



RELIGIOSITY AND ENTREPRENEURIAL ORIENTATION AS AN ANTECEDENT FACTOR OF MSME RESILIENCE

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ABSTRACT

This study aims to investigate how entrepreneurial orientation and religiosity influence the resilience of MSMEs. This study is both quantitative and descriptive. This research makes use of a survey methodology. Utilizing a questionnaire, data were collected. This study focuses on micro, small, and medium-sized enterprise (MSMEs) actors in the Banyumas and Purbalingga Regencies. This sample was determined using a non-probability sampling strategy, particularly the purposive sampling technique. The findings revealed that entrepreneurial orientation and religiosity have a positive effect on the resilience of MSMEs.

KEYWORDS: *entrepreneurial orientation, use of technology, government support, and religiosity, MSME resilience*

INTRODUCTION

We cannot avoid disruption at this time, when major inventions and changes are occurring that profoundly alter all systems, orders, and landscapes in new ways. Disruption leads to the rise of new business models that employ more imaginative and disruptive tactics. This revolution began in the corporate, banking, transportation, and social society sectors and has now reached the education sector. As a result, if we do not follow it, we will degrade and fall behind.

The Covid-19 pandemic, which happened in the previous two years, has accelerated this period of instability. The pandemic shifted the formerly traditional ecosystem into the digital era. Furthermore, the fourth industrial revolution has an impact on disruption. As technology advances, it becomes easier for all transactions to be at their fingertips. This is both a challenge and an opportunity for all industries, including micro, small, and medium-sized businesses (MSMEs).

MSME is a highly vulnerable sector to disruption attacks. The economic crisis that micro, small, and medium-sized firms (MSMEs) have been experiencing has also become a significant threat to the national economy, given that MSMEs have been the engine of the domestic economy and the largest employer during the last few decades. According to LIPI survey data from 2020, 94.69% of enterprises witnessed a decrease in sales during the outbreak (lipi.go.id). According to Bank Indonesia, the Covid-19 outbreak has affected 87.5% of MSMEs. On the sales side, approximately 93.2% of this sum was negatively impacted (www.bi.go.id).

Despite the fact that SMBs constitute the most important economic pillar in Indonesia. According to the Ministry of Cooperatives and SMEs, there are currently 64,2 million MSMEs, with a GDP contribution of 61.07 percent, or 8,573.89 trillion IDR. MSMEs help the Indonesian economy by

employing up to 97 percent of the workforce and attracting up to 60.4% of total investment. (www.kemerkopukm.go.id) Furthermore, Bappenas discusses the role of micro, small, and medium-sized enterprises (MSMEs), which play an important role in expanding employment opportunities and employment, contributing to GDP, and providing a safety net for low-income individuals to engage in economically productive activities.

Given their crucial role in ensuring the national economy's resilience, MSMEs must be resilient in the face of disruptions such as pandemics and the industrial revolution. Reivich and Shatté (2002) describe resilience as a person's ability to rise, survive, and adapt in the face of adversity. MSMEs with high resilience can recover quickly and avoid being traumatized by unexpected circumstances.

Previous research has found that entrepreneurial attitude can have an impact on the resilience of small and medium-sized businesses. According to Hidayat, the entrepreneurial approach has a positive effect on MSME crisis management (2020). Small and medium-sized enterprise (SME) actors that have a strong entrepreneurial spirit will persevere and be extremely resilient in the face of hardship.

Furthermore, the use of technology may have an impact on the resilience of MSMEs. MSMEs may implement the approach of employing internet-based technologies and communication to be resilient during the Covid-19 pandemic crisis. Currently, one of the strengths of MSMEs is the online system, which allows their products to be widely known. According to Nafiati's (2020) research, one approach by which MSMEs can enhance their resistance to the disruptions they are currently experiencing is through the adoption of technology.

Building the resilience of entrepreneurs necessitates major government assistance. According to Hidayat's (2020) research,



government assistance has a favorable impact on MSMEs' crisis management. Monetary policies such as loan relaxation, postponement of loan installments and interest, and social support are a breath of fresh air for MSMEs in the middle of the COVID-19 pandemic crisis.

The purpose of this research is to look into the elements that influence MSME resilience. In Indonesia, the country with the world's biggest Muslim population, religion undoubtedly plays an important role in daily life, particularly economic activities. It is intriguing to investigate the religiosity of MSME actors and its impact on MSME resilience in the face of upheaval. According to Asyari (2021) research, the religiosity of MSME actors can help to increase MSMEs' resilience. Religion can boost organizational creativity and increase employee commitment to achieving the company's vision, resulting in a more creative workforce (Neck & Miliman, 2006). Furthermore, MSME actors with strong religiosity would believe that this disruption is something we must face, accept graciously, and live with sincerity. As a result, SMEs with strong religiosity will act slowly and calmly.

Based on the foregoing background and study phenomena, it is required to perform in-depth empirical research in Indonesia on the impact of entrepreneurial orientation, usage of technology, government support, and MSME actor religiosity on MSME resilience. The goal of this research is to examine the impact of entrepreneurial orientation, technology use, government support, and religion on the resilience of MSMEs in Banyumas Regency.

MSME Resilience

The number of a person's personal strengths is indicated by resilience. Personal strengths/individual competences, according to Benard (2004), are the abilities a person possesses to grow and achieve success in his life. Furthermore, Benard (2004) defines resilience as a process of self-awakening in the form of social competence, problem-solving abilities, autonomy, and a sense of purpose in response to many problems and stresses. According to Bonanno (2004), resilience is a person's ability to get out of trouble, stabilize his bodily and psychological health, properly deal with his experiences and emotions, and increase his self-adjustment over the course of his life.

Another definition was proposed by Papalia, Olds, and Feldman (2001). They defined resilience as a person's proclivity for perseverance, toughness, and refusal to give up readily in the face of adversity. According to Reivich and Shatté (2002), resilience is an individual's ability to endure hardship and adapt to new circumstances.

A person is said to have excellent resilience if he is able to bounce back and not be traumatized by circumstances that are not as expected. Resilience can be found in every human being, but most are unaware of it or are unwilling to develop it. This suggests that resilience can be reached if every human being is eager to learn, especially when confronted with obstacles and

disappointments, rather than overjoying when experiencing joy or success.

Entrepreneurial Orientation

Entrepreneurship takes more than just a creative mind. A true entrepreneur's unique talents, abilities, and characteristics enable them to overcome obstacles and follow their goals at full speed. The entrepreneurial attitude has a significant impact on company success, according to Wiklund and Sherperd (2005). According to Keh et al. (2007), entrepreneurial orientation has both direct and indirect consequences on company success. Several studies have also shown that entrepreneurial orientation has a strong relationship with and a significant impact on firm performance (Rauch et al., 2009).

Entrepreneurial orientation values traits such as tenacity, risk-taking, quickness, and adaptability (Debbie Liao and Philip Sohmen, 2001). According to Lumpkin and Dess (1996), entrepreneurial orientation is the willingness of an entrepreneur to be first in market product innovation, to engage in aggressive and independent company activities, and to embrace risks. The three dimensions of entrepreneurial orientation are invention, initiative, and risk-taking (Matsuno et al., 2002).

Religiosity

According to the literature on religion and entrepreneurship, religion has an impact on entrepreneurship. The impact of religion on entrepreneurs includes motivation and duty (Umm Kolsome Farouk, 2011). (Day & Hudson, 2011). Previous research has shown that religiosity can boost innovation in business organizations by increasing workers' commitment to achieving the company's vision, and that the workforce in enterprises will be more imaginative (Neck & Miliman, 2006).

According to Jalaluddin (2001: 89), religiosity is a state that exists within a person and motivates him to behave in accordance with the level of religious obedience. Those with religious awareness or religious convictions will be able to manage barriers or perils of any degree (Burhanuddin, 1999). This is due to the absorption of religious values into his life, such as patience, a lack of anxiety, and the conviction that life's hardships are part of God's tests for His devoted followers.

Glock and Stark (in Ancok and Suroso, 2005) argue that the criterion for assessing whether a person is religious or not is based on the five qualities of religiosity listed below: (1) Dimensions of belief (ideological); this dimension relates to a person's belief in the fundamental teachings of his religion and dogmatism; (2) The ritualistic dimension (worship); this dimension includes worship, obedience, and things that people do to demonstrate their commitment to the religion they adhere to; (3) The experience dimension; this dimension includes experiences related to how strongly a person feels and experiences religious feelings. (4) The component of religious knowledge, which relates to the expectation that religious individuals have a basic understanding of essential beliefs, practices, holy books, and traditions; (5) The dimension of experience and consequences, which relates to the amount to which a person's behavior is driven by religious teachings, such



as honesty, maintaining the commandment, forgiving, and so on.

Hypothesis Development

Entrepreneurial Orientation towards MSME Resilience

Entrepreneurial orientation can have an impact on the resilience of SMEs. According to Hidayat (2020), an entrepreneurial mindset is beneficial to MSME crisis management. MSME actors with a strong entrepreneurial spirit will continue to function and demonstrate exceptional resilience during crises. Entrepreneurial orientation has a substantial impact on organizational performance. Buli's (2017) study confirms this influence on Ethiopia's small and medium-sized business sectors. This is supported by the findings of Faloye and Owoeye (2021) in Nigeria, Santos and Marinho (2017) in the Brazilian retail sector, and Silviasih, Slamet, and Iskandar (2017) in the Indonesian garment business. This construct is multifaceted, requiring creativity, initiative, and a willingness to take chances. (Koe, 2016). Rezaei and Ortt's (2018) study found a positive relationship between proactive and innovative marketing techniques and sales performance, but a negative relationship between risk-taking and production performance. The orientation denotes a specific approach and style to strategic decision-making, staff direction, and MSME management implementation.

MSME resilience can be aided by recognizing these three dominants as a form of ready for any situation that may arise. The art of controlling and realizing the three parts of an entrepreneurial approach will develop a solid foundation indefinitely. This architecture is adaptable to the ever-changing and competitive corporate environment. As a result, MSME players must be able to adapt their entrepreneurial orientation in response to changing conditions. This construct's entrepreneurial emphasis is predicted to have a clear impact on MSME resilience, hence the first hypothesis might be stated as follows:

H1: Entrepreneurial orientation has a positive influence on MSME resilience.

Religiosity with MSME Resilience

Spiritual education from childhood is the foundation for the development and production of a perfect human being. These people will believe that the natural rules are God's laws (Kamarudin, 2011). According to Asyari (2021), the religiosity of MSME players can boost MSMEs' resilience. Religiosity has been shown to increase organizational creativity and employee commitment to accomplishing the company's vision, resulting in a more creative workforce (Neck & Miliman, 2006). Furthermore, MSME actors with high religiosity would believe that this disruption is something they must face; they must accept it broadly and live it with sincerity so that MSME actors with high religiosity can act patiently and without feeling uncomfortable.

Religion becomes an intake in a person as a kind of spiritual fulfillment or self-care. MSMEs who are religious will believe that everything that occurs has great significance. The

suggested meaning will be established through faith in God; faith in this faith is supposed to encourage MSMEs to keep striving and solving problems. Beneficial thoughts offered by MSME actors will have a positive affect on them; positive thoughts are produced via faith in God, who has governed all laws that occur because ease will invariably accompany every problem in it. Based on this explanation, the hypothesis can be phrased as follows:

H2: Religiosity has a positive influence on the resilience of MSMEs

RESEARCH METHODS

This descriptive and quantitative research aims to analyze entrepreneurial orientation, use of technology, government support, and religiosity on the resilience of MSME actors on MSME resilience. Several approaches were used to collect data, including surveys, interviews, and observations. This study relied on both primary and secondary data sources. This research was conducted in Banyumas and Purbalingga regencies. The target population in this study is MSME actors in Banyumas Regency. The sample in this study was chosen using a non-probability sampling technique known as purposive sampling. This study uses the Slovin formula developed by Yamane (1967), where:

$$n = \frac{N}{1 + Nd^2}$$

Where :

n = Minimum sample size

N = Population size

d = fault tolerance (sampling error)

The confidence level is 95 percent ($\alpha = 0.05$), then $Z = 1.96$, while the error tolerance level is 10 percent ($d = 0.01$) (Suliyanto, 2018). Based on the above formula, with a population of 296 people, several 74.74 is rounded to 75 or more. To anticipate the response rate, which is not expected to reach 100%, and the possibility of respondents' answers being incomplete, the sample was set at 105 respondents.

The variables in this study are entrepreneurial orientation, use of technology, government support, and the religiosity and resilience of MSMEs. SPSS 17.0 software was used to run multiple linear regression analysis techniques.

RESULTS AND DISCUSSION

Researchers distributed 110 questionnaires, but only 105 respondents were willing to provide responses; thus, only 105 questionnaires could be processed in the study. Respondents in this study were UKMM actors in Banyumas and Purbalingga Regencies.

Validity and reliability tests were carried out to see the feasibility of the questionnaire to be distributed to respondents. Testing the validity and reliability of the data was carried out on the results of the questionnaire on optimizing MSME resilience for as many as 30 respondents.



A validity test can be done using Pearson's product-moment correlation when calculating the regression equation simultaneously. The calculation results were consulted with the

r XY table with a significance level of 95% and 5% alpha. If r arithmetic > r table of items is "valid." Conversely, if r count ≤ r table, the items are said to be "invalid."

Table 1. Validity Test Results of Entrepreneurial Orientation Variables (X1)

Instrument	R Count	R Table	Ket
X1.1	,617	0.3739	Valid
X1.2	,728	0.3739	Valid
X1.3	,494	0.3739	Valid

Table 2. Validity Test Results for Religiosity Variables (X4)

Instrument	R Count	R Table	Information
X4.1	,384	0.3739	Valid
X4.2	,790	0.3739	Valid

In the table above, there are four items of religiosity questionnaire questions which are stated to be all valid because they meet the validity requirements with the results of the R

count > R table; with df n-4 it is known that the R table value is 0.3739.

Table 3. Validity Test Results for MSME Resilience Variables (Y)

Instrument	R Count	R Table	Information
Y1.1	.542	0.3739	Valid
Y1.2	.802	0.3739	Valid
Y1.3	.669	0.3739	Valid

In the table above, there are five items of religiosity questionnaire questions which stated that all questions are valid because they meet the validity requirements with the results of the R count > R table, with df n-4 it is known that the R table value is 0.3739.

According to Bawono (2006), in principle, the reliability test is to test the data we obtain, for example, the results of the answers to the questionnaires we distribute. A questionnaire is reliable if the responses to statements are consistent or stable throughout time. A variable is considered dependable if it has a Cronbach Alpha value greater than 0.60. The dependability test findings are as follows:

Table 4. Reliability Test Results

Reliability Statistics		
Variable	Cronbach's Alpha	Ket
Entrepreneurial Orientation	0.772	Reliable
Religiosity	0.833	Reliable
MSME resilience	0.837	Reliable

According to the table above, the dependability value was calculated using the Cronbach's Alpha test, with five variables giving a value greater than 0.6. Thus the statements, which total 18 variable questions, fulfill the reliability requirements and can be used in research.

Classic assumption test

Normality test

According to Bawono (2006), this test is used to determine whether the data of the dependent and independent variables utilized in our regression model are regularly distributed or not. A good model has a normal or close to normal data distribution. In this test, the researcher does statistical analysis, specifically the Kolmogorov-Smirnov (KS) test, to determine normalcy. If Sig. = 0.05, the data is said to be normal. The results of the normalcy test are as follows:



Table 5. Results of the One-Sample Kolmogorov-Smirnov Test Normality

Model	Collinearity Statistics VIF
Entrepreneurial Orientation	1.056
Technology Utilization	1.032
Government Support	1,111
Religiosity	1.174

Table table above reveals that the significance value is 0.200 based on the results of the normality test. A significance value of 0.200 is greater than 0.05. Thus it can be concluded that the

data is distributed normally and the regression model is feasible for use in further analysis.

Heteroscedasticity Test

Table 6. Coefficients

Coefficients		
Model	t	Sig.
(Constant)	1.039	0.301
Entrepreneurial Orientation	-1.665	0.099
Technology Utilization	1.155	0.251
Government Support	,626	0.533
Religiosity	-,129	0.898

Dependent Variables; ABS_RES

The heteroscedasticity test determines whether there is a variance inequality in the regression model from one residual observation to the next. If the variance of the residual from one observation to the next remains constant, this is referred to as homoscedasticity; if it changes, this is referred to as heteroscedasticity. A good regression model is one that lacks heteroscedasticity (Ghozali, 2013). The Glejser test can be used to determine heteroscedasticity.

versa. If the significance level is 0.05, it is possible to conclude that there is a heteroscedasticity issue. According to the results in table 8, the regression model does not exhibit heteroscedasticity because the sig variable of entrepreneurial orientation is 0.099 > 0.05, the sig variable of Technology Utilization is 0.251 > 0.05, the sig variable Government Support is 0.533 > 0.05, and the sig variable Religiosity is 0.898 > 0.05.

In this test, if the significance value is less than 0.05, it can be concluded that there is no heteroscedasticity problem, but vice

Multicollinearity Test

Table 7. Multicollinearity Test Results

	Std. Residual
N	105
Normal / Mean	0.00000
Parameters / Std. deviation	1, 59783297
–	
Most / Absolutes	0.046
Extreme / Positive	0.040
Differences / Negatives	-0.046
Test Statistics	0.046
asypm. Sig. (2-tailed)	0.200c,d

This test determines if two or more independent variables are linearly connected. If this occurs, it will be impossible to differentiate the effect of each independent variable on the dependent variable. The tolerance value or the Variance Inflation Factor (VIF) value can be used to determine the presence of multicollinearity symptoms in a research model.

Because the tolerance limit is greater than 0.10 and the VIF limit is greater than 10.00, it is inferred that there is no multicollinearity between the independent variables.

Looking at the VIF (Variance Inflation Factor) number in table 9 above, all variables have a VIF value of less than 10,



indicating that the regression model developed did not exhibit multicollinear symptoms.

Hypothesis testing

F test

The F statistic test determines how well the influence of the independent factors explains the dependent variable at the same time. On the anova table, the value of (alpha) was compared

Table 8. ANOVA

Model 1	B	Sig.
Constanta	8.002	0.002
Entrepreneurial Orientation	,623	0.000
Technology Utilization	,077	0.550
Government Support	,136	0.202
Religiosity	, 184	0.023

Dependent Variable: MSME resilience

Based on the results in table, the independent variable has a sig value of 0.000, where the sig value is less than 0.05. Thus, if the probability value is 0.05, it can be concluded that the variables of entrepreneurial orientation, technology utilization, government support, and religiosity jointly affect MSME resilience.

T test

The t statistical test is used to determine how much the independent variable influences the dependent variable. This partial test is performed by comparing the value of (alpha) to

with sig. to perform this simultaneous test. If the sign. (0.05), H0 is rejected. As a result, the independent variables and the dependent variable have a simultaneous influence, and vice versa. If the sig. > (0.05), then H0 is accepted, indicating that there is no simultaneous influence of the independent variables on the dependent variable. The following are the outcomes of testing the f test statistics, as shown in the table below:

the value of sig. If the sig value is less than (0.05), H0 is rejected. As a result, there is some influence between the independent variable and the dependent variable, and vice versa. The t statistical test yielded the following findings.

Based on the results of SPSS 25, the following explanation is given for the acceptance and rejection of the hypothesis related to the relationship between the entrepreneurial orientation variable and MSME resilience, the use of technology on MSME resilience, government support for MSME resilience, and religiosity on MSME resilience in this study:

Table 9. Coefficients

	Sum of Square	df	MeanSquare	F	Sig.
Regression	106,481	4	26,620	10.026	,000
residual	265,519	100	2,655		
Total	372,000	105			

Hypothesis 1: Entrepreneurial orientation influences MSME resilience

Table shows that the value of the multiple regression test (sig) of the entrepreneurial orientation variable is 0.000 0.05. This suggests that entrepreneurial orientation has a substantial impact on the resilience of MSMEs. The B value of 0.623 is positive, indicating that entrepreneurial orientation has a positive influence on the resilience of MSMEs. The first hypothesis given is then proclaimed approved.

Hypothesis 2: Religion influences MSME resiliency

The multiple regression test results in table 11 show that the value of the multiple regression test (sig) for the religiosity variable is 0.023 0.05. This suggests that religiosity has a substantial impact on the resilience of SMEs. Whereas the B value of 0.184 is positive, indicating that religiosity has a favorable influence on the resilience of MSMEs. The fourth hypothesis proposed is then pronounced approved.

Entrepreneurship Orientation with MSME Resilience

Based on the findings of the tests, it is known that Entrepreneurial Orientation has a favorable effect on the resilience of MSMEs. This demonstrates that the higher the value of entrepreneurial orientation, the greater MSMEs' resilience.

These findings are consistent with those of (Hidayat et al., 2020; Widodo, 2021), which suggest that entrepreneurial orientation has a beneficial impact on MSME resilience. Furthermore, the findings of this study are consistent with research conducted by (Buli, 2017) on the impact of entrepreneurial approach on corporate performance.

Entrepreneurial orientation shows fighting power, creativity and innovation, as well as the orientation of MSME actors towards their customers. So that MSMEs that have a good entrepreneurial orientation indicates that these MSMEs can face various difficult situations that will occur in the future.



Taking risks, being proactive, and being innovative give real benefits to business continuity. This attitude is carried out by MSMEs as a form of business so that they can survive during the Covid-19 pandemic, risk taking is reflected in the attitude of MSMEs in utilizing low interest lending to support business capital. Sikao's proactiveness is reflected in mutual cooperation through the MSME community with the aim of helping other MSMEs both in terms of promotion and buying products that are sold.

Religiosity on MSME Resilience

Based on the findings of the tests, it is clear that religiosity has a considerable positive effect on the resilience of SMEs. This demonstrates that the greater the religiosity, the greater the resilience of SMEs.

This finding is consistent with Neck and Miliman's (2006) research on the relationship of religiosity to innovation in business organizations, as it strengthens employee commitment to accomplishing the company's vision and leads to a more creative workforce. Religiosity is a person's hold or belief that everything must have a way out through their beliefs. Confidence and trust gained by a spiritual link with God can enable MSME players to persevere in the face of adversity; they are encouraged to keep trying and surviving with the notion that everything in the universe has been planned and it is a human's obligation to try. When religion is lost, the business basis of MSME actors suffers as a result of a loss of drive and trust in the firm they are running.

CONCLUSION

This study has the main objective of knowing the relationship between entrepreneurial orientation, technology utilization, government support, and religiosity on the resilience of MSMEs. As a result of the hypothesis, the following conclusions can be drawn.

Because the entrepreneurial orientation variable has been shown to positively influence MSME resilience, it can be concluded that the greater the entrepreneurial orientation in MSME players, the greater the MSME resilience.

The religiosity variable is proven to have a positive influence on MSME resilience. So the higher the level of religiosity of SMEs, the more resilience of SMEs will increase.

Entrepreneurial orientation and religiosity positively impact the resilience of MSMEs; these two variables are values or a belief and priorities within MSME actors. Confidence and goal setting can build self-worth in the form of the belief that MSME actors have more value and can solve all existing problems. Setting goals clarifies the path that must be followed to maintain business continuity under any circumstances so that it can encourage MSME actors.

Limitations of research on the variables of technology utilization and government support can be carried out further research on external factors that exist on MSME resilience. The subjects used in this study have unique characteristics

because MSME actors are still transitioning from traditional to digital. Government support can also be reused by adding consumer behavior variables in the research model to determine how government support influences the resilience of MSMEs.

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