DAFTAR PUSTAKA

Adrian Payne Pennie Frow , (2014)," Deconstructing the value proposition of an innovation exemplar ", European Journal of Marketing, Vol. 48 Iss 1/2 pp. 237 – 270

Aarikka-Stenroos, L. and E. Jaakkola (2012). "Value co-creation in knowledge intensive business services: A dyadic perspective on the joint problem solving process." Industrial Marketing Management **41**(1): 15-26.

Akman, G. and C. Yilmaz (2008). "Innovative capability, innovation strategy and market orientation: an empirical analysis in Turkish software industry." International Journal of Innovation Management **12**(01): 69-111.

Ballantyne, D., P. Frow, R. J. Varey and A. Payne (2011). "Value propositions as communication practice: Taking a wider view." Industrial Marketing Management **40**(2): 202-210.

Baumann, J., K. Le Meunier-FitzHugh and H. N. Wilson (2017). "The challenge of communicating reciprocal value promises: Buyer-seller value proposition disparity in professional services." Industrial Marketing Management.

Chang, W.-J., S.-H. Liao and T.-T. Wu (2017). "Relationships among organizational culture, knowledge sharing, and innovation capability: a case of the automobile industry in Taiwan." Knowledge Management Research & Practice: 1-20.

Emerson Wagner, M., T. Aridelmo and R. Paula Cristina da Silveira (2017). "Determinants of co-creation in banking services." International Journal of Bank Marketing **35**(2): 187-204.

Fernandez-Mesa, A., J. n. Alegre-Vidal, R. Chiva-Go and A. Gutie (2013). "Design management capability and product innovation in SMEs." Managemet Decision **51**(3): 21.

Gladson Nwokah, N. (2009). "Customer-focus, competitor-focus and marketing performance." Measuring business excellence **13**(3): 20-28.

Halliday, S. V. and P. Trott (2010). "Relational, interactive service innovation: building branding competence." Marketing Theory **10**(2): 144-160.

Jiménez-Zarco, A. I., M. Pilar Martínez-Ruiz and A. Izquierdo-Yusta (2011). "The impact of market orientation dimensions on client cooperation in the development of new service innovations." European Journal of Marketing **45**(1/2): 43-67.

Jouny-Rivier, E., E. Jouny-Rivier, J. Reynoso, J. Reynoso, B. Edvardsson and B. Edvardsson (2017). "Determinants of services co-creation with business customers." Journal of Services Marketing **31**(2): 85-103.

Kazemian, S., R. Abdul Rahman and Z. Ibrahim (2014). "Measuring level of market orientation for an Islamic microfinance institution case study of Amanah Ikhtiar Malaysia (AIM)." Qualitative Research in Financial Markets **6**(3): 258-277.

Maria, Å., S. Per, E. Bo and S. Anna (2016). "Value proposition test-driving for service innovation: How frontline employees innovate value propositions." Journal of Service Theory and Practice **26**(3): 338-362.

Masyita, D. and H. Ahmed (2011). Why is growth of Islamic microfinance lower than conventional? A comparative study of the preferences and perceptions of the clients of Islamic and conventional microfinance institutions' in Indonesia. 8th International Conference on Islamic Economics and Finance.

Migdadi, M. M., M. K. A. Zaid, M. Yousif, R. d. Almestarihi and K. Al-Hyari (2017). "An Empirical Examination of Knowledge Management Processes and Market Orientation, Innovation Capability, and Organisational Performance: Insights from Jordan." Journal of Information & Knowledge Management **16**(01): 1750002.

Mobin, M. A., S. O. Alhabshi and M. Masih (2015). "Religiosity and threshold effect in social and financial performance of microfinance institutions: System GMM and non-linear threshold approaches."

Narver, J. and S. Slater (1990). "The effect of a market orientation on business profitability." Journal of Marketing **54**: 20-35.

Niaki, S. J. H. A. and S. A. H. Mirhasheminasab (2016). "Evaluating the role of market orientation on the new services performance and service innovation (case study: Ayandeh Bank)." International Journal of Humanities and Cultural Studies (IJHCS) ISSN 2356-5926: 550-583.

Olsson, A., C. Wadell, P. Odenrick and M. N. Bergendahl (2010). "An action learning method for increased innovation capability in organisations." Action Learning: Research and Practice **7**(2): 167-179.

Rhee, J., T. Park and D. H. Lee (2010). "Drivers of innovativeness and performance for innovative SMEs in South Korea: Mediation of learning orientation." Technovation **30**(1): 65-75.

Saunila, M., S. Pekkola and J. Ukko (2014). "The relationship between innovation capability and performance The moderating effect of measurement

" International Journal of Productivity and Performance Management **63**(2): 17.

Taherparvar, N., R. Esmaeilpour and M. Dostar (2014). "Customer knowledge management, innovation capability and business performance: a case study of the banking industry." Journal of Knowledge Management **18**(3): 591 - 610.

Thomas, F., G. Heiko, G. Mike, R. Guangjie and F. Elgar (2010). "Exploitation or exploration in service business development?: Insights from a dynamic capabilities perspective." Journal of Service Management **21**(5): 591-624.

Wang, C. and M. C. Tsai (2017). "Linking service innovation to firm performance: the roles of ambidextrous innovation and market orientation capability." Chinese Management Studies(just-accepted): 00-00.

Witell, L., H. Snyder, A. Gustafsson, P. Fombelle and P. Kristensson (2016). "Defining service innovation: A review and synthesis." Journal of Business Research **69**(8): 2863-2872.

Zhang, X. and R. Chen (2008). "Examining the mechanism of the value co-creation with customers." International Journal of Production Economics **116**(2): 242-250.

UNIVERSITAS DIPONEGORO
SEMARANG
FEB UNDIP