

AN ANALYSIS OF THE INFLUENCE OF BRAND IMAGE AND CONSUMER TRUST ON CUSTOMER LOYALTY IN FOOD SECTOR MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) IN YOGYAKARTA (A STUDY OF COLLEGE STUDENTS IN YOGYAKARTA)

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Abstract

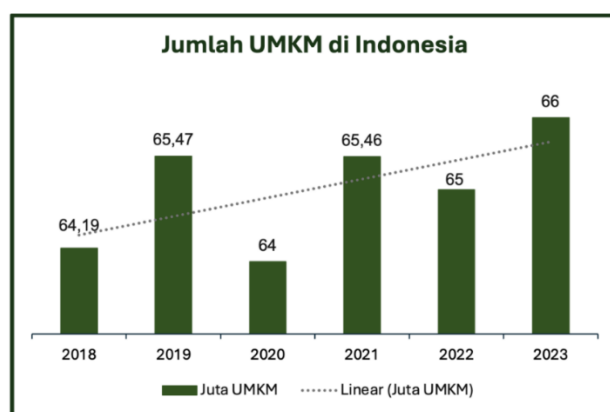
The rapid growth of Micro, Small, and Medium Enterprises (MSMEs) in the food sector has intensified business competition, particularly in urban areas such as Yogyakarta. In this competitive environment, brand image and consumer trust are considered key factors in building customer loyalty, especially among student consumers who dominate the market segment. This study addresses the problem of whether brand image and consumer trust influence customer loyalty in food-sector MSMEs in Yogyakarta. The objectives of this research are to examine the effect of brand image on customer loyalty and to analyze the effect of consumer trust on customer loyalty in food-sector MSMEs in Yogyakarta. This research employs a quantitative approach. The population consists of student consumers who have purchased food products from MSMEs in Yogyakarta. A purposive sampling technique was used, resulting in 100 respondents. Data were collected through questionnaires using a Likert scale and analyzed using multiple linear regression with the assistance of SPSS version 26. Instrument testing included validity and reliability tests, while classical assumption tests comprised normality, linearity, heteroscedasticity, and multicollinearity tests. Hypothesis testing was conducted using the partial t-test. The results indicate that brand image has a positive and significant effect on customer loyalty. Consumer trust also shows a positive and significant effect on customer loyalty. These findings confirm that a strong brand image and high consumer trust play an important role in increasing customer loyalty toward food-sector MSMEs in Yogyakarta.

Keywords: Brand Image, Consumer Trust, Customer Loyalty, Food Sector MSMEs

INTRODUCTION

The economic sector requires serious attention from both the government and economic actors, as economic development is closely related to job creation and labor absorption. Economic growth is expected to increase employment opportunities; however, in reality, high economic growth does not always guarantee sufficient job absorption, resulting in increasing competition and limited employment opportunities in Indonesia (Bakar and Palindangan 2021). This imbalance between labor demand and available jobs has become a recurring structural problem that hampers economic growth. Consequently, many individuals seek alternative sources of income by creating their own employment opportunities through Micro, Small, and Medium Enterprises (MSMEs). MSMEs play an important role in expanding employment opportunities and providing broad economic services to society, while also contributing to national income and reducing unemployment (Pudjowati et al. 2023).

Figure 1. Growth of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia, 2018–2023



Sumber: KADIN Indonesia

The growth of MSMEs in Indonesia continues to increase annually, making this sector a significant contributor to regional and national economic development. By 2023, the number of MSMEs reached approximately 66 million units, marking the highest growth in the last five years. MSMEs are not only economic drivers but also play a crucial role in addressing unemployment issues (Lestari and Sutanty 2023). Among the various MSME sectors, the food industry has become one of the most popular due to its essential nature and its strong connection with digital media for promotion and transactions (Mboni et al. 2023). The use of online media enables MSMEs to reach wider markets, strengthening their contribution to gross domestic product and supporting individual economic resilience (Suci Ramadani et al. 2025).

Yogyakarta, as one of Indonesia's major cities, has become a strategic center for MSME development, supported by active local government policies that facilitate licensing and provide financial support (Faqih Muqoddam Alchudhory and Lessy 2024). The city hosts approximately 340,000 registered MSMEs, with numbers continuing to increase, particularly in the food sector, which receives substantial government funding. In the current era of globalization, intense competition encourages MSME actors to innovate, especially in building a strong brand image to

attract consumers. Brand image reflects consumer perceptions and beliefs formed through purchasing experiences and plays a vital role in shaping trust and satisfaction (Mahiri 2020). Consumer trust, built through product quality, service, and fair pricing, becomes a fundamental asset for business sustainability (Dasser, Dotulong, and Loindong 2024). Sustained trust leads to customer loyalty, characterized by repeated purchases, emotional attachment, and resistance to competitors (Haykal, Febrilia, and Monoarfa 2023). Therefore, this study aims to examine the effect of brand image and consumer trust on customer loyalty in food-sector MSMEs in Yogyakarta.

REVIEW OF LITERATURE

Brand image is a crucial concept in shaping consumer perceptions and attitudes toward products or services. Understanding brand image is important because the perceptions embedded in consumers' minds can influence purchasing decisions and customer loyalty. Brand image refers to how a brand shapes public perceptions of a company or its products (Nasyeh and Avriyanti 2023). It is also defined as the impression formed in consumers' minds based on messages and experiences related to a brand, which subsequently creates a specific image (Irawan, Abdillah, and Taryanto 2022). Other study describe brand image as consumer perceptions stored in memory and recalled when a brand is mentioned (Frenredy and Dharmawan 2020). From these definitions, brand image can be understood as the overall perception formed through consumers' experiences, knowledge, and interactions with a brand, influencing trust, purchasing decisions, and loyalty.

Brand image does not emerge instantly but is developed through a long process influenced by various internal and external factors. Consumer perceptions regarding product recognition play an essential role, as higher brand recognition strengthens a brand's position in consumers' minds. Perceptions of product quality, design, durability, color, and price also contribute significantly, since products perceived as having good quality and fair pricing tend to strengthen positive brand associations. In addition, perceptions related to product availability and ease of access influence brand image, as brands that are easily found are often perceived as more reliable and professional (Arianty and Andira 2021). Brand image can be measured through several indicators, including corporate image, product image, and user image, which together reflect how consumers evaluate a brand's reputation, attributes, and users.

Consumer trust is another important factor in establishing long-term relationships between companies and customers. Trust reflects consumers' beliefs in the integrity, reliability, and capability of a brand to fulfill its promises (Chandra 2023). Consumer trust can be defined as consumers' confidence that products or services will deliver expected value without causing harm. High levels of trust encourage repeat purchases, positive recommendations, and tolerance toward minor service failures. Trust formation is influenced by product quality, brand image, perceived risk, and religious values, especially in societies with strong religious orientations (Alnamira et al. 2024). Trust indicators include honesty in transactions, responsibility, and confidence in the product or company (Almamada 2021).

Customer loyalty represents a deep commitment to repeatedly purchase or continue using a product or service despite competitors' offerings. Loyalty is reflected not only through repeat purchasing behavior but also through emotional attachment and willingness to recommend the brand (Oktavia, Sarsono, and Fithri Setya Marwati 2022). Loyalty is formed through a complex process influenced by product quality, location, price, service quality, and brand image (Wardana and Astutiningsih 2022). Indicators of customer loyalty include repeat purchases, customer retention, and referrals, which demonstrate long-term attachment and advocacy toward a brand (Santosa, Syahada, and Yanto 2024).

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's economy by creating employment opportunities, increasing income, and promoting economic growth. MSMEs are defined as productive economic activities conducted by individuals or business entities that meet specific criteria related to assets and annual sales (Rahmah et al. 2022). MSMEs contribute significantly to economic growth, labor absorption, and social equity by reducing income disparities and empowering local communities (Vinatra 2023). Based on their scale, MSMEs are classified into micro, small, and medium enterprises, each with distinct characteristics in terms of capital, workforce, and organizational structure.

RESEARCH METHOD

This study employed a quantitative research approach, as the data used and the analysis conducted were numerical in nature and aimed at testing research hypotheses. Quantitative research is characterized by the use of numerical data that can be measured, categorized, and analyzed using statistical procedures (Oranga and Matere 2025). In this study, research variables were measured using research instruments, and the resulting numerical data were analyzed statistically. The research process was carried out through several stages, including operationalization of variables, determination of data types and sources, data collection methods, data analysis design, and hypothesis testing. Descriptive analysis was also applied to support the presentation of research findings.

The research was conducted at Micro, Small, and Medium Enterprises (MSMEs) located in the Yogyakarta region. The population of this study consisted of customers of MSMEs in the city of Yogyakarta. The sample was determined using a purposive sampling technique, which is a sampling method based on specific considerations (Sopang and Marviana 2025). The sample comprised 100 students who met predetermined criteria related to age, duration of product usage, and frequency of product consumption.

The data used in this study consisted of primary and secondary data. Primary data were obtained directly from respondents through questionnaires distributed to customers who had purchased food products from MSMEs in Yogyakarta. Secondary data were collected from literature studies, documents, and other relevant sources related to the research topic.

Data collection was conducted using questionnaires and documentation studies. The questionnaire method was used as it is flexible and easy to administer for collecting data from respondents. The questionnaire items were measured using

a Likert scale to capture respondents' attitudes, opinions, and perceptions. The Likert scale employed ranged from "Strongly Agree" to "Strongly Disagree," with corresponding scores from 5 to 1, as presented in **Table 1**.

Table 1 Likert Scale Measurement Instrument

No	Scale Measurement	Score
1	Sangat Setuju (SS)	5
2	Setuju (S)	4
3	Kurang Setuju (KS)	3
4	Tidak Setuju (TS)	2
5	Sangat Tidak Setuju (STS)	1

Source: (Sugiyono 2005)

The research instrument used in this study was a questionnaire developed based on predetermined indicators related to brand image, consumer trust, and customer loyalty. Each indicator was translated into statement items that respondents were asked to evaluate using the Likert scale. The indicators and statement items for each variable are presented in **Table 2**.

Table 2 Questionnaire Indicator Table

Variable	Indicator	Measurement	Statement
Brand Image (X1)	Corporate Image	Likert Scale	This food MSME company has a good reputation in the eyes of consumers.
		Likert Scale	This company is known for having a high commitment to product quality.
		Likert Scale	This company has a professional and trustworthy image.
	Product Image	Likert Scale	The products offered have consistent and guaranteed quality.
		Likert Scale	This product is easier to recognize compared to similar products from competitors.
		Likert Scale	The packaging and product appearance reflect good value and quality.
	User Image	Likert Scale	Consumers who use this product are perceived as having good taste.
		Likert Scale	Users of this product are considered to

			follow trends or a modern lifestyle.
		Likert Scale	This product is suitable for people who care about the quality of the food they consume
Consumer Trust (X2)	Honesty in Transactions	Likert Scale	This food MSME always provides honest product information to customers.
			The price offered matches the quality and quantity of the product provided.
	Responsibility	Likert Scale	This food MSME responds quickly to customer complaints or problems.
			This food MSME shows responsibility in handling customer complaints or issues
	Product Trust	Likert Scale	I believe that the products sold by this MSME are safe for consumption.
Customer Loyalty (Y)	Repeat Purchase	Likert Scale	1. I plan to continue purchasing products from this food MSME in the future.
			2. I rarely switch to competing products because I am satisfied with this product.
	Retention	Likert Scale	3. I continue choosing this MSME's products even when other brands offer promotions.
			4. I am satisfied and do not want to switch to another brand.
	Referral	Likert Scale	5. I often recommend this MSME's products to friends or family.

			6. I am willing to give positive reviews about this product to others.
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The collected data were processed and analyzed using SPSS version 26. Prior to hypothesis testing, the research instrument was tested for validity and reliability. Validity testing was conducted by correlating each item score with the total score of the corresponding variable, while reliability testing was performed using the Cronbach's Alpha method, where an instrument is considered reliable if the alpha value is equal to or greater than 0.6

Data analysis included classical assumption tests consisting of normality, linearity, heteroscedasticity, and multicollinearity tests. The normality test was conducted using the Kolmogorov-Smirnov test, considering the sample size exceeded 50 respondents. Linearity testing was performed to determine whether the relationship between independent and dependent variables was linear. Heteroscedasticity testing was conducted using the Glejser test and Scatter Plot analysis to examine the consistency of residual variance. Multicollinearity testing was conducted by examining tolerance and Variance Inflation Factor (VIF) values to ensure no high correlation existed among independent variables (Ghozali 2016).

Hypothesis testing was conducted using multiple linear regression analysis and partial t-tests with the assistance of SPSS version 26. The t-test was used to examine the partial effect of each independent variable on the dependent variable. The analysis aimed to determine whether brand image and consumer trust had a significant influence on customer loyalty among food-sector MSMEs in Yogyakarta.

RESULTS AND DISCUSSION

The results of this study are presented systematically based on respondent characteristics, instrument testing, classical assumption testing, and hypothesis testing. The discussion is carried out critically to explain the empirical findings related to the influence of brand image and consumer trust on customer loyalty in food-sector MSMEs in Yogyakarta.

Table 3 Respondent Characteristics Based on Respondent Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<25 Tahun	63	63.0	63.0	63.0
	> 25 Tahun	37	37.0	37.0	100.0
	Total	100	100.0	100.0	

The characteristics of respondents show that most respondents were under 25 years old, accounting for 63.0% of the total sample, while respondents aged over 25 years constituted 37.0%. This indicates that the research was dominated by young consumers, who tend to be more adaptive and responsive to culinary trends. Based on gender, male respondents accounted for 55.0% and female respondents for 45.0%,

indicating a relatively balanced distribution. In terms of domicile, the majority of respondents originated from Yogyakarta City (67.0%), while 33.0% came from outside the city, reflecting that most respondents had close proximity to the research location.

Table 4 Validity Test Results

Variable	Item	Sign	Pearson	Statement
Customer Loyalty	Question 1	0,000	0,666	Valid
	Question 2	0,000	0,584	Valid
	Question 3	0,000	0,576	Valid
	Question 4	0,000	0,393	Valid
	Question 5	0,000	0,470	Valid
	Question 6	0,000	0,552	Valid
Brand Image	Question 7	0,000	0,662	Valid
	Question 8	0,000	0,665	Valid
	Question 9	0,000	0,656	Valid
	Question 10	0,000	0,546	Valid
	Question 11	0,000	0,680	Valid
	Question 12	0,000	0,606	Valid
	Question 13	0,000	0,642	Valid
	Question 14	0,000	0,601	Valid
	Question 15	0,000	0,467	Valid
Consumer Trust	Question 16	0,000	0,637	Valid
	Question 17	0,000	0,654	Valid
	Question 18	0,000	0,658	Valid
	Question 19	0,000	0,597	Valid
	Question 20	0,000	0,529	Valid

Before conducting hypothesis testing, the research instruments were tested for validity. The validity test results indicate that all statement items for Brand Image, Consumer Trust, and Customer Loyalty variables had correlation coefficients exceeding the r-table value and significance values below 0.05. These results confirm that all questionnaire items were valid and suitable for measuring the intended variables.

Table 5 Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Statement
Customer Loyalty (Y)	0,621	6	Reliabel
Brand Image (X1)	0,826	9	Reliabel
Customer Trust (X2)	0,701	5	Reliabel

The reliability test was conducted to assess the consistency of the research instruments. The results show that all variables had Cronbach's Alpha values greater than 0.60, indicating acceptable reliability. The Brand Image variable obtained a Cronbach's Alpha value of 0.826, Consumer Trust obtained 0.701, and Customer Loyalty obtained 0.621. This confirms that the instruments were reliable and could be used consistently in further analysis.

Table 6 Normality Test Results

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.074	100	.195	.978	100	.097

The normality test was conducted using the Kolmogorov–Smirnov method. The results show a significance value of 0.195, which is greater than 0.05, indicating that the residual data were normally distributed. This means that the regression model met the normality assumption required for further statistical analysis.

Table 7 Linearity Test Results

Variable	Sign	Statement
Brand Image (X1)	0,000	Linier
Consumer Trust (X2)	0,000	Linier

Based on the results of the linearity test, the significance value in the Sig. column is 0.000, which is lower than the significance level of 0.05. This indicates a linear relationship between the independent and dependent variables, in this case between the independent variable and Customer Loyalty (Y).

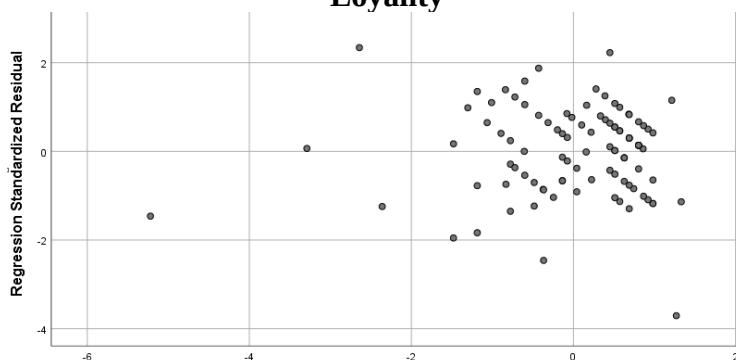
Table 8 Heteroscedasticity Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	-.3.375E-16	1.555		.000
	Brand Image (X1)	.000	.068	.000	.000
	Kepercayaan Konsumen (X2)	.000	.112	.000	.000

a. Dependent Variable: Unstandardized Residual

Based on the results of the heteroscedasticity shown that the significance value (Sig.) for the Brand Image (X1) and Consumer Trust (X2) variables is 1.000 each, which means that the value is greater than the significance limit of 0.05. This shows that the two independent variables do not have a significant effect on the residual, so it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Table 9 Scatterplot of Heteroscedasticity Test Dependent Variable: Costumer Loyalty



Based on the results of the heteroscedasticity test presented through the scatterplot graph, it can be seen that the data points are randomly distributed around the zero line (horizontal axis) and do not form a specific pattern, either conical or systematically distributed. This distribution pattern indicates that the variance of the residuals at each predicted value is constant. Thus, it can be concluded that there is no heteroscedasticity in this regression model.

Table 10 Multicollinearity Test Results

Variable	Tolerance	VIF	Statement
Brand Image	0,35	2,85	There is no indication of multicollinearity
Consumer Trust	0,35	2,85	There is no indication of multicollinearity

Based on the results of the multicollinearity test, it was obtained that the tolerance value for the Brand Image (X1) and Consumer Trust (X2) variables were each 0.350, while the Variance Inflation Factor (VIF) value for both was 2.85. General criteria indicate that a regression model is said to be free from multicollinearity if the tolerance value is greater than 0.10 and the VIF value is less than 10. Thus, the two independent variables in this study are declared not to experience symptoms of multicollinearity.

Table 11 t-Test Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	3.287	1.555		.037
	Brand Image (X1)	.308	.068	.447	.000
	Kepercayaan Konsumen (X2)	.470	.112	.414	.000

a. Dependent Variable: Loyalitas Pelanggan (Y)

Based on the partial test results (t-test) in the Coefficients table above, it can be seen that the Brand Image (X1) and Consumer Trust (X2) variables have a significant effect on Customer Loyalty (Y). The Brand Image (X1) variable has a t-

value of 4.535 with a significance value of 0.000, which is smaller than the significance level of 0.05. This shows that Brand Image has a positive and significant effect on Customer Loyalty, so that the better the brand image, the higher the customer loyalty. Furthermore, the Consumer Trust (X2) variable has a t-value of 4.198 with a significance value of 0.000, which is also smaller than 0.05. The results of this t-test prove that both Brand Image and Consumer Trust partially have a real influence on increasing Customer Loyalty.

Overall, the findings indicate that Brand Image and Consumer Trust are significant determinants of Customer Loyalty in food-sector MSMEs. A positive brand image enhances consumers' perceptions of the company, product quality, and user image, which in turn encourages repeat purchases and long-term attachment. In addition, consumer trust, reflected through honesty in transactions, responsibility in handling customer issues, and confidence in product safety, plays an important role in strengthening customer loyalty. These results confirm that improving brand image and maintaining consumer trust can effectively increase customer loyalty among food-sector MSMEs in Yogyakarta.

CONCLUSION

This study concludes that Brand Image and Consumer Trust have a positive and significant effect on Customer Loyalty in food-sector MSMEs in Yogyakarta, both partially and simultaneously. A strong brand image encourages repeat purchases and long-term consumer attachment, while high consumer trust, reflected through honest transactions, responsible behavior, and confidence in product quality, strengthens customer loyalty. These findings contribute theoretically by reinforcing that customer loyalty is formed through positive brand perceptions and trust, and practically suggest that MSME actors should consistently strengthen brand image and maintain consumer trust to enhance customer loyalty and competitiveness. Future research is encouraged to expand research variables or contexts to obtain broader insights into factors influencing customer loyalty in MSMEs.

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