

The Influence of Cash Payments and QRIS (Quick Response Indonesia Standard) on Repurchase Intention at Boja Coffee & Roastery Bandar Lampung in the Digital Era

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Abstract

This research examines how cash payments and QRIS (Quick Response Indonesian Standard) affect repurchase intention at BOJA Coffee & Roastery Bandar Lampung. Repurchase intention is a key sign of business longevity since repeat buyers give income stability. Customer-loyal companies are more robust to competition and market shifts. Digitalization in business has changed financial transactions, making non-cash payment alternatives more widespread. Quick Response Code Indonesian Standard (QRIS) is used by many industries to improve efficiency and customer service. This quantitative research employs questionnaires to obtain primary and secondary data from 232 Bandar Lampung BOJA Coffee & Roastery consumers. The association between cash payment, QRIS, and repurchase intention is examined using simple linear regression. The study found no significant impact of cash payments on repurchase intention, with a significance value of 0.068. On the other hand, QRIS payments have a positive and substantial impact (0.000).

Kata Kunci: *Cash; QRIS (Quick Response Indonesian Standard); Repurchase Intention; Coffee Shop; Digital Era*

Abstract

Penelitian ini mengkaji bagaimana pembayaran tunai dan QRIS (Quick Response Indonesian Standard) memengaruhi niat pembelian ulang di BOJA Coffee & Roastery Bandar Lampung. Niat pembelian ulang merupakan indikator penting bagi keberlangsungan bisnis karena pembeli yang kembali memberikan kestabilan pendapatan. Perusahaan dengan pelanggan yang loyal lebih tahan terhadap persaingan dan perubahan pasar. Digitalisasi dalam bisnis telah mengubah transaksi keuangan, sehingga alternatif pembayaran non-tunai menjadi lebih umum. QRIS digunakan oleh banyak industri untuk meningkatkan efisiensi dan layanan kepada pelanggan. Penelitian kuantitatif ini menggunakan kuesioner untuk memperoleh data primer dan sekunder dari 232 konsumen BOJA Coffee & Roastery di Bandar Lampung. Hubungan antara pembayaran tunai, QRIS, dan niat pembelian ulang dianalisis menggunakan regresi linier sederhana. Hasil penelitian menunjukkan bahwa pembayaran tunai tidak berpengaruh signifikan terhadap niat pembelian ulang, dengan nilai signifikansi sebesar 0,068. Sebaliknya, pembayaran menggunakan QRIS memiliki pengaruh positif dan signifikan, dengan nilai signifikansi sebesar 0,000.

Keywords: *Tunai; QRIS (Quick Response Indonesian Standard); Niat Pembelian Ulang; Coffee Shop; Era Digital*

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INTRODUCTION

Modern businesses generate profits to meet subsistence needs and stay afloat. According to Sukirno (2010:20), no reasonable economic player intentionally makes losses in business. Madura (2012:2) defines business as an organization that produces goods and services for customers via transactional procedures. Digital technologies have transformed marketing tactics, operational processes, and payment system structures. Porter and Kramer (2011) define business sustainability as an organization's ability to create shared value with consumers via creative and strategic business methods that meet market needs continuously. Modern company sustainability includes long-term client connections and loyalty, not just financial performance. Repurchase intention is a key measure of company sustainability since repeat buyers give income stability and operational consistency. Businesses that retain customers are more resilient to competitive pressures and market volatility, according to Kotler and Keller (2016).

Non-cash payment solutions have grown in market share and customer acceptability due to digital revolution. These developments include the Quick Response Code Indonesian Standard (QRIS), a popular payment option used by businesses to improve efficiency and consumer comfort. This standardized approach was intentionally developed to combine digital payment service providers under a QR code framework, improving end-user accessibility and operational efficiency (Bank Indonesia, 2023). Integrating digital payment infrastructures changes consumer transaction preferences and company operating models.

Despite the fast growth of digital payment systems, cash-based transactions remain relevant, especially among demographic groups who have not completely adopted digital technology. Rural and SME operators often use cash transactions owing to their perceived simplicity and low digital infrastructure needs. This presents problems and possibilities for company owners who must carefully handle multiple payment systems to maximize sales and customer satisfaction. Traditional and digital payment systems coexist, therefore understanding their effects on customer buying behavior is crucial.

Through lower transaction costs, time efficiency, and operational streamlining, non-cash payment methods may boost economic growth. Pramono (2006) shows that as transactional costs, labor needs, and time investments drop, economic actors are more motivated to participate in commercial activities, which boosts GDP and economic activity. This economic boost relies on how much digital payment adoption reduces costs. Electronic transaction data shows extraordinary growth: Rp47.2 trillion in 2018, Rp145.2 trillion in 2019, and Rp205 trillion in 2020. Similarly, inflation rates fell from 3.13% in 2018 to 1.68% in 2020, corroborating Irving Fisher's quantity theory of money on money circulation and price stability.

Indonesia's Micro, Small, and Medium Enterprises (UMKM) sector contributes 61% of GDP, has 66 million business units as of 2023, and uses 99% of labor capacity. Despite swings from -2.24% in 2020 to 2.28% in 2021, UMKM growth remains resilient. Due of this market potential, fintech companies have offered Go-Pay, OVO, DANA, and QRIS options to help UMKM operators implement digital operations. Bank

Indonesia's August 2019 introduction of QRIS, with obligatory implementation on January 1, 2020, marked a milestone in Indonesia's digital payment infrastructure development.

BOJA Coffee & Roastery in Bandar Lampung represents modern UMKM operators' digital development. This 2019-founded company now uses cash and QRIS payment methods. Revenue increase is consistent: 124% in 2021-2022 (cash-only) and 127% in 2024 (dual payment method). QRIS use rose from 69.3% in 2023 to 76.2% in 2024, while cash transactions fell from 56.7% to 50.8%. This development reflects customer preferences for digital payment ease and efficiency. Repurchase intention—consumers' predisposition to buy from the same retailer—is an important business sustainability statistic. Current study on digital payment and repurchase behavior is inconsistent. Athalita and Wrddani (2025) show that QRIS use increases repurchase intentions due to convenience, security, and transaction speed. However, Sakti et al. (2022) found no correlation between non-cash transaction ease and customer repurchase intentions. These inconsistent results need additional research into payment method efficacy in various business settings, notably in Indonesia's growing UMKM industry amid digital transformation.

METHODOLOGY

Type of Research

Quantitative research uses numerical data and statistical analysis to evaluate variable correlations (Sugiyono, 2017). The study examines how cash payment and QRIS affect repurchase intention while evaluating hypotheses. The investigation was done at Boja Coffee & Roastery, Jalan Tupai Januari No.126, Segala Mider, Tanjung Karang, Bandar Lampung. To accurately and quickly capture customer behavior in the digital payment ecosystem, data gathering and fieldwork occurred from April 14 to May 13, 2025.

Definition of Research Variables

Sekaran (2017) defines research variables as any traits or features that alter in value. In quantitative research, variables are usually independent or dependent. Independent variables influence or cause, whereas dependent variables are their consequences or results. This research examines how cash payment (X1) and QRIS (Quick Response Indonesian Standard) payment (X2) affect repurchase intention (Y). These variables enable researchers to quantify and assess how payment systems affect customers' behavioral intentions, especially in the setting of digital transactions.

The Abidi and Khan (2019) methodology enabled operationalizing these variables using indicators. The indications for cash and QRIS payments include simplicity of use, usefulness, security and privacy, exchange and refund processes, expenses and surcharges, mobility, and confidence in making the payment. We used a Likert scale to quantify these factors. Repurchase intention, the consumer's willingness to buy from the same source again, is a key predictor of customer loyalty and company longevity. Aren et al. (2013) define repurchase intention as main preference, desire to return, intention to repurchase the product, and probability of future visits, assessed using a Likert scale to assess respondent agreement.

Population and Sample

Population in research is the complete set of people, events, or objects that have common features important to the study purpose and are located within a larger scope (Sekaran & Bougie, 2016). This research includes all Bandar Lampung BOJA Coffee &

Roastery consumers who paid with cash or QRIS. According to Sekaran (2006), the sample is a subset of the population with certain characteristics utilized as data for the research. Due to the unknown population size, a non-probability sampling approach was used, and Hair et al.'s formula (2010) recommended a sample size of five to ten times the number of indicators. This study sampled 160–320 people using 32 indicators. One month of data collecting yielded 232 valid replies.

Data, Data Sources, and Data Collection Techniques

Sekaran (2017) defines primary data as original information obtained by the researcher for investigation. This research collected primary data from BOJA Coffee & Roastery consumers and owners in Bandar Lampung by sending structured online questionnaires using Google Forms. This technique was used to get firsthand feedback on cash and QRIS payments. Secondary data comes from academic theses, journal papers, books, and internet references (Sekaran, 2017). These sources helped analyze how cash and QRIS payment systems affect repurchase intention. Participants chose from five Likert-scale response alternatives in close-ended surveys. The scale varied from 1 (Strongly Disagree) to 5 (Strongly Agree), providing quantified measurement of participant opinions toward the variables.

Research Instrument Testing

This research checks instrument validity and reliability to assure measuring tool quality and consistency. Sekaran (2017) defines validity as an instrument's ability to measure the notion it assesses. This study uses factor loading analysis to assess each indicator's latent variable contribution. Valid indicators have factor loadings over 0.7 and AVEs above 0.5. The model excludes items with loading factors below 0.4 to ensure construct validity. Sekaran and Bougie (2016) define reliability as an instrument's consistency in producing the same findings under similar settings. This research tests internal consistency with Cronbach's Alpha, which is reliable above 0.7 (Hair et al., 2017). Data normality is tested using the Kolmogorov-Smirnov test. Data is typically distributed if significance exceeds 0.05.

Data Analysis Methods

This research analyzes independent factors' effects on the dependent variable using linear regression. Cash payments (X_1) and QRIS payments (X_2) affect repurchase intention (Y) in the linear regression model. We employ the equation $Y = \beta_1 X_1 + \beta_2 X_2$, where β denotes the regression coefficients that measure the influence of independent variables on the dependent variable. The estimated t-value is compared to the crucial t-table value to test the hypotheses. If the t-value exceeds the t-table, the independent variable substantially affects the dependent variable. No significant impact is detected with a lower t-value. Hypothesis testing also examines SPSS 26 significance values. A significance (Sig.) value below 0.05 accepts the alternative hypothesis (H_a), confirming a statistically significant link (Sekaran & Bougie, 2016).

RESULT AND DISCUSSION

Respondent Characteristics

Boja Coffee consumers in Bandar Lampung participated in this survey. Data was collected using Google Forms surveys from April 14 to May 13, 2025. SPSS 26 examined 232 valid answers. Demographics were important for contextualizing respondents' payment choices and repurchase intentions. Gender, age, employment, visit history, inclination to return, frequency, and payment kind were investigated. Descriptive analysis showed that 67.2% of respondents were male and 59.1% were 17–

25. The biggest employment status group was students (38.8%), followed by private workers (21.6%) and entrepreneurs (15.9%). 58.2% were first-time visitors, while 41.8% had returned to Boja Coffee. Notably, 97.8% planned to return. The monthly visit frequency was 46.1% once, 41.8% two to three times, and 12.1% more than three times. Payment mechanism was split evenly between cash (50%) and QRIS (50%). These data indicate that consumers use both digital and traditional payment methods and are likely to return, especially younger, student-aged clients.

Descriptive Analysis

Descriptive analysis uses frequency distribution to classify data values and respondent frequency rates from dispersed surveys to analyze data heterogeneity. The frequency distribution of variables gives detailed descriptive insights into study variables, explaining examined topics to simplify raw data into percentage estimates. Data was collected from 232 study sample participants using Likert scale measures from 1 (lowest score) to 5 (highest score).

Consumer answers to 14 items in a questionnaire provided complete analytical insights into cash payment factors. The aggregate answer patterns showed neutral to somewhat favorable customer views of cash payment use, with mean scores of 2.95 to 3.04. The highest-rated statement (T-2) addressed payment system speed: "I perceive the payment mechanism as expeditious." It seems that respondents value cash transaction procedures' temporal efficiency. T-6, "I perceive my personal information as secure," had the lowest mean score of 2.95, demonstrating persisting consumer worries about data privacy in cash-based transactions.

Further study shows modest trust in cash payment administration, with transaction control (T-4, mean 2.97) and comfort levels (T-5, mean 2.97) scoring similarly. Consumer satisfaction with cash payment operations is shown by transaction monitoring (T-7, mean 2.96) and refund accessibility (T-8, mean 3.01). Consumer acceptance of cash payment practicality is shown by portability (T-11, mean 2.97) and flexibility (T-12, mean 2.99). The mean score of 2.99 implies that cash payments are operationally acceptable, but security assurance and spending control methods need improvement to boost customer trust and use comfort.

Five comprehensive statements analyzed consumer cash payment-influenced repurchase intentions, providing complex behavioral insights. An aggregate mean score of 2.99 indicated indifferent customer stance regarding BOJA Coffee repeat purchases. The highest-scoring items (RT-1 and RT-3, both 3.00) covered main choice consideration and product repurchase intentions, whereas the lowest-scoring statement (RT-2, mean 2.98) addressed revisitation intents given opportunity. These results show limited client loyalty, showing that cash payment methods alone may not motivate repeat purchases. Service quality improvement, product variety, and reward programs are needed to encourage repeat purchases, according to the statistics.

Consumer acceptability of QRIS payment systems varied across operational parameters in 14 detailed statements. The mean score of 2.97 suggests modest consumer support for digital payment implementation. Q-12—"I am confident that this product can be easily and safely transported to various locations without damage risk."—was the highest-rated statement at 3.24. This high rating shows customer appreciation for QRIS ease and security. Customer faith in QRIS operational dependability is shown by high ratings for refund accessibility (Q-7, mean 3.15), security protection measures (Q-6, mean 3.13), and payment confidence (Q-13, mean 3.12).

Despite favorable ratings, several QRIS features have lower customer satisfaction. The lowest grades were for transaction monitoring (Q-4, mean 2.66) and discount accessibility (Q-3, mean 2.76) showing system improvements needed. Transaction management ease (Q-1, mean 2.81) and refund processing efficiency (Q-8, mean 2.76) showed moderate satisfaction. These results imply that QRIS's security and convenience are good, but transaction history management and promotional integration need development to boost user happiness and adoption.

Consumer QRIS-influenced repurchase intentions averaged 3.03, higher than cash-based intentions. The highest-scoring comment (RQ-2, mean 3.13) was "Given the opportunity, I intend to visit BOJA Coffee again," demonstrating digital payment convenience increased customer loyalty. Primary choice consideration (RQ-1, mean 3.02) and future visitation willingness (RQ-4, mean 3.02) were similarly favorable. However, the lowest-scoring statement (RQ-3, mean 2.97) involved recurring product purchases, demonstrating that although QRIS increases visitor intentions, actual purchase behavior needs extra incentive.

Though both approaches have moderate customer approval, QRIS payment systems increase repurchase intentions (mean 3.03) better than cash payments (mean 2.99). QRIS excels in security, convenience, and consumer trust, but cash payments remain relevant due to transaction speed and simplicity. The little variation in repurchase intentions across payment methods implies that payment ease alone is inadequate to retain customers. BOJA Coffee needs comprehensive retention strategies including service quality enhancement, product range development, and integrated reward programs to maintain consumer loyalty and consistent repurchase behavior across payment modalities.

Instrument Test

This research used SPSS software to examine the sample's adequacy and each indicator's suitability for measuring latent variables using the Kaiser-Meyer-Olkin (KMO) measure and factor loading analysis. A sample is eligible for factor analysis if the KMO value is at least 0.5 (Sekaran & Bougie, 2016). This study examined cash payments, QRIS (Quick Response Code Indonesian Standard), and repeat purchase intention questionnaire questions with 232 respondents. Validity test results for "cash" items and repurchase intention. All 14 cash payment construct indicators (T1–T14) had factor loadings over 0.95 and KMO values of 0.956, indicating their suitability. Additionally, repurchase intention indicators had factor loadings larger than 0.79, confirming their importance. These findings indicate that all instrument items are valid and suitable for analysis.

The validity test for QRIS-related items (Q1 to Q14) and associated repurchase intention indicators (RQ1 to RQ5) yielded factor loading values above 0.95 and KMO values above 0.97. These findings meet validity standards, showing that each questionnaire item significantly correlates with its concept and supports the instrument's measuring capabilities. QRIS indicators were also validated. The questionnaire was also reliability tested to ensure it measures the target components. The consistency of measurement when the same instrument is used under comparable settings is called reliability (Hair et al., 2017). Cronbach's Alpha was employed to evaluate item internal consistency in this research. High-stakes social research should use Cronbach's Alpha values over 0.7, however 0.6 is acceptable (Sekaran & Bougie, 2016).

The dependability findings show a Cronbach's Alpha of 0.923 for cash payment and repeat purchase intention and 0.987 for QRIS and repeat purchase intention. The questionnaire items have strong internal consistency, according to these coefficients. Since the conceptions are reliable, the survey instrument produces consistent findings when measuring respondents' preferences and actions. Besides validity and reliability, this research tested the residual values for normalcy to ensure data distribution. The Kolmogorov–Smirnov test was applied. Parametric studies like linear regression need a normal residual distribution, which is assumed with an Asymp. Sig. larger than 0.05.

The Kolmogorov–Smirnov test for the “cash–repeat purchase intention” model yielded 0.065 with a significance value of 0.200. The data distribution is normal since the p-value surpasses 0.05. This proves that cash payment and repurchase intention data match parametric testing assumptions. The QRIS and repeat purchase intention model normality test showed a test statistic of 0.048 and a significance level of 0.200. Like the previous model, the significance value is above 0.05, suggesting that residuals for this variable pairing follow a normal distribution. Both independent variables meet the normalcy assumption. Validity, reliability, and normalcy tests show that questionnaire data is high-quality. All cash, QRIS, and repurchase intention measures fulfill psychometric requirements. High factor loadings, KMO scores, and Cronbach's Alpha indicate that the instruments measure their intended constructions. In following investigations, normality testing complements parametric statistical approaches.

Regression Analysis

The linear regression study using SPSS 26 shows two different effects of payment modalities on repurchase intention. $Y = -0.073(X1) + 0.966(X2)^{**}$, where Y is repurchase intention, X1 is cash payments, and X2 is QRIS-based payments. Cash had a standardized coefficient of -0.073 and a p-value of 0.437 (>0.05), indicating no statistically significant impact. In contrast, QRIS had a substantial impact on repurchase intention, with a positive standardized coefficient of 0.966 and a p-value of 0.000 (<0.05). These results are supported by hypothesis testing. An negligible p-value and t-value of -0.780 (smaller than the t-table value of 3.1611) disprove H1, which predicted a strong link between cash payments and repurchase intention. The second hypothesis (H2) is supported because QRIS substantially impacts repurchase intention (t-value 39.614, larger than t-table) (Ghozali, 2018).

Table 1. Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	sig.
		B	Std. Error	Beta		
1	(Constant)	16.086	1.490		10.798	0.000
	Cash-Repurchase Intent	-0.027	0.034	-0.073	-0.780	0.437
2	(Constant)	0.897	0.371		2.414	0.017
	QRIS-Repurchase Intention	0.343	0.009	0.966	39.614	0.000

The Effect of Cash Payments on Repurchase Intentions at BOJA Coffee & Roastery Bandar Lampung in the Digital Era

In the digital age, BOJA Coffee & Roastery Bandar Lampung found that cash payments do not affect customers' repurchase intentions. Statistics reveal a t-value of -0.780 and a significance level of 0.437, above 0.05. This undermines the premise that cash payment affects repurchase intention. Cash's regression coefficient reveals no substantial impact to repurchase behavior, suggesting that cash payment does not enhance repurchase intention. This finding supports Abidi and Khan (2019), who showed that cash payment methods did not affect Indian customer behavior.

BOJA Coffee & Roastery's cash-based marketing doesn't seem to work in the digital age. Cash transactions may seem inconvenient compared to digital payments like QRIS, which are more efficient and integrate with loyalty programs or discounts. Digital payment mechanisms are more flexible and valuable than cash. To increase repurchase intentions, coffee shops could use contemporary payment methods such non-cash choices, digital loyalty programs, and customer-centric innovations (Abidi & Khan, 2019).

The Effect of QRIS (Quick Responses Indonesian Standard) Payments on Repurchase Intentions at BOJA Coffee & Roastery Bandar Lampung in the Digital Era

Quick Response Code Indonesian Standard (QRIS) payments affect repurchase intention at BOJA Coffee & Roastery in Bandar Lampung, supporting the hypothesis that QRIS usage positively and significantly affects consumer repurchase behavior. The regression analysis shows a statistically significant impact with a t-value of 2.414 and a significance value of 0.000, significantly below the 0.05 criterion. These studies imply that QRIS implementation increases customer propensity to buy again. Athalita and Wrdani (2025) found that Hore Steak Magetan repurchase intention is highly influenced by QRIS payments. QRIS transactions improve consumer happiness and brand loyalty in coffee shops by being fast, secure, and efficient.

A contemporary and smooth transaction experience has been achieved at BOJA Coffee & Roastery using QRIS. Customers may pay without cash and save wait times by scanning a QR code. QRIS's digital nature boosts operational efficiency and the coffee shop's tech-savvy, customer-focused image. Despite user unfamiliarity and technical preparedness, focused staff training and consumer education may boost acceptance. Integrating digital payment systems like QRIS improves repurchase behavior, consumer happiness, and company sustainability (Athalita & Wrdani, 2025).

CONCLUSION

This research sheds light on how cash payments and QRIS use affect repurchase intention at BOJA Coffee & Roastery in Bandar Lampung. Due to speed, convenience, and security differences between digital and physical payments, cash payments do not substantially affect repurchase intentions. In contrast, QRIS improves client happiness and loyalty. QRIS is a payment system and a strategy to boost coffee customer engagement and repeat purchases. This supports consumer transactions' digital transition and market expectations for smooth and efficient payment systems. Based on these results, managerial and practical solutions are made. Businesses should progressively switch from cash to digital payments while accommodating QRIS-unfamiliar clients. Transaction monitoring and staff training for digital payments may

improve customer experience. To retain customers and boost product discovery, loyalty programs and QRIS-based discounts should be used. To further understand the relationship between payment methods and digital consumer behavior, future research should encompass retail and traditional culinary services and mediating factors like customer satisfaction.

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