

Digital Empathy And Solidarity: Case Study Of Netizen Responses To MSMEs In Crisis

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ABSTRACT

Penelitian ini bertujuan untuk memahami bagaimana konsumen merespon krisis yang dialami oleh pelaku Usaha Mikro, Kecil, dan Menengah (UMKM), terutama dalam hal loyalitas konsumen. Penelitian ini menggunakan pendekatan kualitatif dengan desain naratif tematik dan strategi netnografi. Data dikumpulkan melalui dokumentasi komentar-komentar di media sosial terkait tutupnya usaha “Mama Khas Banjar”, sebuah UMKM yang mengalami krisis karena masalah hukum. Hasil penelitian menunjukkan bahwa krisis tersebut memunculkan solidaritas emosional dari konsumen, berupa dukungan moral dan spiritual yang disampaikan secara terbuka. Konsumen tidak hanya diam, tetapi terlibat aktif dalam membela pelaku usaha. Selain itu, kritik terhadap penegakan hukum yang tidak proporsional juga mengemuka dalam diskusi online. Temuan ini juga memperkuat persepsi bahwa UMKM dipandang sebagai pilar ekonomi kerakyatan yang harus dilindungi, bukan dihukum. Penelitian ini menegaskan bahwa loyalitas konsumen dapat terbentuk tidak hanya karena kepuasan layanan, tetapi juga karena keterikatan emosional dan nilai-nilai kemanusiaan. Temuan ini penting bagi UMKM, pemerintah, dan peneliti dalam memahami dinamika hubungan konsumen pada masa krisis.

This study aims to understand how consumers respond to the crisis experienced by Micro, Small and Medium Enterprises (MSMEs) actors, especially in terms of customer engagement and loyalty. This study uses a qualitative approach with thematic narrative design and netnography strategy. Data were collected through documentation of comments on social media related to the closure of the “Mama Khas Banjar” business, an MSME that experienced a crisis due to legal issues. The results showed that the crisis led to emotional solidarity from customers, in the form of moral and spiritual support delivered publicly. Consumers are not only silent, but actively involved in defending business actors. In addition, criticism of disproportionate law enforcement also surfaced in online discussions. The findings also strengthen the perception that MSMEs are seen as pillars of the people's economy that must be protected, not punished. This research confirms that consumer loyalty can be formed not only because of service satisfaction, but also because of emotional attachment and human values. The findings are important for MSMEs, government, and researchers in understanding the dynamics of customer relationships during a crisis.

Introduction

MSMEs around the world face a variety of challenges that often threaten the viability of their businesses. One common problem is succession planning. Many MSME owners are reluctant to create a formal succession plan due to emotional ties and fear of facing the reality of retirement. Without clear planning, leadership transition becomes a major problem that can undermine organizational resilience. In addition, funding is also a major obstacle for MSMEs. Many MSMEs struggle to access the right financing to support their growth and competitiveness. Finally, in terms of legal issues and bankruptcy, MSMEs often struggle with financial problems, sometimes leading to bankruptcy. All these issues are interrelated and exacerbate the difficulties faced by MSMEs, which ultimately affect customer loyalty and business sustainability.

Research on consumer behavior when MSMEs experience a crisis is still very limited. Most studies focus more on the strategies of the MSMEs themselves in responding to the crisis. For example, Miocevic et al. (2025) examined the ambidexterity strategy in retaining customers during a crisis. Osiyevskyy et al. (2023) explored effectuation and causation strategies in surviving the economic crisis. Beliaeva et al. (2020) emphasized the strategic orientation of MSMEs in the face of economic instability. Hortovanyi et al. (2024) examined the strategy of increasing risk through upgrading during a crisis. Nizamidou (2023) highlights organizational resilience to crisis and its impact on employee engagement. Miocevic & Srhoj (2023) focus on the role of government subsidies in increasing MSME flexibility towards B2B customers. All of these studies focus on the internal actions of MSMEs. Consumer behavior, especially their loyalty when MSMEs are in crisis, is rarely touched upon. In fact, consumer reactions also play an important role in business continuity, as research by Freedy et al. (2022) which discusses the virtual interaction of MSMEs with B2B customers.

The purpose of writing this article is to examine how consumers react when an MSME experiences a crisis. This research takes a case study of the closure of the “Mama Khas Banjar” business. This MSME was popular and had many customers. However, they experienced a crisis due to legal issues. The business owner was detained due to a case that is still ongoing in court. His wife directly announced the closure through their official Instagram account. She explained that the family was mentally and financially devastated. The wife admitted that she was unable to continue the business alone. She also expressed the fear and trauma they were experiencing. This closure touched many parties, especially loyal customers. Through this case, the author wants to know how customer loyalty looks like in difficult situations. Do customers continue to provide support? Do they sympathize or stay away? Consumer reactions will be analyzed to understand the meaning of loyalty in the context of crisis. This is important for other MSMEs to learn from similar experiences.

A crisis in a business does not always have a negative impact. In some cases, a crisis can lead to emotional involvement from consumers. Consumers can show sympathy, empathy, and even solidarity. This reaction can be the beginning of stronger loyalty. Not all loyalty is formed because of satisfaction or service. Loyalty can also come from humanity and emotional connection. When business owners experience problems, consumers don't just stay silent. They voice their support. They are present through

comments, prayers, and encouragement. This is what is interesting to study. This research aims to prove that a crisis can trigger loyalty. It is not just a transaction relationship. This research will analyze the comments that appear on Warung Mama Khas Banjar's social media. This account is a public space where consumers express their feelings. The comments reflect how the crisis touched the hearts of customers. Do they remain loyal? Are they angry, disappointed or defensive? This is what this research aims to see. Social media analysis is an important tool in reading the voice of consumers. From there, we can understand the deeper meaning of loyalty. Loyalty that is not just about the product, but also about taste.

Literature Review

Small and Medium Enterprises

Micro, Small, and Medium Enterprises (MSMEs) or Small and Medium Enterprises (SMEs) are generally defined as formal business entities whose size is determined by certain criteria, such as number of employees, total assets, level of sales, or investment value. However, there is no single definition used internationally, as each country adopts different boundaries. In many cross-country studies, the most common criterion used is the size of the workforce, with a frequently used upper limit of 250 employees. Therefore, SMEs usually refer to formal firms with less than 250 workers in the manufacturing sector (Ayyagari et al., 2007).

In the study *Small and Medium Enterprises Across the Globe*, Ayyagari et al. (2007) explained that the definition of Micro, Small, and Medium Enterprises (MSMEs) varies greatly between countries. This difference arises because each country applies different criteria in determining business size, such as the number of workers, asset value, or total sales. However, of these various indicators, the number of workers is the most commonly used measure internationally. Many countries set the MSME ceiling at 250 employees, although some use a range between 100 and 500 employees depending on the national policy context. To accommodate this variation, Beck et al. use two approaches, namely SME250 (using a threshold of 250 employees) and SMEOFF (based on the official definition of each country). This study emphasizes the importance of caution in comparing MSME data across countries as the different definitions may affect the interpretation of MSMEs' contribution to the economy, both in terms of employment and Gross Domestic Product (GDP). Therefore, consistent and contextualized definitions are crucial in policy-making and measuring the performance of the MSME sector globally.

According to Piza et al. (2016) in their systematic study *The Impact of Business Support Services for Small and Medium Enterprises on Firm Performance in Low- and Middle-Income Countries*, MSMEs or SMEs are generally defined based on three main indicators, namely number of employees, annual turnover, and asset value. While there is no uniform international standard, most studies and policies tend to use the number of employees as the main benchmark in classifying MSMEs. The author notes that this variation in definitions is due to differences in economic structures and regulatory frameworks between countries, so each country tends to adapt MSME boundaries to its domestic context. In this context, MSMEs are understood as formal business entities that are smaller in scale than large enterprises and face limitations in access to resources,

financing, and managerial capacity. Piza et al. also emphasize that it is important to define MSMEs precisely not only for statistical purposes, but also so that intervention programs and business service support designed by the government or donor agencies can be targeted and effective in improving MSME performance. Thus, understanding a flexible yet clear definition of MSMEs is an important basis for designing development policies for the small and medium enterprise sector.

Customer Loyalty

Customer loyalty is the loyalty of customers to a company or brand. This loyalty arises from consistent positive experiences. Customers continue to use the product or service even though there are many other options. They also tend to recommend it to others. Customer loyalty involves emotional and behavioral elements. In behavior, loyalty is seen in repeat purchases. In emotions, loyalty arises from trust and satisfaction. Loyalty can be divided into two: loyalty to the program and loyalty to the company. Loyalty to the program is functional, while loyalty to the company is more emotional (Evanschitzky et al., 2012). Loyalty programs can help create bonds, but they are not enough without a pleasant and trustworthy experience. Strong loyalty can reduce marketing costs, increase purchase frequency, and create promotion through personal recommendations (Bowen & Chen, 2001). Therefore, loyalty is a valuable long-term asset for companies. Understanding and building loyalty is an important part of marketing strategy (Gefen, 2002).

Customer loyalty becomes even more important during a crisis. In times of crisis, such as the COVID-19 pandemic or economic recession, customer behavior changes significantly. Customers become more cautious in shopping and more price sensitive (Jin et al., 2024). However, truly loyal customers tend to remain loyal, even when conditions are difficult. This loyalty can be influenced by factors such as trust, company reputation, and perceived value provided. When a company has a good reputation before a crisis, customers will be more tolerant and tend to remain loyal (Helm & Tolsdorf, 2013). Conversely, expectations of high-reputation companies are also greater, so disappointment during a crisis can have a worse impact. In addition, flexible loyalty programs, such as easy point redemption, can keep customers engaged during a crisis (Jin et al., 2024). High customer satisfaction before a crisis will also create a strong foundation of trust, which plays an important role in maintaining loyalty during difficult times (Leninkumar, 2017). Therefore, strategies to maintain loyalty during a crisis should focus on emotional connection, transparency of communication, and real value perceived by customers.

Customer Engagement

Customer engagement (CE) is a form of active customer involvement with the company. CE reflects both direct and indirect contributions from customers. Direct contributions are in the form of purchases. Indirect contributions are recommendations, social media conversations, and customer feedback. CE is not just customer satisfaction or loyalty. CE involves emotional connection and ongoing interaction. CE is a multidimensional process. CE has cognitive, affective, and behavioral dimensions. CE occurs in a specific context, through interactions between customers and companies. In the literature, CE is considered to be the result of a satisfying and emotionally bonded relationship (Pansari & Kumar, 2016). This approach places customers as active partners

in value creation. With CE, customers play a role in co-creating experiences and value. CE differs from passive participation or engagement. CE emphasizes voluntary engagement triggered by customer motivation. In the context of digital and social media, CE is becoming increasingly important. CE is becoming a strategic tool in customer relationship management. CE is also considered a measure of a company's marketing performance (Brodie et al., 2011; Ng et al., 2020).

Customer engagement is dynamic, especially in times of crisis. Under normal conditions, customer engagement is triggered by satisfaction and positive emotions. However, in times of crisis such as a pandemic, this pattern changes. Customers seek emotional connections and meaning. They engage not just because of the product, but because of values and empathy. Brand communications that highlight universal values, such as safety, solidarity, and tradition, are proven to increase engagement, especially on social media (Lou et al., 2022). Brands that demonstrate social care and responsibility receive a positive response. On the other hand, approaches that appear opportunistic or insensitive can trigger rejection. In industries such as restaurants and tourism, customer engagement increases when brands remain active on social media and respond humanely (Fissi et al., 2022; Hao, 2020). After a service failure, a quick and empathetic recovery can also change customer perceptions and drive re-engagement (Honora et al., 2023). Thus, a crisis is not just a challenge, but an opportunity to strengthen customer relationships through authentic and valuable engagement.

Research Methods

This study uses a qualitative approach with a thematic narrative design, which aims to understand the meaning of customer engagement and forms of loyalty that emerge during the crisis experienced by small businesses. The focus of this research is on how customers express solidarity, criticism and support digitally, indicating an emotional attachment to the MSMEs concerned.

This research is netnographic research, an adaptation of ethnography conducted in online communities. Netnography was used to study customer behavior and social discourse through comments, moral support, and digital narratives that developed on social media during the crisis of the "Mama Khas Banjar" business. Netnography strategy allows researchers to observe customers' digital engagement in an authentic socio-cultural context, without direct intervention.

Data was obtained from public comments on the official social media account of @mamakhasbanjar. All comments from her uploads (captions, stories, and video content) related to store closures, the owner responses, and public narratives that emerged after the case went viral are collected over a period of 24 hours to 1 week after the viral closure (2024). This is done by digital documentation, which is saving screenshots, archiving comments, and documenting relevant digital narratives. We also use passive-participatory observation, where researchers monitor public discussions without actively participating in the conversation.

Data was analyzed using a narrative thematic analysis approach. The procedures included familiarization of data by rereading comments and content to understand the social and emotional context. We also imply coding method by identifying recurring

themes, such as “moral support”, “criticism of the law”, and “loyalty to MSMEs”. Then the third is thematic categorization, which is by grouping data based on dominant themes. The last is narrative interpretation, that is by compiling a narrative that reflects the public's collective experience of the crisis experienced by MSME actors.

Findings and Discussion

Netizen's Response to MSMEs in Crisis

The closure of Mama Khas Banjar's business triggered a strong emotional response from the public, especially from netizens who had followed its journey online. Numerous comments on Mama Khas Banjar's social media expressed various forms of moral support, reflecting empathy and solidarity with the business owner. These morally supportive comments were dominant, indicating that the public did not merely act as passive observers, but also as social actors actively offering emotional support. Some relevant examples include:

"Keep up the spirit for you and your husband. You are one of our inspirations in striving and staying motivated." (Netizen A)

"Being an MSME is not easy. What's easy is being someone who only knows how to blame, without offering any solutions. Which MSME doesn't want their product to be good? What they need is motivation and support, so they can keep growing and progressing." (Netizen B)

Interestingly, this moral support extended beyond emotional encouragement and also included spiritual support rooted in religion. Although the owner of Mama Khas Banjar is Muslim, spiritual support also came from followers of other religions. This highlights how religious differences did not hinder netizens from showing solidarity, particularly when MSMEs face crises.

"May the problem be resolved with a good outcome. Insyah Allah, Allah intends to elevate your level through this trial." (Netizen C)

"In Buddhist teachings, we believe in the law of karma... Those who commit injustice will receive their retribution." (Netizen D)

In addition to the wave of moral support, netizens also expressed criticism toward law enforcement regarding the closure of the Mama Khas Banjar branch, which many considered unfair and excessive. This reflects the public's distrust of legal authorities, particularly in their treatment of MSME actors. Many argued that administrative violations—such as the absence of an expiration label—should not result in harsh penalties like imprisonment or permanent business closure.

"So, she was forced to stop selling just because she didn't include an expiration date. She was even ordered to shut down her business permanently. And yet, she wasn't selling drugs." (Netizen E)

"There's a liquor store right in front of the office of uniformed officials, and it's safe... That's right—she just didn't have enough money." (Netizen F)

"Matters of trade should be handled by the trade department. Why are the police interfering?" (Netizen G)

These comments reflect public concern about legal inequality, often perceived as “sharp downward, blunt upward.” Netizens also criticized the legal approach that emphasizes punishment over development. This suggests a crisis of public trust in the bureaucracy and law enforcement, especially in the context of MSME closures.

Additionally, netizens perceived MSME actors like Mama Khas Banjar not merely as entrepreneurs, but as symbols of grassroots economic power. This shows that there is a shared public awareness of the critical role MSMEs play in sustaining the national economy—through job creation, local product distribution, and economic empowerment.

"As a pillar of the economy, MSMEs should be nurtured, protected, and supported to grow. Not destroyed in ways like this." (Netizen H)

"It's sad that the her store had to shut down completely. How many employees are now unemployed? How many MSME vendors can no longer place their products at @mamakhasbanjar's store?" (Netizen I)

"This person is noble, helping fishermen and mothers sell their goods. Why are people so envious and hateful toward this good people? May justice prevail." (Netizen J)

Based on this perception, netizens also raised the issue of the state's responsibility to assist and develop MSMEs. When MSMEs encounter administrative or licensing issues, the government is expected to step in with guidance, not immediate legal action.

"Where is the government support? Why go straight to legal action?" (Netizen K)

"If it's due to lack of knowledge, then the MSME department should actively educate MSME actors as a form of guidance." (Netizen L)

Overall, this collection of comments forms a narrative that illustrates how netizens support MSMEs in crisis through social media. Emotional and spiritual support, government criticism, and recognition of MSMEs' economic roles together show this digital public empathy. Furthermore, this strengthens the argument that consumer loyalty toward MSMEs is not only built on products, but can also emerge in times of crisis.

Discussion

One of the reasons why the crisis experienced by MSMEs succeeded in attracting solidarity from consumers is because of the strong emotional attachment between MSME actors and the community. Consumers tend to see MSME players as part of the local community, not just providers of goods or services. When MSMEs experience a crisis, especially one that is perceived as unfair or burdensome to small businesses, the community responds with empathy and moral support. This solidarity arises because MSME actors are perceived as representatives of the economic struggles of small people in the face of large systemic pressures, such as rigid regulations, market dominance by large corporations, or the impact of unfavorable policies. Studies show that in the context of a crisis, public perceptions of small businesses as vulnerable victims often trigger solidarity reactions from surrounding communities (Promnil & Polnyotee, 2023).

In addition to emotional factors, the spread of strong narratives through social media also plays an important role in building solidarity with MSMEs. When crises are packaged in the form of personal stories, such as those of business owners who have lost their

livelihoods, it is easier for the public to connect emotionally. In this era of connectivity, the relationship between consumers and MSME players goes beyond economic transactions; consumers feel part of the struggle and recovery of MSMEs. Therefore, forms of support such as buying products, sharing content, or giving positive reviews are tangible forms of solidarity that are built collectively.

Criticism of regulations and law enforcement arises because people see that the legal system is often insensitive to the real conditions faced by MSMEs. Regulations that are too rigid or not contextualized can hinder small businesses in carrying out their business activities. Repressive law enforcement, such as raids, product confiscation, or license revocation, without prior guidance or education, is considered a form of structural injustice. Many people perceive that the law tends to be harsh on the weak, but lenient on violations by large businesses. This is in line with the findings of Promnil & Polnyotee (2023) which show that post-crisis recovery policies tend to benefit large businesses and leave behind MSMEs that are actually more vulnerable. Kriseka et al. (2022) also noted that activity restriction policies during the pandemic caused many MSMEs in Garut to experience a 90% drop in income, showing how non-adaptive policies can worsen the resilience of small businesses.

In addition, the crisis revealed that inflexible regulations create uncertainty for small business actors. This uncertainty is not only related to the content of the regulations but also to how inconsistently they are enforced across different regions. In this context, Hernandez & Kreye (2022) identified that environmental uncertainty, including unclear or frequently changing regulations, can hinder organizations from responding to market dynamics. When the government fails to provide clear guidance or relevant support, MSMEs tend to operate informally, which ironically becomes a reason for legal action. As a result, the public criticizes not only the substance of the regulations but also the way the state responds during crises—being quicker to punish than to support.

MSMEs are perceived as pillars of the people's economy due to their tangible role in supporting local economies and providing widespread employment, especially during crises. When large businesses experienced sharp declines due to the pandemic, MSMEs remained the driving force of the daily economy. The public tends to view MSMEs as a representation of the lower-middle class's struggle for independence and survival. In this context, trust and loyalty toward MSMEs grow stronger because they are seen as socially and culturally close to the surrounding community. Studies by Vlachos & Skoumpopoulou (2014) and Laparojkit & Suttipun (2022) show that crises strengthen customer loyalty to local businesses due to trust, shared values, and a stronger sense of social responsibility at the local level compared to large entities.

Besides providing basic needs, MSMEs also demonstrate adaptive capabilities in innovation and digitalization. Many MSME owners integrate digital technology and community-based marketing strategies to remain relevant and competitive. Hermawati et al. (2024) show that MSME owners in Indonesia play a strategic role in combining innovation and entrepreneurship to leverage digital technology, including expanding digital marketing networks. Serman & Sims (2023) also emphasize the importance of credibility and trust in MSMEs' digital communication, especially through blogs and social media during the pandemic, which proved effective in maintaining customer loyalty. Overall, the

perception of MSMEs as part of the people's economic identity is reinforced by their ability to survive independently, innovate, and stay connected with their consumer communities.

Conclusion

In certain cases, crises do not always negatively impact MSMEs. In fact, crises can foster consumer solidarity. Consumers show empathy and moral support. They engage emotionally, not just economically. Comments on social media prove this engagement. They defend, pray for, and even protest injustices. This engagement becomes the foundation of loyalty. Loyalty does not always stem from service satisfaction. It can arise from a sense of humanity. Consumers see MSMEs as part of the struggle of the common people. They are not just customers. They are a community. They care and speak out. This is a vital social asset for MSMEs.

Based on the research findings, some conclusions can be drawn. First, customers play a crucial role in the sustainability of MSMEs during crises. They are not just buyers but also social actors who show empathy and moral support. In the case of “Mama Khas Banjar,” customers actively voiced solidarity through digital comments. They offered encouragement, prayers, and publicly defended the business. This shows that customer loyalty can stem from emotional attachment, not just service satisfaction. Online communities (or Netizens) can also serve as strong solidarity spaces for MSMEs in crisis. Social media comments demonstrate that digital communities can create a collective support atmosphere. The discourse reflects shared awareness of the injustices faced by MSMEs and a call to support local businesses as part of the people’s economic struggle. Finally, future research can further explore the forms of emotional and digital consumer loyalty toward MSMEs. A deeper focus on the sustainability of loyalty post-crisis is also needed, including the potential role of digital communities in strengthening local brands.

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