51(3), 575–619. <https://doi.org/10.1111/deci.12379>

- Ferreira, Jorge, Coelho, Arnaldo, & Moutinho, Luiz. (2020). Dynamic capabilities, creativity and innovation capability and their impact on competitive advantage and firm performance: The moderating role of entrepreneurial orientation. *Technovation*, 92–93, 102061. <https://doi.org/https://doi.org/10.1016/j.technovation.2018.11.004>
- Flick, U. (2018). *An introduction to qualitative research* (6th ed.). Sage Publications.
- Friesenbichler, Klaus, & Reinstaller, Andreas. (2022). Do firms facing competitors from emerging markets behave differently? Evidence from Austrian manufacturing firms. *European Business Review*, 34(2), 153–170. <https://doi.org/10.1108/EBR-09-2020-0216>
- Gao, Xueyuan, Xin, Xun, Zhou, Wenxia, & Jepsen, Denise M. (2019). Combine Your “Will” and “Able”: Career Adaptability’s Influence on Performance. *Frontiers in Psychology*, 9(2695), 1–11. <https://doi.org/10.3389/fpsyg.2018.02695>
- Gun, Levent, Imamoglu, Salih Z., Turkcan, Hulya, & Ince, Huseyin. (2024). Effect of Digital Transformation on Firm Performance in the Uncertain Environment: Transformational Leadership and Employee Self-Efficacy as Antecedents of Digital Transformation. *Sustainability*, Vol. 16. <https://doi.org/10.3390/su16031200>
- Hallikas, Jukka, Immonen, Mika, & Brax, Saara. (2021). Digitalizing procurement: the impact of data analytics on supply chain performance. *Supply Chain Management: An International Journal*, 26(5), 629–646. <https://doi.org/10.1108/SCM-05-2020-0201>
- Herold, S., Heller, J., Rozemeijer, F., & Mahr, D. (2023). Dynamic capabilities for digital procurement transformation: a systematic literature review. *International Journal of Physical Distribution & Logistics Management*, 53(4), 424–447. <https://doi.org/https://doi.org/10.1108/IJPDLM-12-2021-0535>
- Hidayatullah. (2019). Peranan Adaptabilitas, Orientasi Kewirausahaan dan Inovasi dalam Meningkatkan Kinerja Usaha Mikro (Studi pada Industri Kerajinan Rotan di Kalimantan Selatan). *At-Taradhi: Jurnal Studi Ekonomi*, 10(1), 1–24.
- Ichsan, Maulana, Farida, Nila, & Listyorini, Sari. (2022). Marketing Strategy, Competitive Advantage and Marketing Performance : Study of Small Medium- Size Enterprises At Ancol. *Journal of Applied Business, Taxation and Economics Research (JABTER)*, 1(3), 285–301. <https://doi.org/10.54408/jabter.v1i3.53>
- Ip-Soo-Ching, Jean Marie, Zyngier, Suzanne, & Nayeem, Tahmid. (2019). Ecotourism and environmental sustainability knowledge: An open knowledge sharing approach among stakeholders. *Australian Journal of Environmental Education*, 35(1), 62–82. <https://doi.org/DOI: 10.1017/aee.2018.45>

- Ittiprasert, Napassorn. (2021). The application and efficiency of digital marketing strategies of life insurance market in Thailand. 8th International Conference on Research in Behavioral & Social Sciences, 76–112.
- Jain, Rajnish, Aagja, Jayesh, & Bagdare, Shilpa. (2017). Customer experience – a review and research agenda. *Journal of Service Theory and Practice*, 27(3). <https://doi.org/10.1108/JSTP-03-2015-0064>
- Khaled, Amgad S. D., Ahmed, Salma, Khan, Mohd. Azmi, Homaidi, Eissa A. Al, & Mansour, Ahmad Moh'd. (2021). Exploring the relationship of marketing & technological innovation on store equity, word of mouth and satisfaction. *Cogent Business & Management*, 8(1), 1–21. <https://doi.org/10.1080/23311975.2020.1861752>
- Khan, Syed Abdul Rehman, Ahmad, Zeeshan, Sheikh, Adnan Ahmed, & Yu, Zhang. (2022). Digital transformation, smart technologies, and eco-innovation are paving the way toward sustainable supply chain performance. *Science Progress*, 105(4), 1–26. <https://doi.org/10.1177/00368504221145648>
- Kodden, Bas. (2020). The Ability to Adapt BT - The Art of Sustainable Performance: A Model for Recruiting, Selection, and Professional Development (Bas Kodden, Ed.). https://doi.org/10.1007/978-3-030-46463-9_4
- Konopik, Jens, Jahn, Christoph, Schuster, Tassilo, Hoßbach, Nadja, & Pflaum, Alexander. (2022). Mastering the digital transformation through organizational capabilities: A conceptual framework. *Digital Business*, 2(2), 100019. <https://doi.org/https://doi.org/10.1016/j.digbus.2021.100019>
- Kotler, Philip, & Keller, Kevin Lane. (2016). *Marketing Management*, 15th Edition. New Jersey: Pearson Education.
- Kraus, Sascha, Jones, Paul, Kailer, Norbert, Weinmann, Alexandra, Chaparro-Banegas, Nuria, & Roig-Tierno, Norat. (2021). Digital Transformation: An Overview of the Current State of the Art of Research. *Sage Open*, 11(3), 21582440211047576. <https://doi.org/10.1177/21582440211047576>
- Li, Cheng Lung, & Soulivanh, Sommanoxay. (2019). A Qualitative Study on Small Firms' Competitive Advantage Competencies in Laos Tourism Industry. *Advances in Economics, Business and Management Research*. 8th International Conference on Entrepreneurship and Business Management (ICEBM 2019) UNTAR, 94–100.
- Li, Feng. (2020). The digital transformation of business models in the creative industries: A holistic framework and emerging trends. *Technovation*, 92–93. <https://doi.org/10.1016/j.technovation.2017.12.004>
- Li, Shiguang, & Tian, Yixiang. (2023). How Does Digital Transformation Affect Total Factor Productivity: Firm-Level Evidence from China. *Sustainability*,

Vol. 15. <https://doi.org/10.3390/su15129575>

- Liboni, Lara Bartocci, Cezarino, Luciana Oranges, Alves, Marlon Fernandes Rodrigues, Chiappetta Jabbour, Charbel José, & Venkatesh, V. G. (2023). Translating the environmental orientation of firms into sustainable outcomes: the role of sustainable dynamic capability. *Review of Managerial Science*, 17(4), 1125–1146. <https://doi.org/10.1007/s11846-022-00549-1>
- Majerník, Milan, Chovancová, Jana, Drábik, Peter, & Štofková, Zuzana. (2023). Environmental Technological Innovations and the Sustainability of their Development. *Ecological Engineering & Environmental Technology*, 24(4), 245–252. <https://doi.org/10.12912/27197050/162708>
- Majerník, Milan, Daneshjo, Naqib, Malega, Peter, Rudy, Vladimír, & Al-Rabeei, Samer. (2021). Environmental Innovation and Green Growth in the Repair and Maintenance of Cars—Case Study. *Sustainability*, 13(22), 1–19. <https://doi.org/10.3390/su132212853>
- Maklan, Stan, Antonetti, Paolo, & Whitty, Steve. (2017). A Better Way to Manage Customer Experience: Lessons from the Royal Bank of Scotland. *California Management Review*, 59(2), 1–25. <https://doi.org/10.1177/0008125617695285>
- Masoud, Rawan, & Basahel, Sarah. (2023). The Effects of Digital Transformation on Firm Performance: The Role of Customer Experience and IT Innovation. *Digital 2023*, 3, 109–126.
- Maurice, Olobo, Karyeija, Gerald Kagambirwe, Sande, Protazio, & Okello, Ronald Regan. (2022). Competitive Strategy Alignment in Enhancing Insurance Uptake: An Evaluation of Life Insurance Products in Uganda. *Journal of Financial Risk Management*, 11, 245–257. <https://doi.org/10.4236/jfrm.2022.112012>
- Mbama, C. I., & Ezepue, P. O. (2018). Digital banking, customer experience and bank financial performance: UK customers' perceptions. *International Journal of Bank Marketing*, 36(2), 230–255. <https://doi.org/https://doi.org/10.1108/IJBM-11-2016-0181>
- Merriam, S. B., & Tisdell, E. J. (2016). *Qualitative research: A guide to design and implementation* (4th ed.). Jossey-Bass.
- Misri Ikhvani, Wulandari, Anna, & Anis, Billy Josef. (2022). Peran Adaptabilitas Lingkungan dalam Memediasi Orientasi Pasar dan Kewirausahaan Terhadap Keunggulan Bersaing Berkelanjutan. *EKOMABIS: Jurnal Ekonomi Manajemen Bisnis*, 3(1), 43–56.
- Moleong, L. J. (2007). *Metode Penelitian Kualitatif*. Bandung : Rosdakarya. Nas Media Pustaka
- Mutia, Annissa. (2022). Penetrasi Industri Asuransi di Indonesia Masih Rendah, Ini

Datanya. Retrieved March 7, 2024, from Keuangan Non Bank website: <https://databoks.katadata.co.id/datapublish/2022/10/19/penetrasi-industri-asuransi-di-indonesia-masih-rendah-ini-datanya>

- Mwangi, Leonard Warui, Kinyua, Godfrey, & Muchemi, Anne. (2022). Organizational Performance as an Outcome of Adaptive Capability: A Review of Literature. *International Journal of Managerial Studies and Research (IJMSR)*, 10(1), 44–63.
- Nasiri, Mina, Ukko, Juhani, Saunila, Minna, & Rantala, Tero. (2020). Managing the digital supply chain: The role of smart technologies. *Technovation*, 96–97, 102121. <https://doi.org/https://doi.org/10.1016/j.technovation.2020.102121>
- Nasution, Ansor, & Aslami, Nur. (2023). Pengaruh Perubahan Dalam Sistem Organisasi Perusahaan Dalam Meningkatkan Mutu Yang Berkualitas Bagi Karyawan. *JREA : Jurnal Riset Ekonomi Dan Akuntansi*, 1(2), 222–236.
- Natasha, Nabila. (2022). Competition Analysis of the Public Insurance Industry In Indonesia. *Jurnal Ilmiah Ekonomi Bisnis*, 27(2), 138–147.
- Ngatno, & Dewi, Reni Shinta. (2019). The Role of Adaptive Ability in Firm Performance: Moderating Effect of Firm Size and Age. *Asian Economic and Financial Review*, 9(7 SE-Articles), 807–823. <https://doi.org/10.18488/journal.aefr.2019.97.807.823>
- Nugraha, Kadek Sandita, Astuti, Ni Nyoman Sri, & Armoni, Ni Luh Eka. (2020). Marketing Strategy in Enhancing Competitive Advantage at Mercure Chamonix Center Hotel, France. *Journal of Applied Sciences in Travel and Hospitality*, 3(2), 116–124.
- OJK. (2023). Roadmap Perasuransian Indonesia 2023-2027. Jakarta: Otoritas Jasa Keuangan.
- Otache, Innocent. (2023). Innovation capability, strategic flexibility and SME performance: the roles of competitive advantage and competitive intensity. <https://doi.org/10.1108/AJEMS-06-2023-0221>.
- Pan, Xiaoyan, Oh, Kum Sik, & Wang, Mengmeng. (2021). Strategic Orientation, Digital Capabilities, and New Product Development in Emerging Market Firms: The Moderating Role of Corporate Social Responsibility. *Sustainability*, 13, 12703. <https://doi.org/10.3390/su132212703>
- Pei, Xue Liang, Guo, Jia Ning, Wu, Tung Ju, Zhou, Wen Xin, & Yeh, Shang Pao. (2020). Does the Effect of Customer Experience on Customer Satisfaction Create a Sustainable Competitive Advantage? A Comparative Study of Different Shopping Situations. *Sustainability*, Vol. 12. <https://doi.org/10.3390/su12187436>
- Pekovic, Sanja, & Rolland, Sylvie. (2020). Recipes for achieving customer loyalty:

A qualitative comparative analysis of the dimensions of customer experience. *Journal of Retailing and Consumer Services*, 56(5), 102171. Retrieved from <https://api.semanticscholar.org/CorpusID:225257818>

- Pereira, J., Braga, V., Correia, A., & Salamzadeh, A. (2021). Unboxing organisational complexity: how does it affect business performance during the COVID-19 pandemic?. *Journal of Entrepreneurship and Public Policy*, 10(3), 424-444.
- Permadi, Andrie, & Silalahi, Sukardi. (2021). The Effect Of Customer Experience And Customer Engagement Through Customer Loyalty On Sales Revenue Achievement At PT United Tractors. *Emerging Markets: Business and Management Studies Journal*, 9(1), 1–17. <https://doi.org/10.33555/embm.v9i1.194>
- Pratama, Galih. (2023). Kondisi Industri Asuransi di Indonesia Memprihatinkan, Ternyata Ini Penyebabnya. Retrieved March 7, 2024, from Infobanknews: Keuangan website: <https://infobanknews.com/kondisi-industri-asuransi-di-indonesia-memprihatinkan-ternyata-ini-penyebabnya/>
- Racela, Olimpia C., & Thoumrungroje, Amonrat. (2020). When do customer orientation and innovation capabilities matter? An investigation of contextual impacts. *Asia Pacific Journal of Marketing and Logistics*, 32(2), 445–472. <https://doi.org/10.1108/APJML-03-2019-0143>
- Ramkumar, M., Schoenherr, Tobias, Wagner, Stephan M., & Jenamani, Mamata. (2019). Q-TAM: A quality technology acceptance model for predicting organizational buyers' continuance intentions for e-procurement services. *International Journal of Production Economics*, 216, 333–348. <https://doi.org/https://doi.org/10.1016/j.ijpe.2019.06.003>
- Reuschl, Andreas J., Deist, Maximilian K., & Maalaoui, Adnane. (2022). Digital transformation during a pandemic: Stretching the organizational elasticity. *Journal of Business Research*, 144, 1320–1332. <https://doi.org/https://doi.org/10.1016/j.jbusres.2022.01.088>
- Reyes-Rubiano, Lorena, Amaya, Ingrid Y., Mayorga, David Medina, Muñoz-Villamizar, Andrés, & Solano-Charris, Elyn. (2024). How does technological innovation impact the service time and the attraction of new customers in the financial sector? Evidence from an emerging economy. *Operations Management Research*. <https://doi.org/10.1007/s12063-023-00437-1>
- Rodríguez, Alejandro J. Gutiérrez, Barón, Nini J., & Martínez, José M. (2020). Validity of Dynamic Capabilities in the Operation Based on New Sustainability Narratives on Nature Tourism SMEs and Clusters. *Sustainability*, Vol. 12. <https://doi.org/10.3390/su12031004>
- Saci, Fateh, Jasimuddin, Sajjad, & Hoque, Ariful. (2021). Does corporate culture matter to earnings management? Evidence from Chinese Time-honoured

- Brand firms. *Australian Economic Papers*, 60(3), 435–465. <https://doi.org/10.1111/1467-8454.12213>
- Sanchez-Henriquez, Fernando, & Pavez, Ignacio. (2021). The Effect of Open Innovation on Eco-Innovation Performance: The Role of Market Knowledge Sources. *Sustainability*, Vol. 13, pp. 1–15. <https://doi.org/10.3390/su13073890>
- Sasmoko, S., Mihardjo, L. W. W., Alamsjah, F., Elidjen, E., & Tarofder, A. K. (2019). Investigating the effect of digital technologies, energy consumption and climate change on customer's experience: A study from Indonesia. *International Journal of Energy Economics and Policy*, 9(5), 353–362. <https://doi.org/https://doi.org/10.32479/ijeep.8280>
- Scuotto, V., Nicotra, M., Del Giudice, M., Krueger, N., & Gregori, G. L. (2021). A microfoundational perspective on SMEs' growth in the digital transformation era. *Journal of Business Research*, 129, 382–392. <https://doi.org/https://doi.org/10.1016/j.jbusres.2021.01.045>
- Sharples, Liz. (2018). Research note: customer experience management in cruise pre-consumption. *International Journal of Culture, Tourism and Hospitality Research*, 13(2), 235–243. <https://doi.org/10.1108/IJCTHR-02-2019-0023>
- Shenton, A. K. (2021). Strategies for ensuring trustworthiness in qualitative research projects. *Education for Information*, 37(2), 125-143.
- Sugiyono, D. (2013). Metode penelitian pendidikan pendekatan kuantitatif, kualitatif dan R&D.
- Suprianto, Edy, Derriawan, & Zulkifli. (2021). Pengaruh Strategic Leadership, Corporate Culture, Commitment Management, Innovation Dan Competitive Advantage Di Moderasi Change Management Terhadap Corporate Performance PT Lekom Maras. *Jurna; Ekobisman*, 6(1), 70–85.
- Syamsuri, Abd. Rasyid, Halim, Abd., & Siddik, Ega. (2022). Determination Of Employee Performance With Adaptability, Extraversion Personality, And Self-Efficacy. *Journal of Management Analytical and Solution (JoMas)*, 2(2), 102–113.
- Teng, Xiaoyan, Wu, Zhong, & Yang, Feng. (2022). Impact of the Digital Transformation of Small- and Medium-Sized Listed Companies on Performance: Based on a Cost-Benefit Analysis Framework. *Journal of Mathematics*, 2022, 1504499. <https://doi.org/10.1155/2022/1504499>
- Turulja, Lejla, & Bajgoric, Nijaz. (2019). Innovation, firms' performance and environmental turbulence: is there a moderator or mediator? *European Journal of Innovation Management*, 22(1), 213–232. <https://doi.org/10.1108/EJIM-03-2018-0064>
- Vial, Gregory. (2019). Understanding digital transformation: A review and a

- research agenda. *The Journal of Strategic Information Systems*, 28(2), 118–144. <https://doi.org/https://doi.org/10.1016/j.jsis.2019.01.003>
- Volkova, V., Oglih, V., Shapovalov, A., & Gurtovoy, Y. (2022). Determining Competitive Advantages of Insurance Companies in Ukraine. *European Journal of Management Issues (EJMI)*, 30(1), 36–47. <https://doi.org/10.15421/192204>
- Wahyuningsih, Roy. (2020). Keunggulan Bersaing dan Kinerja Pemasaran : Orientasi Pasar, Orientasi Kewirausahaan, Adaptasi Lingkungan, Inovasi. *Jurnal Riset Pendidikan Ekonomi (JRPE)*, 5(2), 79–91.
- Walter, Anna Theresa. (2020). Organizational agility: ill-defined and somewhat confusing? A systematic literature review and conceptualization. *Management Review Quarterly*, 71. <https://doi.org/10.1007/s11301-020-00186-6>
- Wambui, P. M., & Maina, S. (2022). Organization adaptability and performance of large retail chain stores in Nairobi City County, Kenya. *International Academic Journal of Human Resource and Business Administration*, 4(1), 88–105.
- Wan, Peng, Chen, Xiangyu, & Ke, Yun. (2020). Does corporate integrity culture matter to corporate social responsibility? Evidence from China. *Journal of Cleaner Production*, 259(4), 120–177. <https://doi.org/10.1016/j.jclepro.2020.120877>
- Warner, Karl S. R., & Wäger, Maximilian. (2019). Building dynamic capabilities for digital transformation: An ongoing process of strategic renewal. *Long Range Planning*, 52(3), 326–349. <https://doi.org/https://doi.org/10.1016/j.lrp.2018.12.001>
- Yegidis, B. L. (2017). *Social work research and evaluation: Foundations of evidence-based practice*. Oxford University Press.
- Yin, R. K. (2018). *Case study research and applications (Vol. 6)*. Thousand Oaks, CA: Sage.
- Yolandari, Ni Luh Dian, & Kusumadewi, Ni Made Wulandari. (2018). Pengaruh Pengalaman Pelanggan Dan Kepercayaan Terhadap Niat Beli Ulang Secara Online Melalui Kepuasan Pelanggan (Studi Pada Situs Online Berrybenka.com). *E-Jurnal Manajemen Unud*, 7(10), 5343–5378. <https://doi.org/10.24843/EJMUNUD.2018.v7.i10.p6>
- Yu, Jiatong, Wang, Jiajue, & Moon, Taesoo. (2022). Influence of Digital Transformation Capability on Operational Performance. *Sustainability*, 14(7909), 1–20. <https://doi.org/https://doi.org/10.3390/su14137909>
- Yusuf, Furtasan Ali, & Basrowi. (2023). Effect Of Value Creation And Adaptive Capacity To Transformation, With Organizational Performance As An Intervening Variable. *Journal of Management Information and Decision*

Sciences, 26(2), 1–16.

Zhang, A., & Zhang, W. (2022). Network orientation, organisational improvisation and innovation: An empirical examination. *System Research and Behavioral Science*, 39, 668–678. <https://doi.org/10.1002/sres.2876>

