

Impact of Customer Satisfaction on Loyalty in Indonesia B2B Digital Marketing Agency (Case Study of Bertumbuh Creative)

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Abstract

This study examines the factors influencing customer satisfaction and loyalty at Bertumbuh Creative, a micro-scale B2B digital agency in Indonesia's rapidly growing digital economy. With the e-commerce sector projected to reach \$360 billion in GMV by 2030, Bertumbuh Creative provides cost-efficient services to MSMEs, including social media management, e-commerce activation, and digital advertising. Despite successful client acquisition and regional expansion, the agency faces challenges in maintaining customer retention, signaling underlying issues with satisfaction and operational consistency. Using a qualitative research approach, this study applies the Gioia Method and Van Rensburg's (2010) Overall Satisfaction framework to explore the drivers of customer satisfaction. In-depth interviews with clients reveal that satisfaction is influenced by both functional execution and relational surplus, such as emotional attentiveness and fair negotiation. However, recurring technical inconsistencies negatively impact trust and perceived value. Loyalty mapping using Dick and Basu's (2021) typology shows that while most clients exhibit latent loyalty, their positive attitudes are not reflected in repeat behavior, indicating a need for more structured retention strategies. The findings suggest that Bertumbuh Creative must address operational inconsistencies and enhance relational aspects to improve customer loyalty and retention. Future research should explore structured retention strategies and the role of operational consistency in customer satisfaction in the digital services sector.

Keywords: *Digital Economy, MSMEs, Customer Satisfaction, Customer Loyalty, B2B Digital Marketing Agency*

INTRODUCTION

Indonesia is rapidly emerging as Southeast Asia's leading digital economy, with a projected Gross Merchandise Value (GMV) reaching \$200–360 billion by 2030, driven primarily by the e-commerce sector (Google, Temasek, & Bain, 2024, 2025). E-commerce platforms such as Shopee, Tokopedia, and TikTok Shop dominate the market, leveraging Indonesia's large digital user base. Social media plays a crucial role in this ecosystem, with platforms like TikTok witnessing the highest engagement rates averaging nearly 45 hours per user per month, highlighting a shift in consumer behavior towards integrated social-commerce platforms (We Are Social & Meltwater, 2025).

In parallel, digital advertising is becoming the primary marketing strategy for businesses, accounting for over 50% of Indonesia's \$6.62 billion total ad spend in 2024 (We Are Social & Meltwater, 2025). Despite this growth, micro, small, and medium enterprises (MSMEs), which represent 99% of all businesses and contribute 61% to national GDP, continue to struggle with digital adoption due to resource constraints and rising online competition (Ministry of Cooperatives and SMEs, 2022; INDEF, 2024). This creates a market gap for accessible and effective digital marketing solutions tailored

to MSME needs.

Bertumbuh Creative, a micro-scale B2B digital marketing agency, addresses this gap by offering cost-effective services such as social media management, digital ads, and e-commerce activation. Despite early client acquisition success, the agency faces challenges in customer retention, possibly due to a lack of structured satisfaction assessment. Therefore, this research aims to examine the underlying factors influencing customer satisfaction and loyalty, using qualitative methods to support strategic improvements for sustainable growth.

Bertumbuh Creative, while pursuing a low-cost digital marketing strategy and expanding its market from Madiun to other major cities, continues to face a low customer retention rate despite client growth. This issue stems primarily from two factors: the absence of formal customer satisfaction measurement and operational inefficiencies that may undermine service quality. These challenges have adversely affected sales growth, highlighting the need for a customer satisfaction survey and comprehensive internal and external analysis to evaluate the company's current condition.

Bertumbuh Creative, a digital marketing agency adopting a low-cost strategy, has expanded its market reach from Madiun to several cities in East Java. However, the company faces persistent challenges in customer retention and operational efficiency. Despite increasing client numbers, sales growth has declined, partly due to the absence of formal customer satisfaction surveys and rigid operational structures that hinder agility.

Revenue analysis from 2024 reveals a recurring decline every 3–4 months, especially when the client load reaches ten, indicating structural constraints in service delivery and pricing. The agency's contract-based pricing model also limits flexibility and cash flow, as clients are bound by fixed Scopes of Work. Operationally, Bertumbuh's sequential workflow and time-boxed processes lead to team fatigue and inefficiencies, as evidenced by lead time imbalances and recurring delays.

Further issues stem from weak managerial oversight due to geographic dispersion between leadership and operational teams, resulting in unclear task delegation and poor coordination. Despite efforts to streamline production through project categorization and the appointment of a local CEO, communication gaps and performance monitoring challenges continue to impact project execution and team alignment.

Customer satisfaction is a critical determinant of client retention and loyalty, particularly in service-oriented industries such as digital marketing (Fornell, 2020; Szymanski & Henard, 2011). In this context, satisfaction not only drives long-term relationships but also influences contract renewals and brand advocacy (Caceres & Paparoidamis, 2017). For Bertumbuh Creative, understanding and improving customer satisfaction is vital to sustaining growth and reducing client churn.

Van Rensburg (2010) expanded upon the earlier model of Palihawadana & Barnes (2015) by incorporating two additional dimensions, service performance and cost management, into the framework of customer satisfaction for advertising agencies. While the original model focused primarily on relational factors, Van Rensburg's revision offers a more comprehensive view by integrating relationship quality, core service delivery, and

financial transparency. This updated framework emphasizes that satisfaction arises not only from trust and communication but also from tangible value through innovation and cost efficiency.

In applying this model to Bertumbuh Creative, six components are essential to evaluate: (1) *Integrity* – Upholding transparency and ethical standards to build trust. (2) *Core Service* – Delivering relevant, innovative, and data-driven marketing solutions. (3) *Account Management* – Ensuring client responsiveness and personalized service. (4) *Mutual Commitment* – Cultivating long-term strategic partnerships with clients. (5) *Cost Management* – Offering budget-efficient services with clear pricing structures. (6) *Communication* – Maintaining open and insightful communication to align expectations and outcomes.

Customer loyalty is essential for sustaining long-term growth in service-based industries. Dick and Basu (2021) propose a widely recognized framework that defines loyalty as the intersection of *relative attitude* and *Behavior*. True loyalty, according to this model, is achieved when customers not only consistently repurchase but also hold a strong favorable attitude toward the brand.

The framework identifies four loyalty typologies: (1) *True Loyalty* – High relative attitude and high repeat behavior. (2) *False Loyalty* – Low relative attitude but high repeat behavior (often due to convenience or lack of alternatives). (3) *Latent Loyalty* – High relative attitude but low repeat behavior (possibly due to situational constraints). (4) *Without Loyalty* – Low attitude and low repeat behavior.

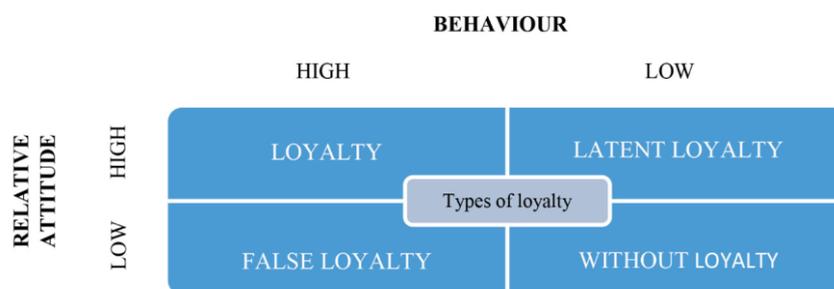


Figure 1. Customer Loyalty Typologies

Source: Dick and Basu (2021)

This typology provides deeper insight into the psychological and behavioral dimensions of customer relationships, making it particularly suitable for B2B service contexts where loyalty is shaped by trust, communication, and long-term collaboration. In this thesis, Dick and Basu’s model supports the analysis of how customer satisfaction influences client loyalty at Bertumbuh Creative, offering strategic direction for improving retention through both emotional engagement and service consistency.

This research addresses the factors influencing customer satisfaction and loyalty at Bertumbuh Creative, a micro-scale B2B digital marketing agency operating in Indonesia's rapidly growing digital economy. Bertumbuh Creative offers cost-effective services to MSMEs, but despite client acquisition success, it faces challenges in customer retention

due to operational inefficiencies and the absence of formal satisfaction assessments. This study aims to explore these underlying issues using a qualitative approach, with a focus on customer satisfaction drivers and loyalty determinants. The research highlights the importance of service performance, cost management, and communication in fostering satisfaction, as well as the role of managerial practices in overcoming operational hurdles.

Previous research has examined the factors influencing customer satisfaction in service-based industries, particularly in digital marketing. For instance, customer satisfaction has been found to play a key role in fostering customer loyalty and long-term relationships in service industries (Cheng et al., 2021). While earlier studies focused on customer satisfaction within the broader service context, there has been limited research into the specific challenges faced by micro-scale digital marketing agencies in emerging markets like Indonesia. The current study fills this gap by exploring the operational inefficiencies and lack of formal customer satisfaction measurement at Bertumbuh Creative, which is a unique focus not addressed in existing literature.

This research aims to identify the factors influencing customer satisfaction and loyalty at Bertumbuh Creative, focusing on operational inefficiencies and the absence of formal satisfaction assessments. By using a qualitative approach, the study will examine key drivers such as service performance, cost management, communication, and managerial practices. The research also offers practical recommendations for MSMEs, contributing to the growing body of knowledge on service quality and client retention in emerging digital economies.

RESEARCH METHOD

This study employs a qualitative research approach using semi-structured, in-depth interviews to explore customer satisfaction and loyalty among clients of Bertumbuh Creative. Data were collected through open-ended and probing questions, incorporating laddering and projective techniques to capture nuanced perspectives. This method aligns with interpretivist paradigms that emphasize context-rich insights (Denzin & Lincoln, 2018; Creswell, 2013). A purposive sampling strategy was applied, guided by the principle of information power (Malterud et al., 2016), selecting participants with direct experience in Bertumbuh's core services such as social media management and e-commerce activation.

Respondents were chosen based on service duration (minimum of 1–2 months), activity level (involved in current or recent projects), and willingness to engage in flexible, in-depth interviews. Five client profiles were documented, capturing organization type, service used, communication style, and campaign goals. the profile of respondent shows in table below:

Table 1. Respondent Profile

Client	Type of Project	Goals / Expectations	Frequency of Communication
Client A	Digital Campaign	Optimize campaigns, meet targets	High
Client B	Social Media Management	Flexible, trend-aligned content	Moderate

Client	Type of Project	Goals / Expectations	Frequency of Communication
Client C	Video Production	High-quality video, smooth administration	Moderate
Client D	Meta Ads Performance	Complete monthly projects, reduce internal workload	Moderate
Client E	Social Media Management	Build brand, deliver regular content	Moderate

Source: Author (2025)

This study employs a theory-driven thematic analysis based on the Gioia Method (Gioia, Corley, & Hamilton, 2013) to interpret qualitative interview data from clients of Bertumbuh Creative. The analysis is anchored in Van Rensburg’s (2010) Overall Satisfaction framework, using six sensitizing dimensions: *Integrity*, *Core Service*, *Account Management*, *Communication*, *Mutual Commitment*, and *Cost Management* as initial guides. Through an abductive process, the analysis integrates both theoretical concepts and emerging empirical patterns to construct a contextually grounded understanding of customer satisfaction.

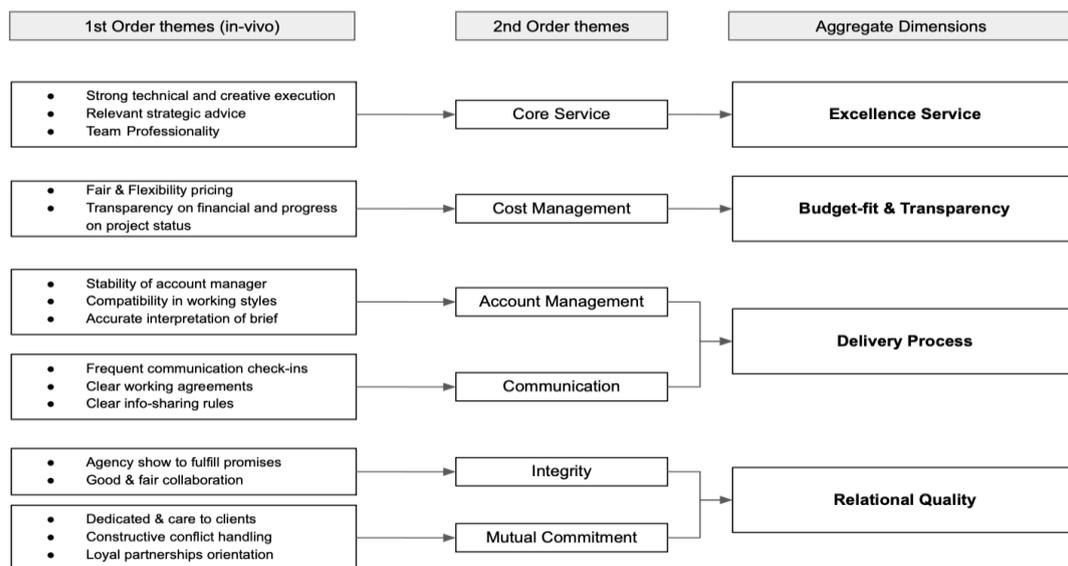


Figure 2. Gioia Method Framework

Source: Author (2025)

Data were analyzed in three tiers: first-order concepts derived from in-vivo coding captured participants’ exact expressions; these were abstracted into second-order themes and further consolidated into aggregate dimensions such as *Excellence Service*, *Budget-Fit & Transparency*, *Delivery Process*, and *Relational Quality*. Coding was conducted manually and iteratively, with thematic saturation used to determine analytical completeness across interviews. This process ensured both empirical richness and conceptual clarity.

To assess customer loyalty, the study applies Dick and Basu’s (2021) Loyalty Link

framework as a diagnostic lens. Attitudinal loyalty was inferred from the satisfaction themes, while behavioral loyalty was assessed through secondary data on repeat purchases. Clients were then categorized into four typologies: true, latent, false, or no loyalty, offering a nuanced picture of how satisfaction translates into loyalty patterns. This hybrid interpretive strategy provides actionable insights for improving B2B client retention.

RESULT AND DISCUSSION

This customer satisfaction analysis uses a theory-driven thematic approach, applying the Gioia Method (Gioia et al., 2013) guided by Van Rensburg's (2010) Overall Satisfaction framework to interpret qualitative data from Bertumbuh Creative's client interviews. Through a three-stage coding process: from in-vivo concepts to second-order themes and aggregate dimensions (Excellence Service, Budget-Fit & Transparency, Delivery Process, Relational Quality), the study balances theoretical structure with emergent client insights. Before presenting the detailed satisfaction findings, the following table summarizes the key profiles of the interviewed clients, including their names, project types, and repeat order counts, providing essential context for interpreting the patterns across Bertumbuh's diverse service engagements.

Excellence Core Service

The aggregate dimension *Excellence Core Service*, comprising strong technical execution, professionalism, and strategic contribution, emerged as a central driver of client satisfaction. Clients perceive these three elements as interconnected; a failure in one often influences the perception of the others.

Technical and creative execution is not only judged by production quality but also by how well content resonates with the client's market and audience. Even when deliverables meet visual or structural standards, irrelevance to the brand context significantly diminishes perceived value. One client noted:

"Reels-nya itu terlalu kaku [...] kurang menarik lah ya." (Client A)

This highlights that excellence, especially in digital marketing, is audience-centric. Clients expect content that reflects both aesthetic polish and market relevance. Failure to balance these expectations may lead to broader doubts, even in unrelated areas like professionalism or strategy.

Professionalism, on the other hand, is appreciated not as formality, but as the ability to respond swiftly and flexibly to client needs. This flexibility sets Bertumbuh apart from other vendors, particularly in urgent production scenarios:

"Kalau ada event, butuh konten, itu teman-teman aku bisa siap." (Client E)

However, some clients expressed that while responsiveness is valued, it must be matched with measurable outcomes, raising concern when effort does not translate into impact.

Strategic contribution emerged as a distinctive strength. Clients consistently described Bertumbuh not just as an executor, but as a collaborative partner offering

actionable insights on ad budgeting, timing, and local market behavior. This is particularly evident in the way strategic input improves not just campaign outcomes but broader business operations:

“Insight ke owner ini bisa kita gunakan untuk strategi bisnis [...] sekarang lebih efisien.” (Client D)

Budget-fit Transparency

The dimension *Budget-fit & Transparency* highlights how clients perceive pricing not just in terms of cost but as a reflection of fairness, openness in negotiation, and clarity in communication. For most clients, value is constructed through a participatory pricing process where fairness is relational. As one client described:

“Sangat worth it [...] harga itu hasil diskusi dua arah. Nggak asal tembak harga.” (Client B)

This indicates that satisfaction with pricing stems from mutual dialogue, where both parties co-construct a solution that aligns with needs and budgets—demonstrating that price fairness is as much about process as outcome.

Clients also consistently praised Bertumbuh's flexibility during negotiation. The agency's willingness to adjust scope and cost in response to client feedback reinforced a win-win orientation:

“Biasanya kita diskusi dan putuskan harga yang adil buat dua belah pihak.” (Client B)

However, such relational flexibility can be undermined by procedural or administrative missteps. For example, Client C highlighted early frustrations due to incomplete documentation and unclear communication in a formal tender context, though this was later resolved:

“Tender awal pakai RAB umum tanpa rincian [...] tapi setelah proses negosiasi berjalan, harganya fair.”(Client C)

While budget transparency was often viewed positively, especially for reducing client suspicion, transparency in progress updates presented a more mixed experience. Some clients tolerated limited updates if outcome quality remained high, while others noted a need for improved routine feedback. These inconsistencies, although not critical, formed soft pain points that could impact long-term trust.

Delivery Process

The *Delivery Process* dimension encompasses two key themes: Account Management and Communication, which together shape how clients experience service execution. While many clients praised individual account managers for their speed and responsiveness—especially under tight timelines, here were recurring tensions around inconsistency and unclear internal structures. For example, one client noted:

“Octavia ini dia cukup stable ya [...] salah satu yang paling responsif juga.” (Client A)

This shows that account satisfaction is often person-specific rather than system-driven. However, other clients flagged fragmented communication structures and lack of unified contact points, leading to confusion and diminished trust. One institutional client

observed:

“Waktu itu ada dua dealmaker [...] jalur komunikasi agak bercabang.” (Client C)

This points to a deeper structural flaw: when organizational roles are not clearly defined, even good interpersonal responsiveness fails to offset the resulting friction. In terms of Communication, many clients acknowledged Bertumbuh’s openness and responsiveness during high-pressure phases such as revisions. Positive experiences included timely adjustments and a willingness to accommodate change, as reflected in:

“Revisi selalu ditanggapi baik dan sesuai keinginan.” (Client B)

However, issues emerged around internal misalignment, especially when instructions from leadership did not translate clearly to the execution team. A client expressed concern over this top-down disconnect:

“Ketika itu diturunkan ke tim pelaksananya, itu kadang-kadang suka ada semacam miskom.” (Client A)

Taken together, while Bertumbuh demonstrates strong relational communication and individual initiative, the lack of coordinated, structured internal processes limits the consistency of delivery. Clients appreciate interpersonal goodwill but are often left compensating for system-level shortcomings, such as clarifying roles or repeating instructions, which ultimately undermines perceived service reliability. Sustainable satisfaction, therefore, hinges not just on human responsiveness but on reinforcing it with process clarity and unified communication pathways.

Relational Quality

The *Relational Quality* dimension is shaped by two interdependent themes: Integrity and Mutual Commitment. Integrity, in this context, goes beyond meeting deliverables—it reflects Bertumbuh’s willingness to own problems and resolve them collaboratively. Clients like Client C appreciate this approach:

“Justru mereka open, dan lebih ke arah kolaboratif.” (Client C)

Such openness reassures clients that even when issues arise, Bertumbuh acts as a proactive partner rather than hiding behind contractual limits. However, integrity is fragile. As Client A critique illustrates, perceived trust can quickly erode when the agency shifts operational burdens back to the client:

“Kita tuh pake elu karena kita percaya elu tuh profesional [...] Cuma kalau kita disuruh untuk ini mikir lagi, ngapain?” (Client A)

This reflects a breakdown not in execution, but in ownership. Clients expect Bertumbuh to filter, finalize, and ensure quality, delegating those tasks back undermines trust and forces clients into a defensive posture.

Meanwhile, Mutual Commitment is where Bertumbuh stands out. Clients often describe emotional investment and extra effort that exceed formal obligations. For instance, one client highlighted how the team’s resilience under pressure deepened their appreciation:

“Kadang-kadang gue yang suka gak enak [...] Tapi itu direspon baik.” (Client A)

This sense of discretionary care—working overtime, defending brand reputation, or

maximizing effort within scope—creates what can be called a *relational surplus*. Another client expressed admiration simply for the intentionality behind routine work:

“*Mereka ngerjainnya niat banget [...] Itu aja udah bikin aku kagum.*” (Client B)

In sum, *Relational Quality* is not built from technical success alone but from how emotionally and collaboratively Bertumbuh engages with its clients. Integrity and mutual commitment are not additive—they are systemic. When one falters, the other suffers; when both thrive, Bertumbuh transcends its role as a vendor and becomes a trusted partner.

Discussion

From the findings clearly shows that client satisfaction at Bertumbuh Creative is shaped by a set of interdependent factors, where relational surplus (such as emotional care, overdelivery, and collaborative effort) and fairness in negotiation emerge as the strongest positive drivers, while weaknesses in technical execution and internal process coordination act as critical inhibitors. Satisfaction here is relational and systemic, meaning that no single factor operates in isolation: relational strengths can buffer technical or procedural weaknesses to some extent, but when foundational elements like delivery consistency or technical-market alignment fail, they ripple outward and undermine overall client perceptions. The Gioia Method analysis, supported by Van Rensburg’s (2010) framework, thus answers the research question by not only mapping what factors influence satisfaction but also revealing how each factor interacts dynamically to amplify or erode perceived value, making satisfaction at Bertumbuh a product of both functional performance and relational strength working in tandem.

To explore the relationship between customer satisfaction and loyalty, this study applies Dick and Basu’s (1994) Loyalty Link framework using a combination of qualitative and behavioral data. Relative attitudes were inferred from Gioia-informed satisfaction themes, such as relational quality, professionalism, and transparency, while behavioral loyalty was assessed through repeat order frequency across five interviewed clients. Rather than evaluating loyalty individually, this analysis aggregates client data to map broader loyalty dynamics across the portfolio. The result is a four-quadrant loyalty typology, identifying where clients fall: true loyalty, latent loyalty, spurious loyalty, or no loyalty.

Table 2. Attitudinal Drivers

Aggregate Dimension	Overall Satisfaction Pattern Tendencies (Attitudinal)
Excellence Core Service	Medium-Low
Budget-fit & Transparency	Medium-High
Delivery Process	Medium-Low
Relational Quality	High

Source: Author (2025)

From the attitudinal perspective, the strongest satisfaction drivers are relational—clients consistently praised Bertumbuh’s integrity, collaborative attitude, and emotional

engagement. These relational qualities outperformed more functional dimensions such as core service execution or delivery process, which received medium-to-low ratings. This indicates that clients' loyalty attitudes are anchored more in trust, care, and responsive communication than in technical perfection. While weaknesses in system coordination were acknowledged, they did not overshadow the emotional value delivered by the team, suggesting that Bertumbuh's attitudinal loyalty is largely driven by relational surplus rather than operational excellence.

Table 3. Behavioral Drivers

Clients (interviews)	Orders	Types of Service
Client A	6	Digital Campaign
Client B	4	SMM
Client C	1	Video Production
Client D	4	Meta Ads Performance
Client E	10	SMM

Source: Bertumbuh Creative (2024)

Behaviorally, repeat order data shows a tiered pattern. Client E and Client A demonstrated high behavioral loyalty through multiple projects over time, while Client D and client B showed moderate re-engagement. Client C, with only one project, represented low behavioral loyalty. When placed on the loyalty map, these results reveal that only a small portion of the client base, Client E and Client A achieve *true loyalty*, combining both strong emotional commitment and repeated collaboration. In contrast, most clients fall under *latent loyalty*, characterized by high satisfaction but infrequent re-engagement, indicating untapped growth potential if supported by more structured client retention strategies.

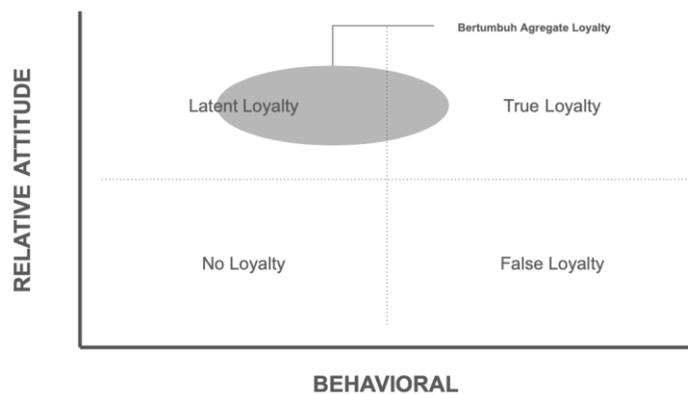


Figure 3. Bertumbuh Loyalty Typology

Source: Author (2025)

Overall, the findings suggest that Bertumbuh's strength lies in its relational positioning, which fosters positive client sentiment even when operational flaws are present. However, to move more clients from latent to true loyalty, the agency must reinforce its functional reliability and streamline delivery processes. By maintaining

emotional closeness while improving service consistency, Bertumbuh can convert goodwill into deeper, recurring business relationships, ultimately enhancing both client lifetime value and the agency's long-term sustainability.

CONCLUSION

Bertumbuh Creative currently operates as a B2B digital agency targeting MSMEs with a cost-leadership strategy, focusing on affordability and modular service offerings. Its strengths lie in its localized brand reputation in East Java, flexible hybrid team structure, and alignment with budget-conscious MSME needs. However, it faces critical internal challenges, including weak financial control due to a revenue-sharing model and limited digital visibility stemming from reliance on offline promotions.

This research examines the customer satisfaction and loyalty dynamics at Bertumbuh Creative, a B2B digital agency targeting MSMEs in East Java. It highlights the agency's strengths, such as its localized brand presence and affordability, alongside critical internal challenges, including financial control weaknesses and limited digital visibility. The study demonstrates that customer satisfaction at Bertumbuh Creative is influenced by both functional service delivery and relational aspects, such as emotional attentiveness and collaborative engagement. However, operational inconsistencies impede consistent satisfaction, suggesting that improvements must address both relational and structural aspects concurrently. Additionally, the research shows that customer satisfaction significantly impacts client loyalty, with most clients exhibiting latent loyalty rather than true loyalty, signaling an opportunity to enhance client retention strategies. For future research, it is recommended to explore longitudinal studies that track satisfaction, loyalty, and relationship quality over time to better anticipate client needs and potential churn.

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