

## **Loyalty and the Effects of Trust and Switching Barriers**

**Geofakta Razali<sup>1</sup>, Farida Akbarina<sup>2</sup>, Dian Artanti Arubusman<sup>3</sup>, Arief Yanto Rukmana<sup>4</sup>, Muhammad Yusuf<sup>5</sup>**

*<sup>1</sup>Institut Ilmu Sosial dan Manajemen STIAMI, <sup>2</sup>Politeknik Negeri Malang, <sup>3</sup>Institut Transportasi dan Logistik Trisakti, <sup>4</sup>Sekolah Tinggi Ilmu Ekonomi STAN IM, <sup>5</sup>STIA Bandung*

### **Abstract**

In an increasingly cutthroat business environment, companies must be able to choose the right strategy for the company's survival, particularly by marketing their products in accordance with consumers' and customers' wants and expectations. Trust and resistance to change are two factors that consumers/customers take into account when deciding whether or not to remain loyal to a product. This study set out to evaluate the partial impact of trust and mobility limitations on loyalty.

The research methods used in this study include descriptive and verification. The population of this study consists of users of Karadenta Skincare products in the city of Sumedang, which also includes the villages of South Sumedang and North Sumedang. For this study, 97 participants were chosen using a purposive sample technique. The distribution of questionnaires served as a method for gathering data. A data instrument's validity and reliability are tested. While the standard assumption test, multiple regression analysis, coefficient of determination analysis, and hypothesis testing are among the data analysis techniques used.

**Keywords:** Trust, Barriers to Movement, and Loyalty.

## **INTRODUCTION**

In Yulita, Rodhiyah, and Widayanto (2015), Daryanto states that trust is the conviction that one will find what their trading partners want. This example demonstrates that developing trustworthy relationships will be more likely to occur in certain industries, especially those that involve customers taking risks over either short- or long-term time frames. We may therefore draw the conclusion that a consumer will only trust a product if they believe it to be suitable and fulfill their expectations. In order for customers to become loyal clients who continually seek out those products.

As a result, in order to prevent customers from switching to a different kind of product or service, the business must create barriers that prevent customers from using alternatives. Jones et al. in Danang, M. Hurfon, and Afi (2017: 157), claim that obstacles are things that make it more difficult or expensive for customers to migrate between product and service suppliers. In conclusion, customers that are committed to a product may navigate around obstacles without difficulty. Not only that, but the organization must be able to establish supremacy through efforts that are creative, original, and effective in order to become the top choice for many customers, who will then be expected to be "loyal."

As for brands, Karadenta goods, a brand of beauty products, will be researched.

The product Karadenta is very well-liked by ladies. The 2019 Top Brand index table data is as follows:

**TABLE 1.**  
**TOP BRANDS FACE CLEANSER**

<b>BRAND</b>	<b>TBI</b>	<b>TOP</b>
Pond's	32. %	TOP
Biore	18. %	TOP
Karaden t	14. %	TOP
Gatsby	6.8 %	
wardah	3.6 %	

Source: Wikipedia Year 2023

The phenomenon that has been observed is that everyone needs cosmetics to support their appearance on a daily basis. This allows us to understand the tall low loyalty customer skincare Karadenta in Sumedang City as well as the sizeable impact that switching barriers to loyalty customer have on their products.

### Mix Marketing

Kotler and Armstrong (2010) claim that the marketing mix is a collection of four factors, including the product, price structure, activity promotion, and system distribution in Treasurer Mulya Muttaqin (2019: 15). Fourth component of the mix marketing is how the different players relate to and influence one another.

1. A product is a fertilized combination of commodities and services that is made available to the market to satisfy needs and desires. Existing products might be considered the focal point of marketing efforts because they serve as the foundation for all subsequent marketing initiatives. Can be introduced to the general public with diversity in product types, qualities, designs, features, or forms, trademarks, packaging, sizes, services, warranties, and returns.
2. Price (price) is the sum of money that the consumer or customer must pay to obtain a something or service in order to use it to fulfill needs and desires that have not yet been satisfied. The most adjustable attribute and only aspect of the marketing mix is price, which does produce revenue.
3. Promotion (promotion) is any activity carried out by a business to convey a good product to a customer target or an intermediary. By this, we mean to convey information that will inform, persuade, or bring attention to a company's generated product. Promotion comprised public relations, personal selling, sales promotions, and advertising policy.
4. Business Location (Place) Choose location and place with customer needs to preserve power competitiveness. In addition to factoring in customer proximity, factor comfort also wants to be seen and how to communicate with customers.

### Loyalty Customer

Literally, the word "loyal" means "loyal," yet it can also imply "faithful." Loyalty is something that develops out of self-consciousness rather than being forced. "Loyalty is a commitment Which held firm For buy, return, or subscribe product choice or services in the future despite influence situational And effort marketing own potency For cause consumer switch to another product," said Kotler and Keller (2012) in Early (2018: 21). According to Yulita, Rodhiyah, and Widayanto (2015), loyalty is defined as "Behavior

purchase repeat... concerns purchase of the same particular brand on an equal basis repeated time." Tjiptono (2011:483).

According to the definition given above, loyalty is an attitude that a customer has toward a product or service and not just toward the company; it is also a commitment to purchase the product or service from the company and to suggest it to third parties.

There are four different types of loyalty, according to Griffins (2007) in Early (2018: 22), namely: no loyalty, weak loyalty, loyalty hidden, and loyalty premium.

### **Indicator Loyalty**

According to Griffins, which Ratih Hurriyati (2015:130) cited, signs of consumer loyalty include the following:

1. Do your shopping regularly.
2. Purchase in-line goods and services.
3. Recommend a product, third.
4. Exhibits resistance to being pulled by a competitor

### **Trust (*Trust* )**

In Yulita, Rodhiyah, and Widayanto (2015), Daryanto (2013: 279–280) states that trust is the conviction that someone will find what is desired on a partner's transaction. According to Moorman, Desphande, and Zatman (1993) in Danang, M. Hufron, and Afi (2017: 156), trust is defined as the willingness of a person to hang himself to a party in exchange because that party has earned that person's confidence.

As a result, trust is an attitude that someone exhibits when they are confident in something. In addition, trust can be seen as a crucial element in resolving conflicts between business partners and as a resource for building enduring corporate relationships.

### **Indicator Trust**

According to Farida Jasfar (2017:168), there are two parts that make up the trust indicator:

1. Perception of justice or honesty (perceived fairness).
2. Company's perceived competence (perceived competence).

### **Obstacle Moved ( *Switching Barriers* )**

Obstacle refers to the degree of difficulty for moving to another service provider when a customer is not satisfied with the service they have received. According to Bansal and Taylor in Danesh et al. (2012), a move's biggest challenge is the estimate of the consumer's power and opportunity. Barriers to switching, according to Jones et al in Danang, M. Hufron, and Afi (2017: 157) are elements that make a consumer's decision to switch to a different product provider or other services more difficult or expensive.

Kotler claims in Vebby (2018: 29) that the following elements are obstacles to movement: Values, economic, social, psychological, and functional.

### **Indicator Obstacle Moved**

Creepers Lupiyoadi (2014:237) describes the following as an indicative obstacle move:

1. Cost loss:
2. Adaptation to cost
3. Expense move

### Framework Thinking

Many businesses use a large amount of power to attract customers and expand market share. In order to create a good marketing strategy, customer knowledge is essential. Customers can turn into the company's most precious assets, so the business needs to defend equity while creating it. Customer information must be gathered by the business in order to evaluate customer needs, build customer trust, and remove consumer obstacles.

In Danang, M. Hurfon, and Afi (2017: 157), Jones et al. state that a barrier to change is anything that makes it more difficult or expensive for customers to transfer between product suppliers or other services. Rambat Lupiyoadi (2014:237) states that three indicators—cost losses, adaption costs, and moving costs—are used to quantify the respondent's variable obstacle move perception. Due to the significant expenditures involved in switching to a different product, customer loyalty to that product will ultimately result in customer loyalty.

Kotler and Keller (2012) in Early (2018: 21) define loyalty as a commitment to continue using a product choice or subscribing to a service in the future notwithstanding the potential for situational influences and marketing campaigns to persuade customers to switch to alternative products. According to Ratih Hurriyati, who cited Griffins (2015:130), four indicators—making regular purchases, buying across lines of products and services, recommending items, and displaying resistance to rival attraction—can be used to gauge how devoted customers see them. Customer loyalty refers to a situation where the seller hopes the buyer will purchase a good that the buyer accepts. The customer will be unhappy if the product isn't what they expected. Contrarily, if a product lives up to expectations, customers will stick with it. Customers will eventually tell their friends, family members, and anybody else they know about the product. He will repeatedly purchase the thing for himself.

H1 = Trust and loyalty are influenced

H2 = There is an impediment to loyalty called influence.

### METHOD STUDY

Research strategy using a methodology that is descriptive and verifies Survey is a form of investigation. This Ward Sumedang North And Ward Sumedang South's population is being studied. Purposive sampling is the sample technique utilized in this study. The following criteria were used to choose respondents for the sample: minimum age of 21 years and maximum age of 31, only students, public servants, self-employed people, and mothers who are on the top rung of the family ladder, as well as frequency of purchase each month minimum two times and maximum more than two times. Regarding the study's sample, there are 91 participants. Data collected using a survey and the Likert scale at one point 5. Regression analysis is the method of analysis used in this study. use SPSS.

variable research This is trust, with obstruction move acting as an independent variable, and customer loyalty acting as a dependent variable.

#### 1. Variables Trust

In Danang, M. Hufon, and Afi (2017: 156), Moore, Desphande, and Zatman (1993) defined trust as someone's willingness to entrust themselves to the other parties involved in exchange because they have faith in the other party. With the help of two indicators—perceptions of justice or honesty (perceived fairness) and competence (perceived competence)—we may measure the respondent's variable trust (X1) perception.

#### 2. Moved Variable Obstacle

According to Jones et al. in Danang, M. Hufon, and Afi (2017: 157), an obstacle is

a factor that makes transferring to another provider's product or service more difficult or expensive for consumers. Respondents' impression of a variable obstacle move (X 2) was examined using three indicators: the cost of losses, the cost of adaptation, and the cost of the move.

### 3. Customer with Variable Loyalty

Kotler and Keller (2012) wrote in Early (2018) that "loyalty is commitment Which held firm For buy return or subscribe preferred product or service in the future although influence situational and effort marketing own potency For cause consumer switch to product other". Variable loyalty customer (Y) perception respondents are measured using 4 indicators, i.e., they make regular purchases, choose products and services that are in line with their needs, advocate products to others, and exhibit resistance to approaches from rival businesses.

## RESULTS AND DISCUSSION

### Results Study

#### 1. Test Instrument Study

Achieved test validity Study of the instrument (items, questions, or statements) for the test's applicability includes the construct that will be measured. R count > r table is the criterion used to judge the veracity of each claim.

Valid questionnaire results It can be used as a tool for data collection. In this study, the validity test was computed using SPSS 21.

#### 2. Test Reliability

To evaluate the consistency of the instrument study, reliability testing was done. An internal test (internal consistency) with a cronbach alpha coefficient is a common and often used tool test. It has been recommended that the level coefficient a be 0.7 (Hair et al., 1998) or 0.6 (Nunnally, 1978). presently (2003, classification level coefficient reliability): Cronbach alpha 0.6 up to 0.8 represent level dependability, which is better because coefficient cronbach alpha not enough from 0.6 signify reliability.

Table 4. Results Test Reliability

	Loyalty Customer		
	B	t	sig.
Trust	0.190	3,454	0.000
Obstacle Moved	0.215	4,778	0.000

### Hypothesis Test Influence Passive

Reporting results from hypothesis testing demonstrate the influence that was hypothesized to exist. Table 4: Regression analysis of the service outcomes examining the influence of a theory partial variable trust and a barrier to a move in favor of client loyalty. Test Comparison of the partial use requirements between the t count and the t table (1.984).

Table 5. Results Test Partial

Variabel	Total Item Pernyataan	Nilai Reliabilitas Cronbach's Alpha	$r_{\text{tabel}}$ ( $\alpha = 5\%$ )	Keterangan
Kepercayaan	6	0,799	0,60	Reliabel
Hambatan Berpindah	6	0,801		
Loyalitas	8	0,781		

Trust (X1), moving obstacles (X2), and customer loyalty (Y) all have numbers for cronbach's alpha that are larger than the cutoff value (0.60), therefore all items for each variable in the study. This was deemed trustworthy and is suitable for use as tool collection data. SPSS 21 and the reliability test outcomes for each variable listed in table 4 are used in this study's calculation of test reliability. Reliability is acceptable and cronbach alpha values greater than 0.8 are positive.

Table 5 reveals that each of these variables have a sig value of 5% and t arithmetic > t table. H1 and H2 agreed, therefore. It denotes that there is a relationship between Trust and Loyalty (H1) and a relationship between Obstacle Move and Loyalty (H2).

## DISCUSSION

### Influence Trust to Loyalty Customer

Based on data analysis and verification, it was discovered that trust has a positive and significant influence on loyalty. In other words, better Trust results in higher Customer Loyalty.

Therefore, the premise that Trust influences loyalty in a big way can be demonstrated to be true. This is supported by the theory put forth by Mom Abdurrohman (2017:25–26), who said that trust is an incorrect component that might affect loyalty (loyalty). This implies that a customer's loyalty is pushed by trust.

A lot of variables contribute to the customer's high level of trust in Karadenta's skincare products. One of these variables is the company's ability to provide high-quality service. In addition, Karadenta skincare products contain their unique ingredients that are safe for the skin. Additionally, clients claim that Karadenta Skincare is capable of meeting their needs despite problems with those needs. Many customers utilize Karadenta skincare products. It indicates that Product Skincare Karadenta is highly known among the general audience. In addition, customers think that the skincare product Karadenta has a feature that makes it safe for facial skin.

This supports the concept that trust is the conviction that someone will discover what they are looking for on a partner's transaction, as put forth by Daryanto in Yulita, Rodhiyah, and Widayanto (2015). Matter This demonstrating that create connections that can be trusted will more likely occur in specific sectors of the economy, notably those that lead to customer risk-taking over either a short- or long-term period. Thus, it can be said that Trust has a considerable impact on loyalty.

### Effect of Switching Barriers on Loyalty Customer

According to results analysis and verification, barriers move their own positively and significantly to loyalty. It implies that the higher the resistance moved, the more the consumer loyalty. Therefore, the statement that an obstacle moved an influential major person away from loyalty can be demonstrated to be true. Matter This was supported by

the notion of Griffins (in Sangadji and Sopiya 2013:111–112), according to which there are several ways for businesses to keep customers from switching to competitors and to foster client loyalty. The only mistaken impediment is that one. Matter Therefore, Obstacle Moved is a major Loyalty Factor.

There are a lot of variables that reveal a high barrier to switching to skincare products, including the value being above average and the perception of the user skincare Karadenta that switching to another product will increase costs. Then, if a different product is introduced, a high level of uncertainty will be raised. Specifically, Karadenta's skincare products It is of high quality and excellent for facial skin, according to Karadenta skincare customers.

Testing this hypothesis is consistent with the argument made by Jones et al. in Danang, M. Hufron, and Afi (2017: 157), according to which switching providers of goods or services might be difficult or expensive for customers.

Therefore, it can be said that obstacles have an impact on loyalty that is significant.

## CONCLUSION AND IMPLICATIONS

### Conclusion

According to the analysis of the data in the previous chapter, the following conclusions may be drawn from the study Trust And Obstacle Moved To Loyalty (Studies On Customer Product skincare Karadenta in Sumedang City):

1. Trust has a favorable effect and is important to loyalty. It signifies that the customer's loyalty grows as tall as the trust that was earned.
2. Switching Barriers Have a Positive and Significant Impact on Loyalty Customers. This implies that the consumer will be more loyal the taller the obstacle that is moved.

### Implications Managerial

1. In order for consumer trust in a brand to remain consistent, skincare brand Karadenta must provide its customers with products of the highest caliber. The author then suggests that businesses raise the quality of their products by selecting higher-quality ingredients, monitoring the products' quality, and doing routine maintenance on their machinery, among other things.
2. The authors advise the Company Product Skincare Karadenta to improve more product-related information Skincare Karadenta Examples do promotion direct with method communicate with consumers / customers, do promotion through media Facebook, Instagram, And television advertisements in order for the Transfer Barrier to remain stable.
3. To ensure that customers remember the brand's loyalty, the author suggests Company skincare Karadenta for giving price discounts relating to its product packages or prices. Given that Karadenta Skincare Products are slightly less expensive than similar skincare products, many consumers and customers are interested in utilizing them, which, in turn, can increase customer loyalty.

### Recommendation For Researcher Furthermore

In order to make the script for compiling resources more variable, the researcher should also add independent variables that are distinct from those that are employed in the research. Additionally, use object research, which is broader and distinct from earlier location research. According to studies on Telkomsel user cards in Java West, the influence of belief, price, and obstacle moved to loyalty.



**Referensi :**

- Alfiah, A., Suhendar, A., & Yusuf, M. (2023). Pengaruh Kualitas Produk, Citra Merek dan Harga terhadap Keputusan Pembelian Vinyl Flooring Merek Taco di CV Indosanjaya Kota Bandung. *SEIKO: Journal of Management & Business*, 6(1), 492-503.
- Arta, D. N. C., Leuhery, F., Abubakar, H., Yusuf, M., & Cakranegara, P. A. (2023). Literature Review: Analisis Hubungan Antara Pelatihan dan Kinerja Karyawan di Sebuah Perusahaan. *Management Studies and Entrepreneurship Journal (MSEJ)*, 4(1), 162-168.
- Atmaja, D. S., Zaroni, A. N., & Yusuf, M. (2023). Actualization Of Performance Management Models For The Development Of Human Resources Quality, Economic Potential, And Financial Governance Policy In Indonesia Ministry Of Education. *Multicultural Education*, 9(01), 1-15.
- Atra, D. N. C., Yeti, Y., Rahayu, B., & Yusuf, M. (2022). EFFECT OF COMPETENCE AND COMPENSATION ON EMPLOYEE PERFORMANCE. *Journal of Innovation Research and Knowledge*, 2(6), 2477-2482
- Baidun, A., Prananta, R., Harahap, M. A. K., & Yusuf, M. (2022). Effect Of Customer Satisfaction, Marketing Mix, And Price In Astana Anyar Market Bandung. *Al-Kharaj: Cakranegara, P. A., Hendrayani, E., Jokhu, J. R., & Yusuf, M. (2022). Positioning Women Entrepreneurs in Small and Medium Enterprises in Indonesia-Food & Beverage Sector. Enrichment: Journal of Management*, 12(5), 3873-3881.
- Cakranegara, P. A., Hendrayani, E., Jokhu, J. R., & Yusuf, M. (2022). Positioning Women Entrepreneurs in Small and Medium Enterprises in Indonesia-Food & Beverage Sector. *Enrichment: Journal of Management*, 12(5), 3873-3881.
- Cakranegara, P. A., Kurniadi, W., Sampe, F., Pangemanan, J., & Yusuf, M. (2022). The Impact Of Goods Product Pricing Strategies On Consumer Purchasing Power: A Review Of The Literature. *Jurnal Ekonomi*, 11(03), 1115-1120. *Journal of Islamic Economic and Business*, 4(2)
- Dacholfany, M. I., Khataybeh, A. M., Lewaherilla, N. C., Yusuf, M., Sihombing, H. B. M., & Chang, M. L. (2022). APPLICATION OF THE BALANCED SCORE CARD CONCEPT AS A HUMAN RESOURCE PERFORMANCE MEASUREMENT TOOL AT THE MINISTRY OF HIGHER EDUCATION IN INDONESIA. *MULTICULTURAL EDUCATION*, 8(04), 1-13
- Dadang Sudirno dan L Suparto L.M. 2018. *Metode Penelitian Ekonomi dan Bisnis*. Edisi Revisi. Fakultas Ekonomi Universitas Sumedang.
- Danang, M. Hufron, Afi. 2017. *Pengaruh Kepuasan Pelanggan, Kepercayaan Pelanggan, Dan Swithcing Barriers Terhadap Loyalitas Pelanggan. Studi Kasus Pada Toko Agen Malang*. Jurnal. Unisma.
- Danang Sunyoto. 2012. *Manajemen Sumber Daya Manusia*. Jakarta: PT. Buku Seru. <http://repository.upi.edu.17628/4/S> MBS 911311Biblioghrapy
- Dina. 2017. *Pengaruh Switching Barrier Terhadap Loyalitas Pelanggan Kartu Perdana Internet Telkomsel*. Skripsi. Universitas Sumatera Utara Medan.
- Dini. 2018. *Pengaruh Kepuasan Pelanggan Dan Hambatan Beralih Terhadap Loyalitas Konsumen Operator Telomsel*. Sripsi. Universitas Lampung.
- Dzikri. 2018. *Pengaruh Customer Trust Dan Satisfaction Terhadap Customer Loyalty. Studi Pada Pelanggan Kopi Apik Sumedang*. Skripsi. Universitas Sumedang.
- Ernayani, R., Fauzan, R., Yusuf, M., & Tahirs, J. P. (2022). The Influence of Sales And Operational Costs on Net Income in Cirebon Printing Companies. *Al-Kharaj: Journal of Islamic Economic and Business*, 4(2).
- Eti Sumiati. 2016. *Pengaruh Kualitas Produk, Brand Trust, Brand Image Terhadap Kepuasan Pelanggan*. Skripsi. Universitas Sumedang.
- Fachrurazi, F., Zarkasi, Z., Maulida, S., Hanis, R., & Yusuf, M. (2022). INGCREASING MICRO SMALL MEDIUM ENTEPRISES ACTIVITY ENTREPRENEURIAL



CAPACITY IN THE FIELD OF DIGITAL MARKETING. *Jurnal Ekonomi*, 11(03), 1653-1660.

Fasiha, F., Yusuf, M., Sihombing, H. B. M., Mujahidin, M., & Chenini, R. (2022). The Effect of Product Quality and Service Quality on Consumer Loyalty at Palopo Minimarkets. *Ikonomika: Jurnal Ekonomi dan Bisnis Islam*, 7(2), 177-192.

Group Frontier. 2019. "Top Brand Award Survey Result 2019 Fase 1: <http://www.topbrand-award.com/top-brandsurvey/survey-result/top-brand-index-2019-fase-1>, diakses tanggal 21 agustus 2019.

Hanis, R., & Yusuf, M. (2022, December). Applying A Swot Analysis Approach To A Sharia Marketing Perspective At Alunicorn Shops In Bandung. In *Proceeding of The International Conference on Economics and Business* (Vol. 1, No. 2, pp. 653-670).

Haribowo, R., Moridu, I., Rafid, M., Kamar, K., & Yusuf, M. (2022). COMPARATIVE ANALYSIS OF INDONESIAN HOUSEHOLD CONSUMPTION EXPENDITURE 2018-2021. *Journal of Innovation Research and Knowledge*, 2(6), 2497-2504.

Hartawan Mulya Muttaqin. 2019. *Pengaruh Kualitas Produk, Promosi, dan Desain Terhadap Keputusan Pembelian Sepeda Motor Yamaha NMAX Pada Masyarakat Di Kota Bandar Lampung*. Sripsi. Universitas Lampung.

Herdiyanti, H., Arta, D. N. C., Yusuf, M., Sutrisno, S., & Suyatno, A. (2022). Pengaruh Penerapan Sistem Keadilan Distributif dan Keadilan Interaksional terhadap Kepuasan Kerja Pegawai Perusahaan: Literature Review. *Jurnal Mirai Management*, 7(2), 523-530.

Heryadi, D. Y., Fachrurazi, F., Nurcholifah, I., & Yusuf, M. (2023). During the Covid-19 Pandemic, Marketing Strategy Analysis for Crispy MSMEs" MA ICIH". *Jurnal Publikasi Ilmu Manajemen*, 2(1), 184-201.

Ilham, I., Widjaja, W., Sutaguna, I. N. T., Rukmana, A. Y., & Yusuf, M. (2023). Digital Marketing's Effect On Purchase Decisions Through Customer Satisfaction. *CEMERLANG: Jurnal Manajemen dan Ekonomi Bisnis*, 3(2), 185-202.

Ismunandar, I., Andriani, N. Y., Hanis, R., Hamzah, R., & Yusuf, M. (2023). GRAND PREANGER BANDUNG EFFECTIVE MARKETING COMMUNICATION STRATEGY IN THE STAYCATION PROGRAM. *Jurnal Ekonomi*, 12(01), 48-53.

Istikomah, I., Saputra, G. W., & Yusuf, M. (2022). Marketing Mix Strategy and Financial Capabilities in Improving Sharia Stock Investment. *Journal of Applied Management and Business Administration*, 1(1), 21-27

Kaharuddin, K., & Yusuf, M. (2022, December). The Impact of Liquidity Risk Optimization on the Stability of Islamic Commercial Banks in Indonesia. In *Proceeding of The International Conference on Economics and Business* (Vol. 1, No. 2, pp. 671-688).

Kurhayadi, K., Rosadi, B., Yusuf, M., Saepudin, A., & Asmala, T. (2022). The Effect of Company Reputation and Customer Experience on Customer Loyal Behavior Citylink Indonesia. *Riwayat: Educational Journal of History and Humanities*, 5(2), 381-385.

Kurhayadi, K., Yusuf, M., Masrifah, S., Rincani, E. D., & Fauzi, M. (2022). ANALYSIS OF BUMDESA COMPETITIVENESS STRATEGY THROUGH THE UTILIZATION OF TOURISM OBJECTS TO IMPROVE COMMUNITY WELFARE. *LITERACY: International Scientific Journals of Social, Education, Humanities*, 1(3), 157-171.

Kurniawan, A., Yusuf, M., Manueke, B., Norvadewi, N., & Nurriqli, A. (2022). In Tokopedia Applications, The Effect Of Electronic Word Of Mouth And Digital Payment On Buying Intention.

Kusuma Astuti. 2016. *Pengaruh Trust In Brand, Switching Cost Dan Customer Satisfaction Terhadap Customer Loyalty*. Sripsi. Universitas Purworejo.

Luthfi Affandi. 2011. *Pengaruh Komitmen Relasi, Kualitas Pelayanan, dan Kepercayaan Terhadap Loyalitas Konsumen (Studi Pada PT. Teduh Mamur Semarang)*. Sripsi. Universitas Diponegoro.

- Maman Abdurohman. 2017. *Pengaruh Kualitas Layanan Dan Kepuasan Terhadap Loyalitas Nasabah*. Skripsi. Universitas Sumedang.
- Mujahidin, M., Yusuf, M., Ardianto, R., Sutaguna, I. N. T., & Sampe, F. (2022). The Effect of Relationship Marketing and Relationship Quality on Customer Loyalty (Bank Muamalat Indonesia). *Technium Social Sciences Journal*, 38, 312-323.
- Nandya, Zainul, Wilopo. 2016. *Pengaruh Citra Merek, Kepercayaan Merek, Dan Switching Barrier Terhadap Kepuasan Pelanggan Dan Dampaknya Pada Loyalitas Pelanggan*. Jurnal. Universitas Brawijaya.
- Nita Dwi Anggraeni. 2015. *Pengaruh Good Corporate Governance Dan Earning Power Terhadap Manajemen Laba*. Skripsi. Fakultas Ekonomi Unpas.
- Norvadewi, N., Sampe, F., Ardianto, R., & Yusuf, M. (2023). The Impact Of Brand Image And Price Online Product Purchase Decisions At Shopee. *Asian Journal of Management, Entrepreneurship and Social Science*, 3(01), 336-351.
- Nugroho, A. P., Norvadewi, N., Wulansari, M., Akbarina, F., & Yusuf, M. (2023). DIGITAL ENTREPRENEURSHIP STRATEGY IN ONLINE BUSINESS COMPANIES IN WEST JAVA. *Transformasi: Journal of Economics and Business Management*, 3(2), 01-12.
- Nurfauzi, Y., Taime, H., Hanafiah, H., Yusuf, M., & Asir, M. (2023). Literature Review: Analisis Faktor yang Mempengaruhi Keputusan Pembelian, Kualitas Produk dan Harga Kompetitif. *Management Studies and Entrepreneurship Journal (MSEJ)*, 4(1), 183-188.
- Pandiangnan, S. M. T., Octiva, C. S., Yusuf, M., Suryani, S., & Sesario, R. (2022). THE ROLE OF DIGITAL MARKETING IN INCREASING SALES TURNOVER FOR MICRO, SMALL, AND MEDIUM ENTERPRISES. *Jurnal Pengabdian Mandiri*, 1(12), 2601-2606.
- Pudjowati, J., Cakranegara, P. A., Pesik, I. M., Yusuf, M., & Sutaguna, I. N. T. (2021). The Influence Of Employee Competence And Leadership On The Organizational Commitment Of Perumda Pasar Juara Employees. *Jurnal Darma Agung*, 30(2), 606-613
- Ratih Natalia. 2019. *Pengaruh Presepsi Atas Kualitas Produk, Harga, Citra Merek, Dan Distribusi Pada Keputusan Pembelian Produk Skincare Karadenta*. Yogyakarta.
- Ratih Hurriyati. 2015. *Bauran Pemasaran dan Loyalitas Konsumen*. Bandung. Alfabeta.
- Rambat Lupiyoadi. 2014. *Manajemen Pemasaran Jasa*. Salemba empat.
- Rista Dwi Fitriani. 2018. *Hubungan Antara Hambatan Berpindah Dengan Loyalitas Pelanggan Pada Pengguna Jasa Transportasi Online Go-Jek*. Sripsi. Universitas Negeri Sunan Ampel Surabaya.
- Saepudin, A., Prihadi, M. D., Asmala, T., & Yusuf, M. (2022). WORK FROM HOME (WFH) POLICIES ARE BEING IMPLEMENTED AT THE BANDUNG CITY PUBLIC WORKS DEPARTMENT. *Journal of Research and Development on Public Policy*, 1(1), 42-50.
- Saepudin, A., & Yusuf, M. (2022). THE EFFECTIVENESS OF VILLAGE FUND POLICY ON INFRASTRUCTURE DEVELOPMENT. *LITERACY: International Scientific Journals of Social, Education, Humanities*, 1(3), 172-180.
- Sampe, F., Haryono, A., Pakiding, D. L., Norvadewi, N., & Yusuf, M. Y. (2022). Analysis Of Typical Capabilities And Entrepreneurial Orientation Against Competitive Advantage In Bandung Traditional Foods Msmes.
- Saputro, R. H., Anggoro, T., Muslim, S., Wardani, I. U., Fatmawati, E., Yusuf, M., ... & Yusuf, M. A. (2023). Gaining Millenial and Generation Z Vote: Social Media Optimization by Islamic Political Parties. *resmilitaris*, 13(1), 323-336.
- Sangadji, Etta M, Sopiah. 2013. *Perilaku Konsumen: Pendekatan Praktis disertai Himpunan Jurnal Penelitian*. Yogyakarta: ANDI.
- Santoso Singgih. 2014. *Statistik Non Parametrik Konsep Dan Aplikasi Dengan SPSS*. Jakarta. PT. Elex Media Komputindo.
- Sarwono . 2011. *Psikologi Remaja*. Edisi Revisi. Jakarta. Rajawali Pers.
- Siregar, A. P., Nofirman, N., Yusuf, M., Jayanto, I., & Rahayu, S. (2022). The Influence of

- Taste and Price on Consumer Satisfaction. *Quantitative Economics and Management Studies*, 3(6), 998-1007.
- Siregar, N., Nursyamsi, S. E., Sutaguna, I. N. T., Razali, G., & Yusuf, M. (2023). DIGITAL MARKETING TO E-COMMERCE CUSTOMERS. *Journal of Management and Creative Business*, 1(2), 182-198.
- Soukotta, A., Sampe, F., Putri, P. A. N., Cakranegara, P. A., & Yusuf, M. (2022). FINANCIAL LITERACY AND SAVINGS BEHAVIOR FEMALE ENTREPRENEURS IN KIARACONDONG MARKET, BANDUNG CITY. *Jurnal Darma Agung*, 30(2), 652-662.
- Soukotta, A., Yusuf, M., Zarkasi, Z., & Efendi, E. (2023). Corporate Actions, Earning Volatility, And Exchange Rate Influence On Stock Price Stability. *Inisiatif: Jurnal Ekonomi, Akuntansi dan Manajemen*, 2(2), 197-214.
- Sucipto, B., Yusuf, M., & Mulyati, Y. (2022). Performance, Macro Economic Factors, And Company Characteristics In Indonesia Consumer Goods Company. *Riwayat: Educational Journal of History and Humanities*, 5(2), 392-398.
- Sudirjo, F., Lotte, L. N. A., Sutaguna, I. N. T., Risdwiyanto, A., & Yusuf, M. (2023). THE INFLUENCE OF GENERATION Z CONSUMER BEHAVIOR ON PURCHASE MOTIVATION IN E-COMMERCE SHOPPE. *Profit: Jurnal Manajemen, Bisnis dan Akuntansi*, 2(2), 110-126.
- Sudirjo, F., Ratnawati, R., Hadiyati, R., Sutaguna, I. N. T., & Yusuf, M. (2023). THE INFLUENCE OF ONLINE CUSTOMER REVIEWS AND E-SERVICE QUALITY ON BUYING DECISIONS IN ELECTRONIC COMMERCE. *Journal of Management and Creative Business*, 1(2), 156-181.
- Sudirjo, F., Sutaguna, I. N. T., Silaningsih, E., Akbarina, F., & Yusuf, M. (2023). THE INFLUENCE OF SOCIAL MEDIA MARKETING AND BRAND AWARENESS ON CAFE YUMA BANDUNG PURCHASE DECISIONS. *Inisiatif: Jurnal Ekonomi, Akuntansi dan Manajemen*, 2(3), 27-36.
- Sugiyono. 2018. *Metode Penelitian Manajemen*. Bandung. Alfabeta.
- Sutaguna, I. N. T., Razali, G., & Yusuf, M. (2023). Hanan Catering's Instagram promotions, pricing, and menu variety influence consumer purchasing decisions in Bandung. *International Journal of Economics and Management Research*, 2(1), 76-87.
- Sutaguna, I. N. T., Sampe, F., Dima, A. F., Pakiding, D. L., & Yusuf, M. (2022). Compensation and Work Discipline's Effects on Employee Achievement at Perumda Pasar Juara. *YUME: Journal of Management*, 5(3), 408-428.
- Sutaguna, I. N. T., Yusuf, M., Ardianto, R., & Wartono, P. (2023). The Effect Of Competence, Work Experience, Work Environment, And Work Discipline On Employee Performance. *Asian Journal of Management, Entrepreneurship and Social Science*, 3(01), 367-381.
- Sutrisno, S., Herdiyanti, H., Asir, M., Yusuf, M., & Ardianto, R. (2022). Dampak Kompensasi, motivasi dan Kepuasan Kerja Terhadap Kinerja Karyawan di Perusahaan: Review Literature. *Management Studies and Entrepreneurship Journal (MSEJ)*, 3(6), 3476-3482.
- Sutrisno, S., Panggalo, L., Asir, M., Yusuf, M., & Cakranegara, P. A. (2023). Literature Review: Mitigasi Resiko dan Prosedur Penyelamatan pada Sistem Perkreditan Rakyat. *COSTING: Journal of Economic, Business and Accounting*, 6(2), 1154-11
- ..... 2014. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif dan R&D*. Bandung. Alfabeta.
- Ujang Sumarwan. 2012. *Riset Pemasaran Dan Konsumen*. Bogor: IPB Pers.
- Vebby Suryani. 2018. *Pengaruh Customer Value Dan Switching Barrier Terhadap Loyalitas Nasabah Tabungan Bank Sumsel Babel Syariah Cabang Palembang*. Skripsi. Universitas Islam Negeri Raden Abdul Fatah.

- Wowling, S. A. S., Yusuf, M., Gampu, S., & Sahala, J. (2022). PRODUCT QUALITY AND PRICING INFLUENCE ON THE BRAND REPUTATION OF LOCO COFFEE FAST FOOD PRODUCTS. *Jurnal Darma Agung*, 30(2), 541-548
- Yulita, Rodhiyah, Widayanto. 2015. *Pengaruh Kualitas Pelayanan, Hambatan Berpindah Dan Kepercayaan Terhadap Loyalitas Pelanggan Pada Astra Honda Authorized Service Station (AHASS) Astra Honda*. Jurnal. Universitas Diponegoro.
- Yusuf, M., Fitriyani, Z. A., Abdilah, A., Ardianto, R., & Suhendar, A. (2022). The Impact Of Using Tokopedia On Profitability And Consumer Service. *Jurnal Darma Agung*, 30(2), 559-573.
- Yusuf, M., Haryono, A., Hafid, H., Salim, N. A., & Efendi, M. (2022). Analysis Of Competence, Leadership Style, And Compensation In The Bandung City Pasar Bermartabat. *Jurnal Darma Agung*, 30(1), 524-2.
- Yusuf, M., & Matiin, N. (2022). ANALYSIS OF THE EFFECT OF THE MARKETING MIX ON PURCHASING DECISIONS. *International Journal of Economics and Management Research*, 1(3), 177-182.
- Yusuf, M., Saiyed, R., & Sahala, J. (2022, December). Swot Analysis in Making Relationship Marketing Program. In *Proceeding of The International Conference on Economics and Business* (Vol. 1, No. 2, pp. 573-588).
- Yusuf, M., Sutrisno, S., Putri, P. A. N., Asir, M., & Cakranegara, P. A. (2022). Prospek Penggunaan E-Commerce Terhadap Profitabilitas Dan Kemudahan Pelayanan Konsumen: Literature Review. *Jurnal Darma Agung*, 30(1), 786-801.