



Marketing Performance of MSME 4.0 Amidst COVID-19 Transition: Marketing Mix, E-CRM and Risk Perception

Miguna Astuti*, Rosali Sembiring

Department of Management, Faculty of Economics and Business, Universitas Pembangunan Nasional Veteran Jakarta, Indonesia

*corresponding author e-mail: miguna.astuti@upnvj.ac.id

Article Info

Keywords:

E-CRM;
Marketing mix strategy;
Marketing performance;
MSME 4.0;
Risk perception of COVID-19

JEL Classification:

L10, M13, M31

DOI:

10.33830/jom.v20i1.6127.2024

Article History

Received : December 3, 2023

Accepted : June 18, 2024

Publish : June 29, 2024

Abstract

Purpose – This study was conducted to analyze the influence of marketing mix strategy on performance through E-CRM and risk perception of COVID-19.

Methodology – The study used a quantitative approach and the processed data was obtained from 302 MSME actors who have operated digitally for over three years in Indonesia. Furthermore, the data analysis was carried out using the Path Analysis.

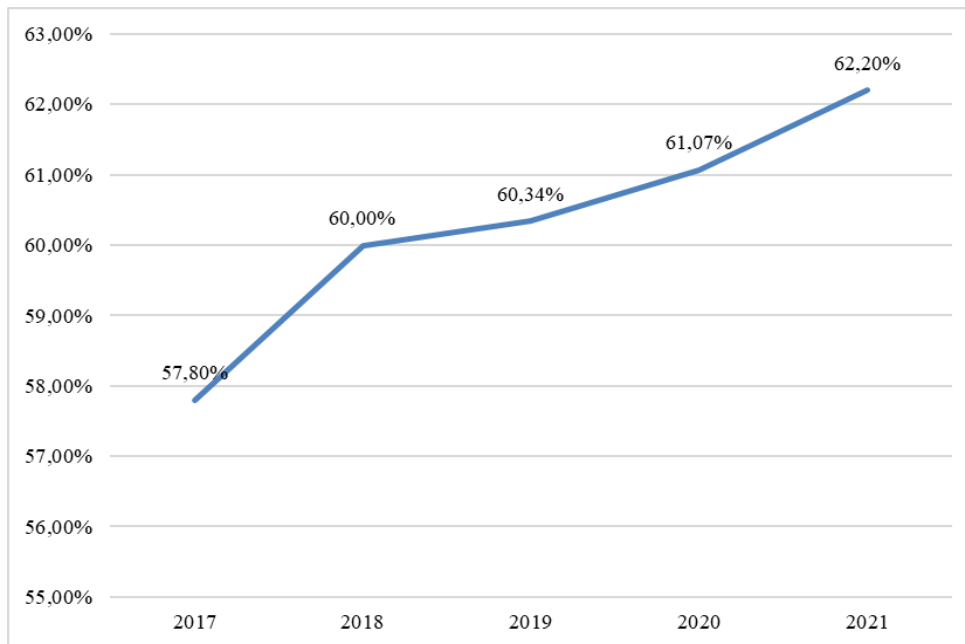
Findings – The results showed that marketing mix strategy could influence performance, independently or through E-CRM and Risk Perception of COVID-19. Meanwhile, Electronic-Customer Relationship Management (E-CRM) showed a strong influence on marketing performance. Even though mix strategy could influence an increase in performance, the impact showed a higher rate with E-CRM activities and consideration towards risk perception of the pandemic.

Originality – This analysis was important because of the low study related to marketing performance in Indonesian MSME 4.0. Furthermore, this was the first study to investigate the effect of marketing mix strategy, E-CRM, and risk perception of the pandemic on performance in one model.

1. Introduction

Micro, small, and medium-sized enterprises (MSMEs) need essential knowledge and skills to be professional, productive, creative, and entrepreneurial in addressing digital challenges (Fajrillah et al., 2020). Despite the increase in the number of MSMEs to over 64.2 million business units in 2021, a decline was observed in 2020 due to the COVID-19 pandemic. (Kementerian Koperasi dan Usaha Kecil, 2023; Mahdi, 2022; Santia, 2020). The pandemic's social restrictions forced many MSMEs out of business. However, post-pandemic recovery in 2021 saw a digital transformation among MSMEs, termed MSME 4.0 (Novarini & Bhegawati, 2020).

With the end of social restrictions announced by the Indonesian government in 2022, MSME 4.0 exhibited positive annual growth, exceeding 40% (Jayani, 2019; Kominfo, 2017; Smesco, 2021; Tempo.co, 2022). This shift underscores the benefits of digital platforms for business continuity beyond the pandemic and highlights the crucial role of MSMEs in the Indonesian economy (Santia, 2022).



Source: (Ministry of Cooperatives and Small and Medium Enterprises, 2021)

Figure 1. Contribution of MSME to Indonesia's GDP in 2017-2021

Figure 1 shows that since 2017, MSMEs' contribution to the Gross Domestic Product (GDP) has been increasing, although incrementally (Ekon, 2021). Despite their vital economic role, the government's target of 30 million MSMEs on digital platforms by 2024 has only reached 19 million (Doni, 2022). This condition is an indication of the problems faced, specifically in improving marketing performance. Moreover, the pandemic in 2020 brought a significant decrease economically worldwide (Amalia & Melati, 2021). Drop in turnover was recorded for many businesses, including MSME. Data on the impact of COVID-19 on MSME can be seen in the image below.

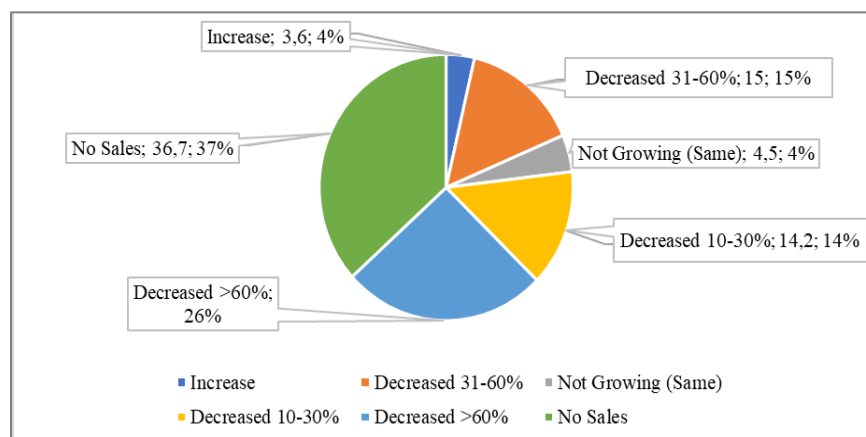


Figure 2. Decline in MSME Sales Due to COVID-19 Pandemic

The figure shows that 36.7% of MSMEs experienced no sales, and 26% reported over a 60% decline (Jayani, 2020), and the restriction policy led to an 84.2% drop in revenue (Syahrizal Sidik, 2022). Consequently, there is a need for MSMEs to understand and mitigate risks to maintain marketing performance (Chi, 2021), since the relationship between the uncertain conditions of the pandemic and marketing performance in developing countries is lacking in attention (Sopha et al., 2021). Adaptive strategies, including contingency planning, supply chain

diversification, and digital technology investments, are essential, as well as understanding the perception of risk (Branicki et al., 2018; Sasmito Aji et al., 2023). Furthermore, digital resources enhance customer engagement and targeted advertising, crucial for optimal marketing strategies (Homburg & Wielgos, n.d.; Fatmawati & Hendrayani, 2020; Jung & Shegai, 2023; Zahara et al., 2023).

Previous studies on marketing mix strategy and its impact on performance show varied results. Cass & Julian (2002) found an insignificant effect, whereas other studies highlighted its importance (Murdayani et al., 2021; Jiménez-Marín et al., 2021; Qurtubi et al., 2019; Sudarman & Lailla, 2023). Some were mediated by E-CRM (Hikmawati et al., 2012), while other by E-CRM and risk perception of COVID-19 (Chi, 2021). Furthermore, marketing mix is no longer relevant concerning COVID-19 risk perception (Tay et al., 2023), while other research showed the implementation of E-CRM methods on revenue which signifying the absence of performance (Tanveer, 2009). Therefore, this study aims to analyze the influence of marketing mix strategy on performance through E-CRM and risk perception of COVID-19, addressing literature gaps and providing recommendations for future research. Furthermore, the hypotheses tested in this study include:

H₁: Marketing mix strategy influences performance

H₂: Marketing mix strategy influences E-CRM

H₃: Marketing mix strategy influences risk perception of COVID-19

H₄: E-CRM influences marketing performance

H₅: Risk Perception of COVID-19 influences marketing performance

2. Research Methods

A quantitative method was used with data collected from MSME 4.0 actors via structured questionnaires consist of closed questions using a Likert scale. The questionnaire was then distributed online. The steps comply with relevant ethical guidelines, and the analysis was conducted using Partial Least Square (PLS).

3. Results and Discussions

The study sampled 302 MSME 4.0 actors. This results and discussion part will consist of several different sections, mainly the profile of MSMEs' actors (business owner), measurement model and descriptive data, structural model (inner model), and result of hypothesis testing. The last section, will also contain the discussion part of the result. The Table 1 show the characteristic of the MSMEs 4.0.

Table 1. Business Characteristics of MSMEs 4.0

Characteristics		Percentage
Average Monthly Sales	< IDR 25.000.000	34%
	IDR 25.000.000 – 208.000.000	54%
	IDR 208.000.000 – 4.000.000.000	13%
Types of Business	Trade	92%
	Service	8%
Length of Business	< 1 year	21%
	1 – 5 years	52%
	6 – 10 years	21%
	> 10 years	6%
Number of Employee	1 – 10 people	86%
	11 – 30 people	14%

Source: processed data

Table 1 shows that Most businesses are trade-related (92%), with monthly sales between IDR 25,000,001 and IDR 208,000,000 (54%). Most have been established for 1-5 years (52%) and employ 1-10 employees (86%). Business owners are predominantly women (69%) aged over 36 years (50%) with bachelor's degrees. Based on these data, most MSME 4.0 are classified as small or micro-business. The business owner characteristic also plays a role in MSME 4.0, as shown on table 2 below.

Tabel 2. Profile of MSME Actors

Characteristics		Percentage
Last Education	Junior High School	2%
	Senior High School	30%
	Undergraduate	68%
Gender	Woman	69%
	Man	31%
Age	17 – 25 years old	15%
	26 – 35 years old	34%
	> 36 years old	50%
Business activities as main work	Yes	66%
	No	34%

Source: processed data

According to Table 2, MSME 4.0 actors consider business as their main activities (66%). Most actors are dominated by women (69%) with an average age of over 36 years (50%) with bachelor's degrees. An increased number of female business owners during the pandemic are due to the large number of women who help the family economy. In this context, most MSME 4.0 actors are females from the millennial generation who interact a lot with technology.

3.1 Measurement Model and Descriptive Data

To further understand MSME 4.0, the average score (AS) of the data for each variable must be considered. The measurement models are considered fit if the results fulfill criteria convergent validity (CV) value more than 0.5 (>0.5), variance inflation factor (VIF) value less than 5 (<5), average variance extracted (AVE) value more than 0.5 (>0.5), and the heterotrait-monotrait ratio (HTMT) value less than 0.9 (<0.9).

Table 3 (see Appendix) shows results of validity testing and average scores for each variables. First, marketing performance data is valid with an average score of 3.89. Second, E-CRM data is valid with an average score of 4.16. Third, risk perception data is valid with an average score of 4.05. Fourth, marketing mix data is valid with an average score of 4.09. Next, The full model standardized loading factor is also presented in Figure 5 showing the validity test of indicators in measuring each variable.

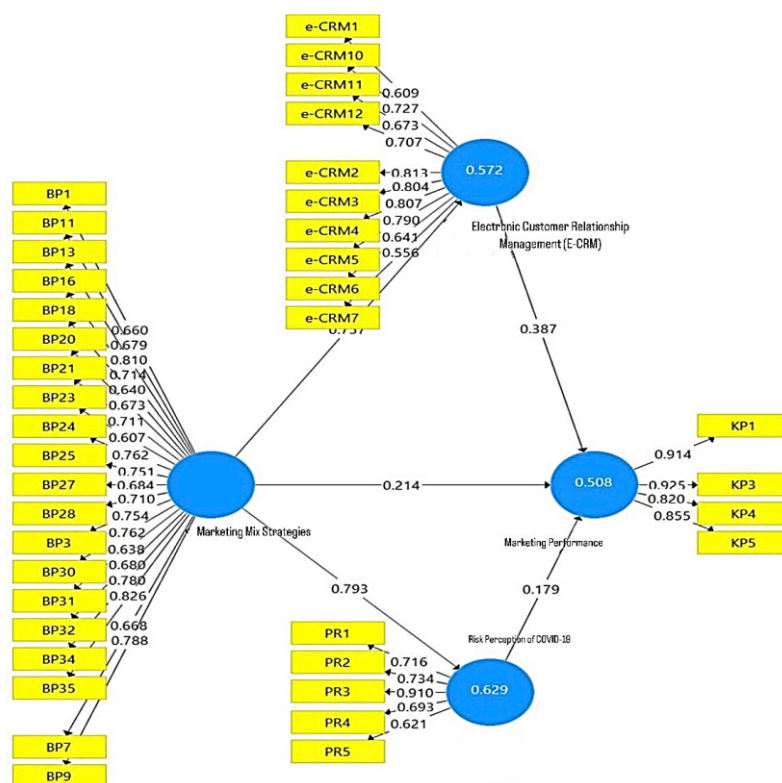


Figure 3. Model Estimation

Based on figure 3 above, it can be seen that there are several statements deleted. These were done if the loading value < 0.5 , since it showed that the indicators were not valid. Furthermore, out of 58 statements, 19 were deleted to obtain 39 valid statements before repeating the PLS algorithm. After this step, further validity measurement was conducted to strengthen the validity of the data. The calculation of the HTMT ratio was carried out as shown by Table 4.

Table 4. HTMT Ratio

	Marketing Performance	Risk Perception of COVID-19	Marketing Mix Strategy
Risk Perception of COVID-19	0.698		
Marketing Mix Strategy	0.688	0.894	
E-CRM	0.734	0.789	0.815

Source: processed data

Table 4 shows that most HTMT values of the variables are more than 0.9. This signify the validity of all indicators for each of the variables. After all indicators for each of the variables stated as valid, the next step would be to find out the reliability of each variables. The result as shown in Table 5.

Table 5. CA and Composite Reliability

Variable	CR	CA
Marketing Performance	0.932	0.902
Risk Perception of COVID-19	0.857	0.790
Marketing Mix Strategy	0.955	0.950
E - CRM	0.913	0.893

Source: processed data

Based on the value shown in Table 5, it can be seen that all variable considered reliable. This conclusion was based on the Cronbach Alpha (CA) and Composite Reliability (CR) that showed values of more than 0.7 (> 0.7). Therefore, the data are considered reliable, meaning that the following study phase can be continued.

3.3 Structural Model (Inner Model)

The structural model was analyzed to acquire the R-Square (R^2) and adjusted R-square value. An R-square value of 0.75, 0.50, and 0.25 is an indication of a strong, moderate, and weak model, respectively. The value of R-Square and adjusted R-square can be seen in Table 6 below.

Table 6. Value of R Square and Adjusted R Square

	R Square	Adjusted R Square
Marketing Performance	0.508	0.503
Risk Perception of COVID-19	0.629	0.627
e- Customer Relationship Management	0.572	0.571
Average	0.5697	

Source: processed data

Table 6 shows that the average R-Square value is 0.57 and the model indicates a moderate influence across all dimensions of marketing performance and latent variables. Therefore, the independent variables (E-CRM, risk perception of COVID-19, and marketing mix) contribute moderately to marketing performance.

3.4 Hypothesis Testing Result

After conducting all the the preliminary quality data testing above, the next step is to conduct the hypothesis testing The results of the t-test or t-statistic are then compared with the values of t-table. With two-tailed test and 5% significance level, the value of t-table is 1.967. Next the value of t-test as reported in the following table 7.

Table 7. T-statistic test results

	Original Sample (O)	T Statistics (O/STDEV)	P-Value
Risk Perception of COVID-19 => Marketing Performance	0.179	2.454	0.014
Marketing Mix Strategy => Marketing Performance	0.214	2.384	0.018
Marketing Mix Strategy => Risk Perception of COVID-19	0.793	36.116	0.000
Marketing Mix Strategy => e-CRM	0.757	31.627	0.000
e- CRM => Marketing Performance	0.387	5.829	0.000
Marketing Mix Strategy => e- CRM => Marketing Performance	0.292	5.860	0.000
Marketing Mix Strategy => Risk Perception of COVID-19 => Marketing Performance	0.142	2.543	0.011

Source: processed data

Table 7 shows the test result of the supported hypothesis. H_1 : Marketing mix strategy significantly influence marketing performance ($t=2.384$, $p=0.018$); H_2 : Marketing mix strategy significantly influence E-CRM ($t=31.627$, $p=0.000$); H_3 : Marketing mix strategy significantly influence Risk Perception of COVID-19 ($t=36.116$, $p=0.000$); H_4 : E-CRM significantly influence marketing performance ($t=5.829$, $p=0.000$); H_5 : Risk Perception of COVID-19 significantly

influence marketing performance ($t=2.454$, $p=0.014$). Marketing mix strategy significantly influences performance through E-CRM ($t=5.860$, $p=0.000$), and Risk Perception of COVID-19 ($t=2.543$, $p=0.011$).

Marketing Mix Strategy on Marketing Performance

The path analysis generated score of *the original sample* of marketing mix strategy shows a positive relationship to performance. Therefore, the better marketing mix strategies carried out by MSME 4.0 actors, the higher performance (0.214). The creation of marketing mix strategy, namely product innovation, price consistency, knowing customer desires, understanding customer needs for products, and creating a brand using promotional methods can affect performance of the business (Qurtubi et al., 2019: 7). These results are consistent with study stating that marketing mix strategies strongly influence performance (Naili et al., 2017; Sidi & Yogatama, 2019).

The score of *the original sample* of marketing mix strategy on performance through E-CRM shows a positive relationship (0.292). Therefore, the right marketing strategy, accompanied by E-CRM activities, will increase performance of MSME 4.0. The increase in marketing performance through E-CRM activities is higher than when MSME 4.0 only implements a strategy without E-CRM. The actors also agree to implement E-CRM due to its easiness, and costs are low because of the online method used. Previous study also states that customer relationship is directly proportional to sales volume, market share, number of customers, and profits (Mansur & Setianingrum, 2017).

The score of *the original sample* of marketing mix strategy on marketing performance through risk perception of COVID-19 shows a positive relationship (0.142). Furthermore, the result shows that the effect of the marketing mix strategy on marketing performance is directly higher than indirectly. This differs from E-CRM, which can help the strategy improve performance. Implementing marketing strategy can improve performance without risk of the pandemic. MSME 4.0 actors have high concerns regarding risk of COVID-19 for the continuity of business. The response shows the inability to predict business risk and calculate the probability of failure in the long term when a similar pandemic occurs. This is in line with the results of a study stating that business performance depends on the ability of actors to identify and understand risk elements (Branicki et al., 2018). Similarly, business actors in developing countries still lack attention to identifying sources of uncertainty and the root causes of problems (Sopha et al., 2021).

Marketing Mix Strategy on E-CRM

The result of the path analysis shows the significant effects of marketing mix strategy on E-CRM (P-value: 0.000). The score of *the original sample* of marketing mix strategy also shows a positive relationship to E-CRM (0.757). This is the second highest score, therefore the application of the right marketing mix strategy suggest a strong and significant impact on increasing the effectiveness of E-CRM implementation.

The context of assessing the positive relationship between marketing mix strategies and E-CRM in the study of MSME 4.0 during the COVID-19 pandemic is crucial for understanding how businesses can leverage these strategies to enhance their marketing performance in a digital environment. MSMEs, especially in developing countries like Indonesia, face challenges in adapting to digital transformations. Allegedly, the creation of marketing mix strategy, namely product, price, place, promotion can affect the customer relationship of a business (Al-Zyoud, 2019). In addition to the particular research, this study not only focused on the 4P of marketing

mix, but also include people, process and physical evidence, which comprise of total 7P relationship on E-CRM.

Other consistent studies also stated that the strategy influences E-CRM (Nurmartiani et al., 2020). This research focused on examining the marketing strategy on the enhancement of customer relation of a business. Although this research include the 7Ps of the marketing mix, the study only cover a specific internet provider company. While this study provide a more wider range of business in the micro, small and medium enterprises.

The strategy has implications for MSMEs business stakeholders, specifically those related to digital activities (Chaffey, Dave., & Chadwick, 2016). Therefore, exploring how the 7Ps marketing mix strategies interact with E-CRM can provide valuable insights into improving business outcomes in such contexts.

Marketing Mix Strategy on Risk Perception of COVID-19

The path analysis generated score of *the original sample* of marketing mix strategy shows a positive relationship to risk perception of the pandemic (0.000). The result also shows the significant effect of the strategy on risk perception (P-Value: 0.793). Result shows the highest score, therefore business owner would know the extent to which variations in marketing mix strategies that can strongly influence the perception of pandemic-related risks among MSMEs.

Furthermore, the implementation of the strategy is directly proportional to risk perception of COVID-19. MSME 4.0 are micro or small-scale, with most actors being women tending to open business to help the family economy. The actors carefully formulate marketing mix strategy since the success of business can support families. Similarly, the formulation of this strategy is closely related to the conditions of the pandemic. The consideration of the strategy is more or less related.

The supporting study stated that there was a relationship between a business strategy relevant to *marketing mix* and perception of the pandemic (Jiménez-Marín et al., 2021). Other study highlighted the importance of risk perception in managing business activities. In comparison, this study further elucidate how specific elements of the marketing mix, such as promotional strategies or product positioning, shape MSMEs' perceptions of COVID-19 risks (Chi, 2021). Yet, there was previous research stating the opposite, where insignificant effect was found on marketing mix strategies towards . In risk perception of covid-19. In contrast, this study suggests that the 7Ps marketing mix strategies positively influence Risk Perception of COVID-19 among MSME 4.0 (Cass & Julian, 2002).

E-CRM on Marketing Performance

Electronic Customer Relationship Management (E-CRM) and Marketing Performance is crucial for understanding how digital strategies impact business outcomes in MSME 4.0 during the COVID-19 pandemic. E-CRM involves utilizing digital technologies to manage customer relationships effectively, enhance customer satisfaction, and drive business performance.

The path analysis generated score of *the original sample of the original sample* of E-CRM shows a positive relationship to marketing performance (0.387). The result also reports the significant effects of E-CRM on marketing performance (P-Value: 0.793). Therefore, customer knowledge, information technology, and customer orientation are directly proportional to enhance an increase in marketing performance. The costs incurred are low for implementing e-CRM since the procedure is conducted online.

Several studies also supported results by stating that efforts to improve marketing performance in the digital era can be carried out by increasing innovation through e-CRM. This particular research focus on the small business scope, while this study provide diverse business,

consist not only small businesses, but also the micro and medium enterprises (Mansur & Setianingrum, 2017).

Similarly, it was stated that the implementation of e-CRM can improve performance of a business (Mulyana et al., 2020; Naili et al., 2017). In this particular research, the specific aspects of E-CRM being discussed include customer data management, communication strategies and feedback mechanism that contribute to improved business performance. While this study covers E-CRM aspects such as customer knowledge, information technology and customer orientation. In essence, this study provides additional insights into the mechanisms through which E-CRM influences marketing performance in the context of MSME 4.0 businesses.

Risk Perception of COVID-19 on Marketing Performance

Increased risk perception among consumers due to the pandemic may influence their purchasing behavior, preferences, and decision-making processes. Businesses that understand and respond to these changes effectively through targeted marketing campaigns, product innovations, and service adjustments can capitalize on shifting consumer trends and enhance marketing performance.

Heightened risk perception during the pandemic underscores the importance of trust and credibility in business-customer relationships. MSME 4.0 enterprises that prioritize transparency, communication, and customer care to address COVID-19 concerns can build trust with their target audience, leading to enhanced marketing performance through customer loyalty and positive word-of-mouth referrals.

The path analysis generated score of *the original sample of the original sample* of COVID-19 risk perception shows a positive relationship to performance (0.179). The result also shows the significant effect of E-CRM on marketing performance (P-Value: 0.014). Therefore, perception of COVID-19 risk is directly proportional towards marketing performance. This is because most MSME 4.0 conduct business online through *e-commerce*, with services prioritizing health protocols during the pandemic. In addition, social distancing calls were implemented allowing people at home to shop and sell through e-commerce.

The supporting study stated that perception of risk of COVID-19 could be a possible solution in managing business activities to achieve optimal performance by managing behavior, awareness of the environment, and knowledge of the pandemic (Branicki et al., 2018; Chi, 2021). This research may have highlighted the role of risk assessment, scenario planning, and risk mitigation strategies in managing uncertainties. While in contrast, this study focuses more on the perception of the MSMEs actors themselves toward many risks of Covid-19.

Other research stated that perception of risk of COVID-19 could be used as a possible solution in managing business activities for optimal performance, mostly during the decision-making processes (Chi, 2021). By delving into the mechanisms through which risk perception shapes marketing strategies, customer interactions, and business resilience during the pandemic, this study can offer a deeper understanding of the link between risk perception and marketing performance.

4. Conclusions

In conclusion, the implementation of marketing mix strategy was reported to increase performance of MSME 4.0. The combined implementation of marketing mix and E-CRM also increased performance. Therefore, MSME 4.0 could expect sales growth, an increase in sales volume, and high market share by combining the strategy with the implementation of E-CRM. In

regards to Risk Perception of COVID-19, MSME 4.0 were not worried. The implementation of marketing mix minimized the probability of business failure and predicted the continuation. The results showed a significant influence of marketing mix on risk Perception of the pandemic. However, without subsequent implementation of E-CRM, risk Perception could negatively impact performance. This study answered the gap from previous literature on marketing mix, E-CRM, Risk Perception of COVID-19, and marketing performance. Therefore, the results could increase the validity of the hypothesis and could contributed to the development of marketing strategy theory with the validity of the relationship between mix, E-CRM, Risk Perception of COVID-19, and performance. An overview of MSME 4.0 was provided to apply the best marketing strategy to improve marketing performance. This study could be used as a recommendation to improve performance since a combination of the strategy with E-CRM could result in higher performance of the business. Recommendation was also provided to improve marketing performance by following future technological developments. In addition, MSME 4.0 players in the Indonesian Territory created marketing mix strategy to improve relationships with customers. Business actors were also expected to instill a good stigma in society regarding risk of COVID-19 for all aspects of life.

Acknowledgment

The authors are grateful to the Institute for Research and Community Service (LPPM) of Universitas Pembangunan Nasional Veteran Jakarta for providing a study grant. Additionally, the authors acknowledge the Lecturer and Student teammates, as well as the parties, included in the support and contribution to complete this study to the fullest.

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APPENDIX

Table 3. Average And Convergent Validity Score Of Marketing Performance

Indicator		Statement	CV	VIF	AVE	AS
Marketing Performance (Mulyana et al., 2020)						
	Sales growth	Over the last three years, sales results have continued to increase	0.927	3,647		
	Achievement of sales targets	During the last three years, the sales target was achieved	0.922	4,123	0.774	3.89
	Customer growth	Over the past three years, the number of subscribers has steadily increased	0.8	2,117		
	Expansion of marketing area	Over the past three years, the sales area has expanded	0.84	2,286		
E-CRM (Chi, 2021)						
Customer Knowledge	Two-way Communication	Continuous two-way communication with customers	0.565	1,585		
	Customer Knowledge	Establish processes for gathering customer knowledge	0.781	2,815		
	Customer Knowledge Quick Decisions	Make quick decisions with customer knowledge	0.767	3,328		
	Customer Information	Provide customer information with fast and accurate interactions	0.78	3,463		
Information technology	Tech team in customer relationship building	Have an engineering team using e-CRM technology to build customer relationships	0.741	2,764		
	The proper hardware to serve customers	Have the proper hardware to serve customers	0.625	2,730	0.515	4.16
Customer Orientation	The right software to serve customers	Have the right software to serve customers	0.57	2,071		
	Increase Customer Value	Business strategy is set to increase customer value	0.795	1,925		
	Measuring Customer Satisfaction	Frequently measure customer satisfaction	0.671	1,954		
	After Sales Service	Focusing great attention on after-sales service	0.707	2,047		
Risk Perception of COVID-19 (Zhao et al., 2021)						
	Perception of risk of COVID-19 that occurs in business	Worries about COVID-19 that occur in business	0.713	1,905		
	High probability of contracting COVID-19 compared to other diseases	There is a high probability of contracting COVID-19 compared to other diseases	0.732	1,957		
	Business founders will lose financially	The business owner loses out financially	0.909	2,954	0.549	4.05
	Uncertainty when predicting how well the business will do	The existence of uncertainty predicts business continuity	0.695	2,450		
	The probability of failure is high in the long run	High probability of failure	0.625	1,958		
Marketing Mix Strategy (Chaffey, Dave., & Chadwick, 2016)						
Product	Products according to the needs and desires of consumers	Offer consistent product quality according to customer needs and desires	0.677	2,771		
	Provide quality service	Build a brand reputation with distinctive service quality	0.777	3,417		
Price	Set request	Setting prices based on demand levels	0.66	2,213		
	Analyze competitor prices	Setting prices with environmental and sustainability issues in mind	0.792	3,038	0.515	4.09
	Choose the final price	Setting prices with environmental and sustainability issues in mind	0.68	2,613		
Distribution	Electronic distribution	Using electronic distribution channels such as the Internet to ship products	0.828	3,326		
	Sustainable distribution channels	Using environmentally friendly distribution channels for sustainability	0.7	2,049		

Indicator		Statement	CV	VIF	AVE	AS
Marketing Performance (Mulyana et al., 2020)						
Advertising	Advertising media	Using advertising media such as television, radio, billboards, newspapers, brochures, etc	0.649	2.013		
	Public relations	Use public relations, publicity, and sponsorship for promotions	0.646	2,283		
	Internet marketing	Using the internet or <i>online platforms</i> such as websites, and social media to promote	0.68	2,837		
Person	Competent staff	Employees are qualified, competent, and have product knowledge to serve customers well	0.6	2,208		
	The customer is the main focus	Customer needs and wants are the main focus of employees	0.75	3,082		
Process	Customer relations	Always looking for ways to create good relationships with customers	0.74	3,287		
	Have Standard Operating Procedures (SOP)	Have standard operating procedures (SOP) regarding all business activities	0.668	2,031		
	Improve the quality of the customer experience	Business processes are designed to improve the quality of customer interaction and experience	0.698	2,920		
	Computerization of work processes	The business activities of various divisions are coordinated to ensure customer satisfaction	0.749	3,625		
Physical Evidence	Good shop display	Have a comfortable physical environment, furnishings, decorations, and colors to create a good atmosphere	0.635	3,184		
	Customer satisfaction is the main goal	Customer satisfaction is the main goal in designing work environment	0.666	2,476		
	Equipment condition	The condition of the equipment is good and always clean	0.769	3,344		
	online products match the original product	<i>Online</i> products match <i>offline products</i>	0.813	3,723		

Source: processed data