

**THE EFFECTS OF HUMAN CAPABILITY, DYNAMIC CAPABILITY,  
CONSUMER ORIENTATION INTO COMPANY PERFORMANCE  
USING INNOVATION CAPABILITY AS MEDIATING VARIABLE TO  
ACHIEVE FINANCIAL TECHNOLOGY INCLUSION FOR SMALL AND  
MEDIUM ENTERPRISE**



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NUSANTARA

**THESIS**

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**STUDY PROGRAM MASTER DEGREE IN MANAGEMENT**

**FACULTY OF BUSINESS**

**UNIVERSITAS MULTIMEDIA NUSANTARA**

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THE EFFECTS OF HUMAN CAPABILITY, DYNAMIC CAPABILITY, CONSUMER ORIENTATION ON COMPANY PERFORMANCE, AND BY MEDIATION ROLE OF INNOVATION CAPABILITY, Andrew Djauhary, Universitas Multimedia Nusantara

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## FOREWORD

I would like to thank,

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Hopefully this scientific work contributes as a source of information and inspiration for others.

Tangerang, 07 March 2022

  
(Andrew Djauhary)

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MEDIUM ENTERPRISE**

*Andrew Djauhary*

***ABSTRAK (Indonesia)***

Proses transformasi digital dalam bisnis telah berdampak pada setiap bisnis secara global. Perusahaan kecil yang paling terkena dampak. Sayangnya, pandemi Covid-19 menambah tekanan untuk eksis bahkan lebih buruk dalam situasi. Studi penelitian mengambil dampak dari layanan teknologi keuangan yang mengganggu pada kelangsungan Usaha Kecil dan Menengah selama pandemi dalam hal pencairan pinjaman sementara bank tutup; dan agar seluruh aktivitas perbankan berjalan normal sementara pemerintah memberlakukan aturan ketat dalam rangkaian lock-down dan physical distancing. Dengan menggunakan studi kinerja industri keuangan Indonesia, peneliti ingin mengetahui variabel-variabel yang mampu menopang fungsi temporer bisnis digital menjadi transformasi permanen fungsi.

Metode analisis data penelitian yang digunakan dalam penelitian adalah Structural Equation Modeling – Partial Least Square. Hasil pengujian data menunjukkan bahwa terdapat hubungan yang signifikan dan positif antara HC dan DC terhadap IC dan terhadap CP. Namun, hasil penelitian menunjukkan bahwa agar CO berpengaruh positif terhadap CP, diperlukan IC sebagai variabel mediasi antar konstruk. Dengan demikian menyatakan bahwa orientasi konsumen perlu ditransformasikan menjadi suatu inovasi produk atau jasa untuk mempengaruhi kinerja suatu perusahaan.

Peneliti menyatakan keterbatasan penelitian seperti penelitian tidak dapat digunakan untuk mengidentifikasi masalah spesifik dari satu perusahaan dan analisa multi group. Studi ini dapat menjadi referensi bagi para peneliti yang mencoba memahami apa saja faktor kunci dalam kinerja perusahaan yang berkelanjutan di masa depan. Meskipun demikian, peneliti menyarankan agar penelitian lebih lanjut dan rekomendasi penelitian dapat dilanjutkan untuk memperbaiki perubahan yang tidak relevan di masa depan.

***Keywords: Company Performance, Innovation Capability, Human Capital, Customer Orientation, Dynamic Capability, Financial Inclusion, SME.***

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*Andrew Djauhary*

***ABSTRACT (English)***

The digital transformation process in business has impacted every business globally. The smaller company are being impacted the most. Unfortunately, the Covid-19 pandemic is adding to the pressure to exist even worse in situation. The research study is taking the impact of the disruptive financial technology services on sustaining the Small and Medium Enterprise during the pandemic in terms of disbursement of loan while banks is closing its doors; and for the whole banking activities to proceed normally while government is enforcing strict rules in series of lock-down and physical distancing. Using the study in Indonesia's financial industry performance, the researcher wanted to find out the variables that able to sustain the temporary function of digital business into a permanent transformation of business function.

The research data analysis method used in this research is Structural Equation Modeling – Partial Least Square. The result of the data test shows that there is a significant and positive relation between HC and DC to IC and to CP. However, the research findings show that in order CO to positively influence CP, it need IC to act as mediating variable between the construct. Thus stating that consumer orientation needed to be transform into an innovation of product or services to influence the performance of a company.

The researcher stated limitations on the research such as the reseach cannot be be use to identify specific problem of a single company and multi group analysis. This study can act as a reference to the researchers who are trying to understand what are the key factors in sustainable company future performance is. Nonetheless, the researcher suggest that further study and research recommendation needed to be continued to update changes that is not relevant in the future.

***Keywords: Company Performance, Innovation Capability, Human Capital, Customer Orientation, Dynamic Capability, Financial Inclusion, SME.***

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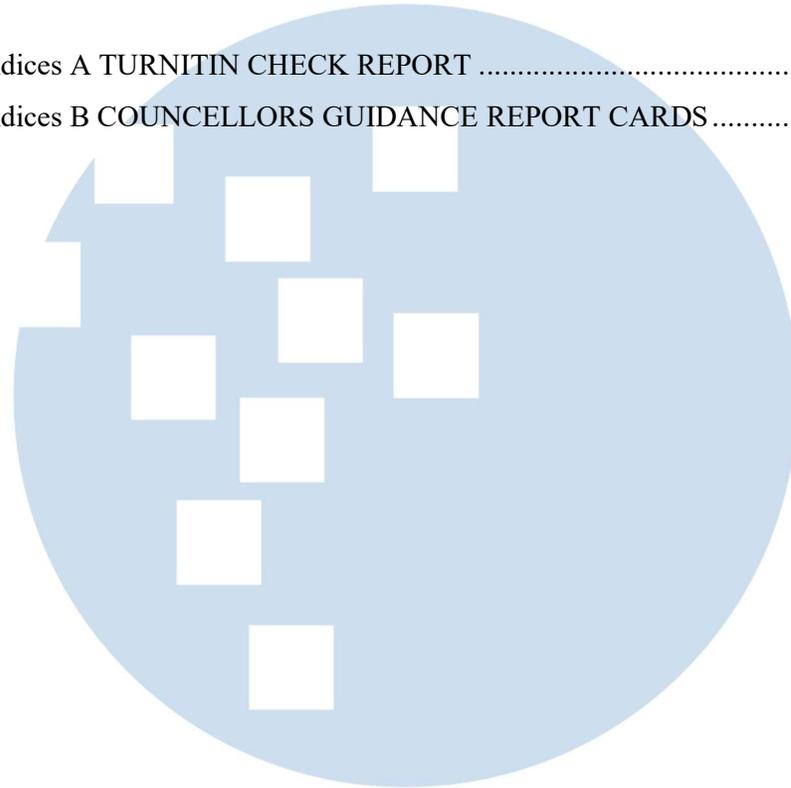
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