

Consumer Loyalty and Its Application to MSMEs Sector: Systematic Literature Review

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ABSTRACT

Consumer loyalty is crucial for the survival and sustainability of Micro, Small, and Medium Enterprises (MSMEs). This systematic literature review examines the predictors of customer loyalty, such as service quality, consumer trust, and customer satisfaction. By analyzing previous studies and identifying trends, this review aims to provide recommendations for improving performance through enhanced service quality and more effective marketing strategies, using 34 articles originating from Emerald for analysis. The study emphasizes the importance of developing sustainable and customer-oriented business strategies for MSME stakeholders. While existing research primarily focuses on larger industries, this review suggests applying loyalty-building insights to the MSME sector to drive economic growth.

Keywords: Consumer loyalty, Micro, Small, and Medium Enterprises, MSME

INTRODUCTION

In the current era of globalization and digitalization, business competition is increasingly tight and dynamic. Companies from various sectors are competing to attract the attention and retain customers through various innovative and aggressive marketing

strategies. Technological developments have made it easier for consumers to compare products and services from different providers, thereby increasing their demands and expectations for quality and customer experience. In this context, customer loyalty becomes a very valuable and difficult asset to obtain.

Customer loyalty plays a key role in long-term business success. Loyal customers not only make repeat purchases, but also often become effective brand ambassadors, spreading their positive experiences through word-of-mouth and online reviews. They are more likely to ignore competitive offers from competitors, thereby providing the company with greater revenue stability. According to research, customer loyalty is not only determined by product or service quality, but also by trust, satisfaction and overall experience provided by the company (Ashiq, Rubab, Hussain, & Asad, 2023).

Customer trust in a company and its products is a critical factor in building loyalty. This trust can be built through consistency in fulfilling promises, transparency in communication, and high business ethics. Haron et al. (2023) show that in the context of Islamic banking in Malaysia, trust mediates the relationship between customer satisfaction and customer loyalty. Additionally, customer satisfaction, which is often the result of a positive service

experience and meeting expectations, is a key driver of customer loyalty (George & Sahadevan, 2023).

With increasing competition, businesses must focus not only on attracting new customers, but also on maintaining and deepening relationships with existing customers. Building customer loyalty through superior service quality, strong trust and high satisfaction will provide a sustainable competitive advantage. Loyal customers not only provide stable income, but also contribute to the company's positive reputation in the market.

Thus, customer loyalty is an important element in business strategy to achieve long-term success and sustainable growth. The existence of MSMEs in Indonesia is also highlighted in this research, with a population reaching 280 million people are in the demographic bonus period of productive age reaching 70.72% (BPS, 2021), with the number of MSMEs in 2021 reaching 72 million with a labor absorption capacity reaching 130 million people (98% of the total workforce) and GDP contribution reaches 65% of national GDP (Kemenkop 2022). However, on the one hand, it must be realized that the ratio of MSMEs in Indonesia is still relatively small at 3.47% of the total population, although it has experienced a significant increase in the last few years, this figure is still below our neighboring countries such as Malaysia (5%), Thailand (4%) and even Singapore has reached 8.7%.

Even though their presence provides a significant role and contribution, the existence of MSMEs in various countries also experiences many challenges and obstacles. Small Business Administration statistics show that 35% of small businesses fail in the first 2 years and more than 50% fail within 5 years (Snider & Davies, 2018), (Eze, 2023)

In several studies (Endris, E., & Kassegn, A, 2022), (Bushe, 2019) states that the obstacles faced by Micro, Small and Medium

Enterprises (MSMEs) in surviving include: (1) Limited Resources Financial: MSMEs often face obstacles in accessing sufficient capital and financial resources to support their operations and business growth. (2) Limited Access to Markets: MSMEs may experience difficulties in marketing their products or services effectively and reaching a wider market due to limitations in distribution and promotion. (3) Limited Managerial Skills and Knowledge: Lack of adequate managerial skills and business knowledge can be an obstacle for MSMEs in managing their operations efficiently and effectively. (4) Dependence on Supply and Supply Chain: MSMEs are vulnerable to disruptions in their supply chains, especially if they depend on a single supplier or have a high dependence on certain raw materials. It can be seen that the performance and sustainability of MSMEs depends on many factors, but knowing and understanding market and marketing aspects can be used as a determining factor for excellence and sustainability so that MSMEs can take strategic steps to overcome these challenges and increase the possibility of success and continuity of their business.

For this reason, it can be said that the performance of Micro, Small and Medium Enterprises (MSMEs) directly depends on marketing performance (Onjeye, 2022), (Manikandan, 2021) , and it is said that consumer loyalty plays a key role in the overall marketing strategy. there are several ways in which MSME performance and marketing performance are related and how consumer loyalty plays a role in this: (1) Increased Sales: One of the main objectives of marketing efforts is to increase sales. MSMEs that have effective marketing strategies, including strategies to build and maintain consumer loyalty, tend to have higher sales levels. (2) Brand Development: Good marketing helps MSMEs build a strong brand image and differentiate themselves from competitors. Loyal consumers tend to have an emotional

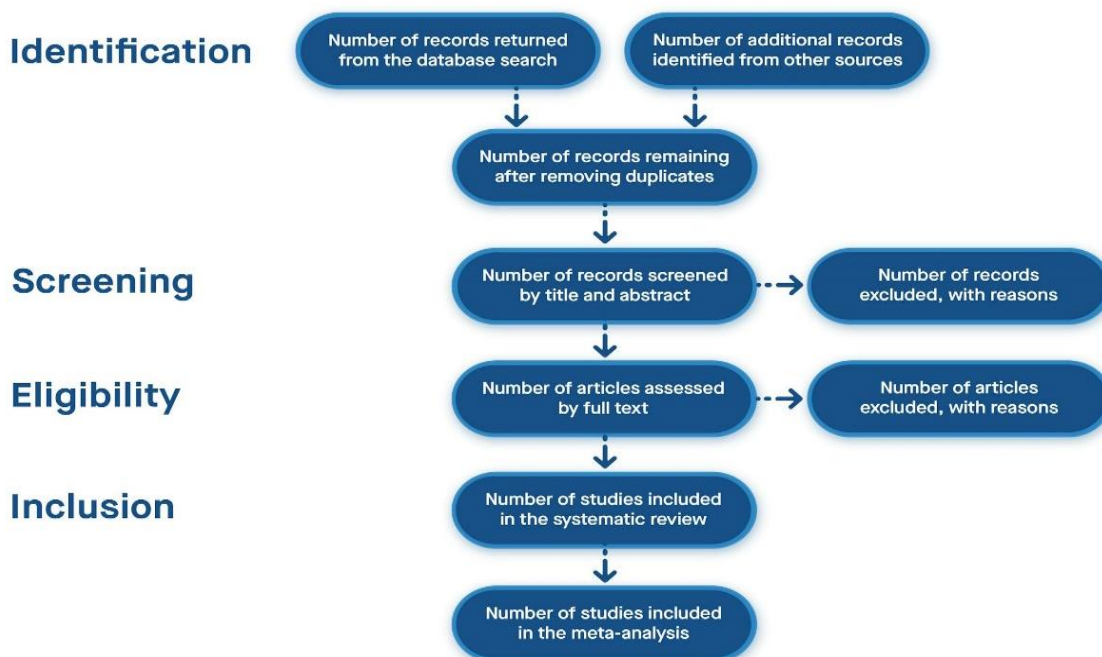
connection with the brand and are more likely to choose MSME products or services consistently, even if there are alternatives available. (3) Cost Management: Effective marketing can help MSMEs manage marketing costs more efficiently. Rather than spending a lot of money to attract new customers all the time, MSMEs can focus on retaining existing customers, which tends to be cheaper. (4) Increased Customer Retention: Consumer loyalty helps increase customer retention, which is an important factor in the long-term success of MSMEs. Keeping existing customers is easier and cheaper than trying to attract new customers all the time. (5) Feedback and Product Improvement: Through continuous interaction with loyal customers, MSMEs can obtain valuable feedback that can be used to improve their products or services. This helps MSMEs to better meet customer needs and strengthen relationships with them. Consumer loyalty plays a key role in ensuring the survival and sustainability of Micro, Small and Medium Enterprises (MSMEs). Although in building customer loyalty there will be several predictor variables that will be found in the literature review such as service quality,

consumer trust, customer satisfaction (Dhaigude, 2023), (Budiarto, 2023)

Therefore, *this systematic literature review* aims to fill this knowledge gap by analyzing previous studies, identifying existing patterns and trends, and providing recommendations that can help business people, especially the MSME sector, to be able to improve their performance through improving service quality and strategies. more effective marketing. It is hoped that this research will provide useful insights for MSME stakeholders, both academics and business practitioners, in their efforts to develop sustainable and customer-oriented business strategies.

METHOD

This research method is a systematic literature review. The authors used the Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) 2020 to ensure systematic literature reviews that are transparent, replicable, and scientifically adequate (Page et al., 2021). The author searched for journal articles using the Emerald.com search database.



we developed a review protocol and flow, which includes what the review questions in this literature are, how the research focus is developed and data collection strategies for relevant articles. We searched, collected and assessed the quality and relevance of articles identified based on the protocol developed. then conduct descriptive and thematic analysis to reveal specific and detailed information about the articles that have been reviewed and summarize the main findings from the literature. Finally, these findings are synthesized and incorporated into an integrated conceptual framework for investigating consumer loyalty, and then identifying possible future research directions. In this section, we describe the data collection and synthesis process.

The keywords in the journal search are Service Quality, Trust, Customer Satisfaction, Customer Loyalty. Micro Small and Medium Enterprises / MSMEs (MSMeS)

Base data selection was carried out on the academic journal www.emerald.com with the

inclusion criteria for the selected journals being articles published in the publication year range between 2018-2024. Data analysis was carried out using content analysis which facilitates understanding by analyzing the contents of each journal and literature references.

The selection and selection of articles used the PRISMA 2020 search method flowchart. Data analysis was carried out using content *analysis* which makes it easier to understand by analyzing the contents of each journal and literature references.

By using the keywords above, 480 articles were found, in the first screening using the "open access journal" filter, 206 articles were found to be continued to the next stage. In the second screening using the filter "relationship with research variables", linkage with research objects and topics, 35 articles remained for systematic literature review.

In creating a future research direction flow, this research uses Vos Viewer to determine variables that can be used for further research

RESULTS

No	Author	Year	Journal	Keywords	Finding
1	Ashiq, Rubab, Hussain, Asad	2023/01/01	Journal of Electronic Business & Digital Economics	E-service quality, E-trust, E-satisfaction, E-loyalty, Online shopping	The findings revealed that e-service quality and e-trust offered on e-commerce websites significantly impacted customer e-loyalty. However, it was found that both e-service quality and e-trust do not have a significant impact on customer e-satisfaction. In addition, the findings show that customer e-satisfaction positively impacts e-loyalty.
2	Haron, Razali, Abdul Subar, Noradilah, Ibrahim, Khairunisah	01.01.2020	Islamic Economic Studies	Service quality, Satisfaction, Loyalty, PAKSERV, Islamic bank	The study found positive relationship of PAKSERV dimensions of service quality, customers' satisfaction, customers' loyalty and the mediating role of trust in enhancing

					customers' loyalty. This study provides new evidence on how trust can act as a partial mediation on the relationship between customers' satisfaction and customers' loyalty in the cultural context of Islamic banking in Malaysia.
3	Nyagadza, Brighton, Mazuruse, Gideon, Muposhi, Asphat, Chigora, Farai	2022/01/01	Tourism Critiques: Practice and Theory	Attitude, Behavior, Hotel, Commitment, Loyalty, Service quality, Satisfaction, Trust, Value	Positive customers' satisfaction positively influences behavioral loyalty [H3(b)]. Customer satisfaction is a consequence of the comparison between the expected hotel service or product performance, product brand performance
4	Akgunduz, Yilmaz, Nisari, Mehmet Alper, Sungur, Serpil	2023/01/01	International Hospitality Review	COVID-19, Customer citizenship behavior, Perceived fairness, Customer trust, Turkey	The findings of the study indicate that perceived justice affects customer trust, which, consequently, influences customer loyalty and satisfaction. Findings also demonstrate that, while customer loyalty and trust increase customer citizenship behavior, customer satisfaction alone is insufficient to increase customer citizenship behavior. Also, it indicates that customer expectations related to price, cleanliness and professional appearance of staff are not met after taking service.
5	El Garem, Rania Ahmed Aly, Fouad, Amira, Mohamed, Hassan	2024/01/01	Journal of Humanities and Applied Social Sciences	Perceived service quality, Trust, Perceived value, Perceived cost, Patient satisfaction, Patient loyalty and sociodemographic factors	Results indicated that trust, perceived value and patient satisfaction have important roles in shaping the patient loyalty, while patient satisfaction was found to fully mediate the patient's perceived service quality. Loyalty relationship was also found to partially mediate the trust-loyalty relationship. Nonetheless,

					the patient's satisfaction–loyalty relationship was found to be only moderated by the age factor.
6	Palazzo, Maria, Foroudi, Pantea, Ferri, Maria Antonella	2021/01/01	The TQM Journal	Customer relationship management, Convenience, Perceived service quality, Loyalty, Satisfaction, Image, Repurchase intention, Trust, SEM, fsQCA	This paper presents a conceptual framework that enhances existing research in the field of study, as it was implemented to measure the antecedents and consequences of perceived service quality. Based on the results from New York and London, the authors found that CRM and convenience have a significant impact on perceived service quality. impressively, the aggregated data illustrates the negative relationship between image, loyalty and purchase intention.
7	George, Ajimon, Sahadevan, Jobin	2024/01/01	Rajagiri Management Journal	Service quality dimensions, Patient satisfaction, Trust, Commitment, Loyalty development, Behavioral intention	Results indicate that patient satisfaction, trust and commitment can create favorable behavioral intentions among patients. When patients reveal higher trust, they are more inclined to value healthcare services and willing to commit to a long-term relationship, resulting in increased patient loyalty.
8	Mansouri, Hossein, Sadeghi Boroujerdi, Saeed, Md Husin, Maizaitulaidawat	2022/01/01	Spanish Journal of Marketing - ESIC	Satisfaction, Sales, Sportswear, Trust, Loyalty, Ethical behavior	There is a significant influence between sellers' ethical behavior and consumers' loyalty. Also, satisfaction and trust mediate the relationship between sellers' ethical behavior and consumers' loyalty. Trust is also found as the most proximal antecedent to customer loyalty
9	Garcia, Jorge Mazza, Freire, Otávio Bandeira De Lamônica, Santos, Eduardo Biagi	01.01.2020	Revista de Gestao	trust, creativity, satisfaction, loyalty, trust positive WOM	The main contribution of this study was that it identified the strong influence of service quality, popularity and

	Almeida, Andrade, Josmar				online brand image on consumer general satisfaction, and the influence of service quality, trust and general satisfaction on repurchase intention. It also identified the influence of trust, creativity and general satisfaction on declared loyalty, and finally, the influence of trust and general satisfaction on positive WOM.
10	Mntande, Kebone Agnes, Stiehler-Mulder, Beate, Roberts-Lombard, Mornay	2023/01/01	European Business Review	Service providers, Mobile prepaid market, Customer satisfaction, Customer loyalty, Low switching costs, Customer delight	The strength of the satisfaction–loyalty relationship is found to be influenced by three specific satisfaction antecedents, strengthened by the mediating role of customer delight and impacted by switching costs.
11	Hossain, Md. Alamgir	01.01.2019	PSU Research Review	Satisfaction, Perceived risk, Perceived trust, Loyalty	Findings reveal that the perceived risk has a significant negative impact on perceived trust and customer satisfaction. Perceived trust is the most important variable in building customer satisfaction, and customer satisfaction is the reasonable predictor of customer loyalty. In addition, gender differences moderate the adoption of the mobile payment service.
12	Kalia, Prateek, Kaushal, Robin, Singla, Meenu, Parkash, Jai	2021/01/01	The TQM Journal	Service quality, Trust, Commitment, Customer loyalty, Telecom, India	The results suggest that, out of five dimensions of SQ, only responsiveness, assurance and empathy have a significant positive relationship with both commitment and trust. Tangibility has a significant positive relationship with trust only. Both commitment and trust have a significant impact on loyalty. It was noticed that both commitment and trust act as mediators

					between three SQ dimensions (assurance, empathy and responsiveness) and CL. MGA revealed that empathy and responsiveness positively induce trust in telecom users who are single.
13	Satti, Zoya Wajid, Babar, Samreen Fahim, Parveen, Shagufta, Abrar, Kashif	01.01.2020	Asia Pacific Journal of Innovation and Entrepreneurship	innovations, Service quality, Customer satisfaction, Perceived price, Customer loyalty, Innovation, Entrepreneurs	The results show that the role of customer satisfaction as a mediator and the role of perceived price fairness as a moderator between service quality and customer loyalty is statistically significant. Customers are influenced by price, and it leads to their satisfaction in the hospitality industry.
14	Gidaković, Petar, Zabkar, Vesna	2021/01/01	Journal of Service Management	Occupational stereotypes, Service industry stereotypes, Consumer trust, Consumer loyalty, Frontline employees, Service brands, Satisfaction	The results suggest that both occupational and industry stereotypes influence consumers' trusting beliefs and trust judgments, although only the effects of industry stereotypes are transferred to consumers' loyalty judgments.
15	Ul Haq, Inzamam, Awan, Tahir Mumtaz	01.01.2020	Vilakshan - XIMB Journal of Management	E-banking service quality, E-banking satisfaction, E-banking loyalty, CMR theory, COVID-19, Domestic-Systemically important banks, Domestic systemically important banks, e-banking loyalty, e-banking satisfaction, e-banking service quality	The findings delineate that reliability and website design proved to increase e-banking loyalty, particularly during COVID-19. The link between e-banking privacy and security and e-banking loyalty was proven as fully mediated by e-banking satisfaction; however, the indirect effect of the reliability and website design with e-banking loyalty was partially mediated.
16	Zia, Adil	2022/01/01	PSU Research Review	Service quality, Satisfaction, Customer loyalty, Attitude, SEM, Multiple regression	All the factors contribute to the formation of SQ. There exists a linear relationship of SQ, satisfaction and attitude in the formation of customer loyalty.

17	Moosa, Riyadh, Kashiramka, Smita	2023/01/01	Journal of Islamic Marketing	Islamic banking, Sharia, Customer satisfaction, Customer loyalty	The results indicate that the construct related to the objectives of Islamic banking influences both customer satisfaction and customer loyalty. In addition, customer satisfaction is also found to influence a customer's loyalty to the Islamic bank
18	Barbosa, Belem, Shabani Shojaei, Alireza, Miranda, Hugo	2023/01/01	Baltic Journal of Management	Supermarkets, Customer loyalty, Customer satisfaction, Brand image, Brand trust, Packaging-free products, Unpackaged products, Sustainability, Corporate social responsibility	This study confirmed that packaging-free practices positively influence brand image, brand trust, satisfaction and customer loyalty. The expected positive impacts of brand image and satisfaction on customer loyalty were also confirmed. However, the expected impact of brand trust on customer loyalty was not confirmed.
19	Thielemann, Vincent M. Ottenbacher, Michael C. Harrington, Robert James	01.01.2018	International Hospitality Review	Customer loyalty, Customer satisfaction, Perceived customer value, Monetary sacrifice	The findings of this study indicate that the perceived monetary sacrifice (PMS) and perceived service quality were found to be antecedents of perceived value (PV), whereas PMS was the major precursor of PV. Further, PV was found to have a substantial influence on customer satisfaction and CL.
20	Gálvez-Ruiz, Pablo, Calabuig, Ferran, Grimaldi-Puyana, Moisés, González-Serrano, María Huertas	2023/01/01	Academia Revista Latinoamericana de Administración	Perceived quality, Customer engagement, Perceived value, Satisfaction, Loyalty, Fitness industry	The results showed that two dimensions of perceived quality have a positive influence on perceived value (employees) and satisfaction (facilities). However, the enthused participation dimension of customer engagement also indicated an important impact on perceived value and satisfaction, thus confirming the influence of this dimension in the context of sports services for users' loyalty.
21	Serra-Cantalops, Antoni, Ramon-	01.01.2018	Spanish Journal of Marketing - ESIC	Satisfaction, Hotels, eWOM, Loyalty,	Results indicate that positive emotional

	Cardona, José, Salvi, Fabiana			Reputation, Emotional experiences	experiences have a positive effect on satisfaction, eWOM generation and company reputation. This study identifies the provision of emotional experiences as a powerful generator of positive eWOM in the hospitality context and it states that customer satisfaction, in itself, does not guarantee positive eWOM generation.
22	López-Jáuregui, Ángel, Martos-Partal, Mercedes, Labeaga, Jose Maria	01.01.2019	Spanish Journal of Marketing - ESIC	Loyalty, Small and medium businesses, Hairdresser, Marketing strategy, Salon	Pricing, services and communication (Web page and in-store communication) are the main drivers of customer loyalty. SMEs have to be careful with the use of social networks to avoid damaging loyalty. In addition, those positioned at high-price segments should pay more attention to communication on the Web, and all companies should find a balance between in-store communication and the sale of products for use at home.
23	Monferrer, Diego, Moliner, Miguel Angel, Estrada, Marta	01.01.2019	Spanish Journal of Marketing - ESIC	Customer loyalty, Emotions, Market orientation, Satisfaction, Customer engagement, Retail bank industry	The results reveal a strong relationship between customer engagement and customer loyalty. Satisfaction is the main antecedent of customer engagement. Self-brand connection and emotions during the service also have a significant influence. Finally, branch market orientation has a positive influence on satisfaction and emotions.
24	Jahan, Nusrat, Shahria, Golam	2022/01/01	South Asian Journal of Marketing	Loyalty, Expense, Responsiveness, Security, Relative advantage, Convenience	The findings of the research revealed that expense, responsiveness and relative advantage have significant influence while security and convenience have insignificant influence on satisfaction. But they are

					not directly related to loyalty although satisfaction and loyalty are strongly related to each other
25	Laparojkit, Sumana, Suttipun, Muttanachai	2022/01/01	Journal of Tourism Futures	Repurchase intention, Customer motivation, Customer trust, Customer loyalty,	Motivation trust, customer trust, customer loyalty and repurchase intentions of Thai domestic tourism are at a high level. In addition, there were positive influences of customer motivation, trust and loyalty on the level of repurchase intentions by local tourists traveling in Thailand.
26	Hallencreutz, Jacob, Parmler, Johan, Westin, Love	2024/01/01	International Journal of Lean Six Sigma	Customer perception, Customer satisfaction, Customer loyalty, Image, Expectations, Value, Product quality, Service quality, Performance crisis	This additional study sustains the results from the initial study (Hallencreutz and Parmler, 2019, 2021). The variable product quality has been substituted by service quality as one of the most crucial drivers for customer satisfaction along with brand image, and the current state of performance has not changed that.
27	Tahir, Zonaib	2021/01/01	Spanish Journal of Marketing - ESIC	Compensation, Trust, Customer relationship management, Service recovery, Online service recovery, Trust recovery	The offline and online customers exhibit different satisfaction for the respective values of both the immediate and delayed compensation types. Moreover, offline customers exhibit more trust in the firm when they receive a refund, whereas their online counterparts demonstrate a higher trust when provided with a coupon.
28	Smith, Trevor Alexander	01.01.2020	Spanish Journal of Marketing - ESIC	Customer personality, Customer satisfaction, Attitude-to-brand, Customer loyalty, Mobile services, Attitude to brand	The results suggest that customers who are agreeable, neurotic and open to new experiences are more likely to be satisfied with mobile services than other personality types. In addition, the satisfaction-loyalty link is fully

					mediated by attitude-to-brand. Hence, satisfaction is not a direct driver of loyalty in the mobile services business and loyalty is achieved when service providers simultaneously focus on the customers' satisfaction and their attitudes towards brands.
29	Haverila, Matti, Haverila, Kai Christian, Twyford, Jenny Carita	2023/01/01	European Journal of Management Studies	Customer satisfaction, Repurchase intent, Value for money, Service quality, Ski resort, Importance-performance map analysis (IPMA)	The results indicated that for five of the seven customer-centric measures, there were significant differences between the marital status groups. Overall, singles appeared to have the lowest values in customer-centric measures, whereas respondents living in partnership with children had the highest. This was also the case with the value for money perceptions, although the cost for the ski resort visit was likely to be the highest for the respondents living in partnership with children. There were also differences between the marital status groups in terms of the importance-performance evaluations.
30	Banerji, Rashi, Singh, Animesh,	2024/01/01	LBS Journal of Management & Research	Social media marketing activities (SMMA), Customer relationship quality (CRQ), Customer loyalty, E-commerce, Social media, India	The results offer three crucial findings. First, the study validated that perceived SMMA comprises five dimensions (interaction, entertainment, customization, trendiness and WOM) in the Indian e-commerce context. Second, perceived SMMA significantly influences CRQ (commitment, trust and satisfaction). Third, CRQ significantly mediates the relationship between

					perceived SMMA and CL.
31	Khoo, Kim Leng	2022/01/01	PSU Research Review	Service quality, Customer satisfaction, Revisit intention, Word of mouth, corporate image	This study found that service quality has a significant positive influence on corporate image and customer satisfaction. Corporate image does not have a significant influence on revisit intention but has a significant positive influence on word of mouth. Furthermore, customer satisfaction has a significant positive influence on revisit intention and word of mouth. The mediating effect of corporate image and customer satisfaction is also found to be significant for most of the relationships.
32	Malik, Muhammad Imran, Ahsan, Rizwan	01.01.2019	Asia Pacific Journal of Innovation and Entrepreneurship	Pakistan, Banks, Co-creation (a way to innovation), Customer service, Customer satisfaction, Relationship marketing	The results revealed a positive and significant relationship between co-creation and customer satisfaction. Further results revealed that access to information, risk assessment and transparency have a positive relationship with co-creation for innovation. The study is significant for customers and management of banks to understand the implications of co-creation to increase customer satisfaction
33	Raut, Umesh Ramchandra, Pawar, Prafulla Arjun, Brito, Pedro Quelhas, Sisodia, Gyanendra Singh	01.01.2019	Spanish Journal of Marketing - ESIC	Brand satisfaction, Brand equity, Path analysis, Brand trust, Mediation analysis	The findings of this study show that the new brand equity model is highly relevant in predicting brand equity as compared to the existing brand equity model (Keller, 2001). The brand equity mediation model clearly elucidates the role of brand trust and brand satisfaction

34	Do, Thuc Thi Mai Doan, Pereira, Luis Nobre	2023/01/01	Journal of Hospitality and Tourism Technology	Airbnb, Customers' perceived value, Customer satisfaction, Traditional word-of-mouth, Electronic word-of-mouth	The findings suggest that monetary, functional and hedonic benefits significantly impact Vietnamese customer satisfaction (CS) with Airbnb accommodation, which, in turn, acts as a direct effect and mediator in encouraging customers' (e)WOM-giving intentions. Moreover, traditional WOM intention positively influences eWOM giving intention.
35	Parra-Lopez, Eduardo, Martínez-González, José Alberto, Chinea-Martin, Angel	01.01.2018	European Journal of Management and Business Economics	E-satisfaction, E-commerce, Online reputation, E-loyalty, Website design, Tourism firm	Results show that young people give a high valuation to all the variables used in the research. These results contribute to the literature on e-loyalty in tourism destinations and improving tourism loyalty in this population segment.

Row Labels	Count of Year
2018/01/01	3
2019/01/01	5
2020/01/01	5
2021/01/01	4
2022/01/01	6
2023/01/01	8
2024/01/01	4
(blank)	
Grand Total	35

By using the Pivot Table above, it was found that in the last 5 years research using loyalty variables has tended to increase, productivity and the trend of research reviewing loyalty.

Count of Year	Column Labels						Grand
Row Labels	2018/01/01	2019/2020/01/01	2021/01/01	2022/01/01	2023/01/01	2024/01/01	Total
Academia Revista Latinoamericana de Administración					1		1
Asia Pacific Journal of Innovation and Entrepreneurship		1	1				2
Baltic Journal of Management					1		1
European Business Review					1		1
European Journal of Management and Business Economics	1						1
European Journal of Management Studies					1		1
International Hospitality Review	1				1		2
International Journal of Lean Six Sigma						1	1
Islamic Economic Studies			1				1
Journal of Electronic Business & Digital Economics					1		1
Journal of Hospitality and Tourism Technology					1		1
Journal of Humanities and Applied Social Sciences						1	1
Journal of Islamic Marketing					1		1
Journal of Service Management				1			1
Journal of Tourism Futures					1		1
LBS Journal of Management & Research						1	1
PSU Research Review		1			2		3
Rajagiri Management Journal						1	1
Revista de Gestão			1				1
South Asian Journal of Marketing					1		1
Spanish Journal of Marketing - ESIC	1	3	1	1	1		7
The TQM Journal				2			2
Tourism Critiques: Practice and Theory					1		1
Vilakshan - XIMB Journal of Management			1				1
Grand Total	3	5	5	4	6	8	35

As can be seen in the table above, there are 35 articles in 24 separate journals. These journals are journals of international reputation. Overall, these journals reflect developments and diversity in the fields of management, economics and business in various parts of the world. Their different but complementary focuses make significant contributions to the development of business theory and practice. With these journals, academics, researchers and business practitioners can access various perspectives, methodologies and research findings that can help in building perspectives, especially those related to consumer loyalty and the variables that intersect with it. From the 35 articles above, results were obtained that categorize variables that are widely used in building loyalty. The following are the categories of the articles above

Service quality (service quality)

There are 13 articles discussing service quality, (Ashiq, Rubab, Hussain, Asad), (Haron, Razali, Abdul Subar, Noradilah, Ibrahim, Khairunisah) (Nyagadza, Brighton, Mazuruse,

Gideon, Muposhi, Asphat, Chigora, Farai), (El Garem, Rania Ahmed Aly, Fouad, Amira, Mohamed, Hassan), (Palazzo, Maria, Foroudi, Pantea, Ferri, Maria Antonella), (George, Ajimon, Sahadevan, Jobin), (Kalia, Prateek, Kaushal, Robin, Singla, Meenu, Parkash, Jai) (Satti, Zoya Wajid, Babar, Samreen Fahim, Parveen, Shagufta, Abrar, Kashif), (Gidaković, Petar, Zabkar, Vesna), (Ul Haq, Inzamam, Awan, Tahir Mumtaz), (Zia, Adil), (Khoo, Kim Leng) (Hallencrutz, Jacob, Parmler, Johan, Westin, Love)

Also found were 2 articles using e-service quality (Ashiq, Rubab, Hussain, Asad), (Haron, Razali, Abdul Subar, Noradilah, Ibrahim, Khairunisah)

Research shows that good service quality has a significant impact on customer loyalty. Ashiq, Rubab, Hussain, and Asad found that e-service quality has a direct impact on customer e-loyalty, but does not affect e-satisfaction directly. On the other hand, research by Palazzo, Maria, Foroudi, Pantea, and Ferri, Maria Antonella revealed that customer relationship management (CRM) and

convenience have a significant impact on perceived service quality, although there is a negative relationship between image, loyalty, and purchase intention. Garcia, Jorge Mazza, Freire, Otávio Bandeira De Lamônica, Santos, Eduardo Biagi Almeida, and Andrade, Josmar also confirmed that service quality, popularity, and online brand image greatly influence general satisfaction and repurchase intentions. In addition, research by Kalia, Prateek, Kaushal, Robin, Singla, Meenu, and Parkash, Jai shows that service quality dimensions such as responsiveness, assurance, and empathy have a significant positive relationship with commitment and trust. Zia, Adil concluded that service quality has a direct relationship with satisfaction and attitudes in forming customer loyalty.

Trust

There are 13 articles that use the trust variable. The articles are (Ashiq, Rubab, Hussain, Asad), (Haron, Razali, Abdul Subar, Noradilah, Ibrahim, Khairunisah), (Nyagadza, Brighton, Mazuruse, Gideon, Muposhi, Asphat, Chigora, Farai), (Akgunduz, Yilmaz, Nisari, Mehmet Alper, Sungur, Serpil), (El Garem, Rania Ahmed Aly, Fouad, Amira, Mohamed, Hassan), (Palazzo, Maria, Foroudi, Pantea, Ferri, Maria Antonella), (George, Ajimon, Sahadevan, Jobin), (Mansouri, Hossein, Sadeghi Boroujerdi, Saeed, Md Husin, Maizaitulaidawat), (Garcia, Jorge Mazza, Freire, Otávio Bandeira De Lamônica, Santos, Eduardo Biagi Almeida, Andrade, Josmar), (Kalia, Prateek, Kaushal, Robin, Singla, Meenu, Parkash, Jai), (Hossain, Md. Alamgir), (Raut, Umesh Ramchandra, Pawar, Prafulla Arjun, Brito, Pedro Quelhas, Sisodia, Gyanendra Singh), (Laparojkit, Sumana, Suttipun, Muttanachai).

Trust is found in the forms of trust variables, Perceived trust (1), Brand trust (1), Customer trust (1)

Trust is a key element that mediates the relationship between various factors and

customer loyalty. Haron, Razali, Abdul Subar, Noradilah, and Ibrahim, Khairunisah revealed that trust mediates the relationship between customer satisfaction and customer loyalty in the context of Islamic banking in Malaysia. Likewise, research by Akgunduz, Yilmaz, Nisari, Mehmet Alper, and Sungur, Serpil shows that perceived fairness influences customer trust, which ultimately influences customer loyalty and satisfaction. El Garem, Rania Ahmed Aly, Fouad, Amira, and Mohamed, Hassan also found that trust, perceived value, and patient satisfaction play an important role in shaping patient loyalty. Mansouri, Hossein, Sadeghi Boroujerdi, Saeed, and Md Husin, Maizaitulaidawat show that the ethical behavior of sellers has a significant effect on consumer loyalty, with trust as the main antecedent of customer loyalty. Hossain, Md. Alamgir found that perceived risk had a negative impact on customer trust and satisfaction, with trust being the most important variable in building customer satisfaction which leads to loyalty.

Satisfaction

In this literature, 25 articles were found that used satisfaction variables, satisfaction was found in the form of E-satisfaction (2), customer satisfaction (9), the rest were in the form of satisfaction only. The articles are (Ashiq, Rubab, Hussain, Asad), (Haron, Razali, Abdul Subar, Noradilah, Ibrahim, Khairunisah), (Nyagadza, Brighton, Mazuruse, Gideon, Muposhi, Asphat, Chigora, Farai), (Akgunduz, Yilmaz, Nisari, Mehmet Alper, Sungur, Serpil), (El Garem, Rania Ahmed Aly, Fouad, Amira, Mohamed, Hassan), (Palazzo, Maria, Foroudi, Pantea, Ferri, Maria Antonella), (George, Ajimon, Sahadevan, Jobin), (Mansouri, Hossein, Sadeghi Boroujerdi, Saeed, Md Husin, Maizaitulaidawat), (Garcia, Jorge Mazza, Freire, Otávio Bandeira De Lamônica, Santos, Eduardo Biagi Almeida, Andrade, Josmar), (Mntande, Kebone Agnes, Stiehler -

Mulder, Beate, Roberts-Lombard, Mornay),(Hossain, Md. Alamgir), (Satti, Zoya Wajid, Babar, Samreen Fahim, Parveen, Shagufta, Abrar, Kashif), (Ul Haq, Inzamam, Awan, Tahir Mumtaz),(Zia, Adil),(Moosa, Riyadh, Kashiramka, Smita),(Barbosa, Belem, Shabani Shojaei, Alireza, Miranda, Hugo),(Thielemann, Vincent M. Ottenbacher, Michael C. Harrington, Robert James), (Serra-Cantalops, Antoni, Ramon-Cardona, José, Salvi, Fabiana), (Monferrer, Diego, Moliner, Miguel Angel, Estrada, Marta),(Jahan, Nusrat, Shahria, Golam), (Khoo, Kim Leng), (Malik, Muhammad Imran, Ahsan, Rizwan), (Hallencreutz, Jacob, Parmler, Johan, Westin, Love), (Do, Thuc Thi Mai Doan, Pereira, Luis Nobre),(Parra-Lopez, Eduardo, Martínez-González, José Alberto, Chinea-Martin, Angel) .

Customer satisfaction plays an important role in influencing loyalty. Nyagadza, Brighton, Mazuruse, Gideon, Muposhi, Asphat, and Chigora, Farai showed that customer satisfaction positively influences behavioral loyalty. Research by George, Ajimon and Sahadevan, Jobin revealed that patient satisfaction, trust, and commitment can create favorable behavioral intentions among patients. Satti, Zoya Wajid, Babar, Samreen Fahim, Parveen, Shagufta, and Abrar, Kashif show that customer satisfaction as a mediator and perceived price as a moderator have a significant influence on customer loyalty in the hotel industry. In addition, research by Gálvez-Ruiz, Pablo, Calabuig, Ferran, Grimaldi-Puyana, Moisés, and González-Serrano, María Huertas revealed that the perceived quality dimension influences perceived value and satisfaction, which then influences the loyalty of sports service users. Serra-Cantalops, Antoni, Ramon-Cardona, José, and Salvi, Fabiana found that positive emotional experiences influence satisfaction, eWOM, and company reputation, with satisfaction being the main antecedent of customer engagement.

Loyalty

In this literature, 30 articles were found that used the loyalty variable, namely (Ashiq, Rubab, Hussain, Asad), (Haron, Razali, Abdul Subar, Noradilah, Ibrahim, Khairunisah), (Nyagadza, Brighton, Mazuruse, Gideon, Muposhi, Asphat, Chigora , Farai),(Akgunduz, Yilmaz, Nisari, Mehmet Alper, Sungur, Serpil),(El Garem, Rania Ahmed Aly, Fouad, Amira, Mohamed, Hassan), (Palazzo, Maria, Foroudi, Pantea, Ferri, Maria Antonella) , (George, Ajimon, Sahadevan, Jobin),(Mansouri, Hossein, Sadeghi Boroujerdi, Saeed, Md Husin, Maizaitulaidawat), (Garcia, Jorge Mazza, Freire, Otávio Bandeira De Lamônica, Santos, Eduardo Biagi Almeida, Andrade, Josmar) ,(Mntande, Kebone Agnes, Stiehler-Mulder, Beate, Roberts-Lombard, Mornay),(Hossain, Md. Alamgir),(Kalia, Prateek, Kaushal, Robin, Singla, Meenu, Parkash, Jai),(Satti, Zoya Wajid, Babar, Samreen Fahim, Parveen, Shagufta, Abrar, Kashif),(Ul Haq, Inzamam, Awan, Tahir Mumtaz),(Zia, Adil),(Moosa, Riyadh, Kashiramka, Smita), (Barbosa, Belem, Shabani Shojaei, Alireza, Miranda, Hugo),(Thielemann, Vincent M. Ottenbacher, Michael C. Harrington, Robert James), (Serra-Cantalops, Antoni, Ramon-Cardona, José, Salvi, Fabiana, (López-Jáuregui, Ángel, Martos-Partal, Mercedes, Labeaga, Jose María), (Monferrer, Diego, Moliner, Miguel Angel, Estrada, Marta), (Jahan, Nusrat, Shahria, Golam), (Laparojkit, Sumana, Suttipun, Muttanachai), (Hallencreutz, Jacob, Parmler, Johan, Westin, Love), (Banerji, Rashi, Singh, Animesh), (Khoo, Kim Leng),(Malik, Muhammad Imran, Ahsan, Rizwan), (Raut, Umesh Ramchandra, Pawar, Prafulla Arjun, Brito, Pedro Quelhas, Sisodia, Gyanendra Singh), (Do, Thuc Thi Mai Doan, Pereira, Luis Nobre), (Parra-Lopez, Eduardo, Martínez-González, José Alberto, Chinea-Martin, Angel).

Customer loyalty is influenced by various factors including satisfaction and trust. Ashiq,

Rubab, Hussain, and Asad show that customer e-satisfaction positively influences e-loyalty. Loyalty is able to act as a dependent or mediating variable, several studies show that loyalty is able to play this role. Haron, Razali, Abdul Subar, Noradilah, and Ibrahim, Khairunisah found that customer satisfaction and trust play a role in increasing customer loyalty. Research by El Garem, Rania Ahmed Aly, Fouad, Amira, and Mohamed, Hassan shows that patient satisfaction plays a full role in mediating perceived service quality on patient loyalty. Mansouri, Hossein, Sadeghi Boroujerdi, Saeed, and Md Husin, Maizaitulaidawat found that trust and satisfaction mediate the relationship between seller ethical behavior and consumer loyalty. Monferrer, Diego, Moliner, Miguel Angel, and Estrada, Marta show that customer engagement has a strong relationship with customer loyalty, with satisfaction as the main antecedent of customer engagement.

DISCUSSION

From the 35 articles above, the results showed that many studies that took the topic of loyalty had research objects in large and well-established sectors, in the Hospitality and Tourism sector, 7 studies were also found (1). (Nyagadza, Brighton, Mazuruse, Gideon, Muposhi, Asphat, Chigora, Farai, 2023) where they examined the influence of service quality, satisfaction, trust, value, and commitment on customer loyalty in hotels. (2) (Palazzo, Maria, Foroudi, Pantea, Ferri, Maria Antonella, 2023) explores the relationship between customer relationship management, comfort, trust, service quality, satisfaction, perceived value, loyalty, image and purchase intention in the hospitality sector. (3) (George, Ajimon, Sahadevan, Jobin, 2023) examined the influence of service quality dimensions on customer loyalty in government hospitals in Kerala, India. (4) (Serra-Cantalops, Antoni, Ramon-Cardona, José, Salvi, Fabiana, 2023) examines the role of positive emotional

experiences in generating electronic word-of-mouth (eWOM) and its influence on customer loyalty in the hospitality sector. (5) Khoo, Kim Leng, 2023) examines the impact of service quality on company image and customer satisfaction, as well as its influence on repeat visit intentions and word of mouth in the karaoke sector (6) (Laparojkit, Sumana, Suttipun, Muttanachai, 2023) examines the factors -customer motivation, trust, and loyalty factors that influence local tourists' repurchase intentions in Thailand during the COVID-19 crisis. (7) Haverila, Matti, Haverila, Kai Christian, Twyford, Jenny Carita, 2023) examined the impact of marital status on customer perceptions regarding satisfaction, repurchase intentions, value for money and overall performance at Canadian ski resorts

In the banking sector, there are 5 studies, namely (1) examining the impact of the PAKSERV model on customer satisfaction, loyalty and trust in Islamic banks in Malaysia (Haron, Razali, Abdul Subar, Noradilah, Ibrahim, Khairunisah, 2023). (2) articles which examines the quality of e-banking services and its impact on e-banking loyalty through e-banking satisfaction in Pakistan (Ul Haq, Inzamam, Awan, Tahir Mumtaz, 2023). (3) research on factors that influence bank customer loyalty in Pakistan, including service quality, satisfaction and customer attitudes (Zia, Adil, 2023). examined the relationship between Islamic banking objectives, customer satisfaction, and customer loyalty in South Africa (Moosa, Riyad, Kashiramka, Smita, 2023). (5) (Malik, Muhammad Imran, Ahsan, Rizwan, 2023) examined the factors that contribute to co-creation and their relationship with customer satisfaction in banks in Pakistan In the Retail and E-commerce sector, 4 studies were found (1) (Garcia, Jorge Mazza, Freire, Otávio Bandeira De Lamônica, Santos, Eduardo Biagi Almeida, Andrade, Josmar, 2023) examining factors that influence satisfaction and loyalty towards purchasing sites online group in Brazil. (2) (Kalia, Prateek,

Kaushal, Robin, Singla, Meenu, Parkash, Jai, 2023) examines the role of service quality, trust, and commitment on customer loyalty of telecommunications service users in India. (3) (Banerji, Rashi, Singh, Animesh, 2023) examined the impact of social media marketing activities on e-commerce customer loyalty through customer relationship quality. (4) (Ashiq, Rubab, Hussain, Asad, 2023) examined the relationship between e-service quality and e-trust on customer satisfaction and loyalty on online shopping sites in Pakistan

The Restaurant and Fast Food sector found 2 studies (1) (Akgunduz, Yilmaz, Nisari, Mehmet Alper, Sungur, Serpil, 2023) where they tested the influence of perceptions of price and procedural fairness on trust, as well as their impact on satisfaction and loyalty of fast food restaurant customers in Turkey. (2) (Thielemann, Vincent M. Ottenbacher, Michael C. Harrington, Robert James, 2023) examines the antecedents of perceived customer value and its impact on customer satisfaction and loyalty in the restaurant industry. In the Health Sector, research was found (El Garem, Rania Ahmed Aly, Fouad, Amira, Mohamed, Hassan, 2023) exploring the effects of perceived service quality, trust, perceived value, and perceived costs on patient satisfaction and loyalty in hospitals.

In this literature review, variables were also found that influence both consumer satisfaction and loyalty, these variables include Perceived Value (El Garem, Rania Ahmed Aly, Fouad, Amira, Mohamed, Hassan, 2023), Customer Relationship Management (CRM) and convenience (Palazzo, Maria, Foroudi, Pantea, Ferri, Maria Antonella, 2023), Commitment (George Sahadevan, 2024), Emotional Experiences (Serra-Cantalops, Antoni, Ramon-Cardona, José, Salvi, Fabiana 2023), Customer Engagement (Monferrer, Diego, Moliner, Miguel Angel, Estrada, Marta, 2019)

Indeed, in this literature only 1 article was found that had the specific object of MSMEs.

This article discusses the most successful marketing strategies for achieving behavioral loyalty in small and medium enterprises (MSMEs) (López-Jáuregui, Ángel, Martos-Partal, Mercedes, Labeaga, Jose María), and found several articles that have a connection with the MSME sector, namely one. This article explores the role of brand satisfaction and trust in the brand equity model, which is relevant for MSMEs in the context of marketing and branding (Raut, Umesh Ramchandra, Pawar, Prafulla Arjun, Brito, Pedro Quelhas, Sisodia, Gyanendra Singh), and two articles which, although the research objects are different, can be used as a reference in driving the MSME sector. The first article analyzes the impact of packaging-free practices in food retail stores, especially supermarkets, on customer loyalty. This is relevant for MSMEs in the food retail industry (Barbosa, Belem, Shabani Shojaei, Alireza, Miranda, Hugo), and the second article aims to determine customer engagement and the relationship between customer involvement and customer loyalty in the context of retail banking, which is relevant for MSMEs in banking sector (Monferrer, Diego, Moliner, Miguel Angel, Estrada, Marta, 2019), these variables have an influence on loyalty both directly and indirectly.

Even though in this research we did not find much research that focused on MSMEs, we can see the results of these studies on how loyalty can be formed or built and see sections of the research results to be applied to the MSME sector.

CONCLUSION

There has been a lot of research and studies that have focused on the theme of loyalty, but of the many that have been reviewed, we found that there is still very little research on loyalty that takes small, medium and micro SMEs as an object, most of the research focuses on industries that are already large and well established. such as hotels, tourism, banking,

retail, this is understandable, considering that these industries have been tested and mature in running their businesses and building customer loyalty, but it must be realized that the MSME sector must also be able to do the same, considering the contribution and quantity of MSMEs very big for a country's economy. For this reason, it would be good if in future research we could include MSMEs as an alternative for selecting objects for research.

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