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Customer Trust and Marketing Performance of Micro and Small Enterprises within Nyanza Region, Kenya

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Abstract

Customer trust, as a bonus for reputation, may generate a sizable amount of revenue for businesses as a whole as well as for a nation's Gross Domestic Product (GDP). Thus, there is need for MSEs to embrace marketing strategies which fit their strategic environment to build on their customer trust for higher market performance. However, studies focusing on customer trust and marketing performance of Micro and Small Enterprises (MSEs) in Kenya are limited. Therefore, the purpose of this study was to establish the influence of customer trust on the marketing performance of micro and small enterprises within Nyanza region, Kenya. Social exchange theory (SET) and a cross-sectional survey research design was adopted with a target population of 3,211 registered MSEs owners in the Nyanza out of which sample size of 356 was selected using Yamanes (1967) formula. Data was collected using questionnaires and analyzed using descriptive statistics and inferential statistics by use of Statistical Package for Social Sciences (SPSS) version 26.0. From findings customer trust explained 49.8 percent variation on marketing performance. A coefficient of .319 indicated that a unit change in customer trust leads to .625 units of positive change in marketing performance. In conclusion customer trust significantly predicts marketing performance at $t = 18.725, p < 0.05$. Thus, there is need for consistency in their quality of services or products with the image projected in the promotion platforms. The MSEs should reflect their values through their actions to appear more authentic to win customers trust and loyalty. In addition, they should strengthen customer follow-ups to address their queries to increase their marketing performance. The finding of this study can help major stakeholders in the MSE sector to strengthen customer trust for marketing performance.

Key words: *customer trust; marketing performance; MSEs*

1. Introduction

Globally the orientation of micro and small enterprises towards competitiveness for economic growth is hinged on their market performance. Therefore, the micro and small enterprises must gear all their operational efforts towards competing beyond their borders for larger market shares. According to Orhan, Kirikkaleli, and Ayhan (2019), the capacity to interpret the strategic environment and remain competitive is a crucial component of an economic enterprise's sustainability. In this regard, the MSEs capacity to understand and comprehend the complexities of the strategic environment and its dynamics would guarantee the MSEs an increased Market performance. Thus, there is need for MSEs to embrace marketing strategies which fit their strategic environment to build on their customer trust for higher market performance. This is because marketing strategy helps an organization to establish authenticity and customer trust which drives market performance (Kim, 2022). Customer trust, as an added benefit to reputation, may generate a sizable amount of revenue for businesses as well as for the GDP of a certain nation. (Potocki & Wierzbinski, 2013).

Building of sustainable relationship with customers underpins the indispensability of customer trust in any business. However, customers are notoriously sceptical, so they want to know that the businesses they deal with are trustworthy, sincere, and genuine. (Hinz, 2015). The customers will reciprocate the organizations provision of quality service and



products with trust. Therefore, to build customer trust the MSEs must understand their customer's needs and offer relevant service for marketing performance. Utami (2015) postulates trust as the understanding by the customer of the performance expectations of the brand based on the experience and confidence shown in the form of an attitude. Building customer trust is the foundation of customer loyalty which translates to marketing performance. This is due to the correlation between customer loyalty and trust as posited by Alam, Karim, & Habiba (2021). Customers trust also remains key in the retention of loyal customers which results in more sales for the organization as an indicator of marketing performance. Therefore, marketing as recipe for customer trust must not be seen as an *expense*, it must be treated as an investment, both in terms of budget and how much it contributes to increased sales and profitability (Reza, 2022). Investment reductions in marketing frequently fail. They can hinder a company's ability to grow its brand, damage customer relationships, slow down sales growth, compromise marketing performance, and offer possibilities for rivals to win market share. (Parker, 2022).

Micro and small businesses (MSEs) in Africa largely use social media for informal promotion, which prevents them from doing enough to assist retailers build trust with their consumers to increase online sales (Amolo, Won, & Gachoka, 2019). According to Mugo (2016), MSEs in Kenya are restricted to producing low-quality goods because of their small financial bases and outdated technology, making it difficult for them to succeed in a globally competitive market. Additionally, the marketing performance of MSEs' in Kenya is also severely hampered by marketplaces and marketing information. In Nyanza Region, the MSEs continue to have performance issues, with a failure rate of 65%, despite the trainings provided and the marketing plans in place (KEPSA-KYEOP, 2019). Kafko (2017) examined how customer relationship management affected Kenyan commercial banks' marketing performance and found that customer orientation strategies, service quality management and customer relationship marketing strategies significantly affect marketing performance. The majority of studies in this field primarily concentrated on the interaction between customer trust and other factors such as customer loyalty, customer engagement and as a mediation between two variables (Utami, 2015; Madjid, 2013; Agyei et al., 2020). However, studies on the marketing performance of MSEs in Kenya and customer trust are scarce.

The influence of customer trust on the marketing performance was conceptualized based on Social Exchange Theory. The idea behind SET theory, one of the oldest theories of social behavior, is that any connection between people is an exchange of resources, whether they be intangible (like status, social benefits, or friendship) or physical (like commodities, services, or money) (Homans 1958). Social exchange may be defined as a purposeful behavior on the part of people who are motivated by the benefits they expect from other parties (Blau, 1964). The theory's fundamental tenet is that individuals who engage in interactions freely supply advantages to others, pleading with them to do the same and return the favor (Lawler, Thye, & Yoon, 2008). The idea, which has roots in the sciences of sociology, contends that social exchanges include a sequence of exchanges between parties that result in duties on the parts of each party (Emerson, 1976). Bagozzi (1975) argues that transactions that are both direct and indirect, or ethereal and physical, are the centerpieces of marketing, which is in line with this point of view.

The core tenet of this theory supports a reciprocating backing that is produced by bonds between exchanging parties as a group (Konovsky & Pugh, 1994). According to Thye, Yoon and Lawler (2002) social interactions instill in partners emotions of reciprocity, esteem, and trust. This theory is clearly regarded as a useful theoretical underpinning in the field of interactive marketing, as evidenced by the study of SET literature done above. In applying the social exchange theory to the current study, it is concluded that consumers are more likely to be devoted to brands of goods if they receive a higher return from those brands in terms of satisfaction. As SET gives interactive marketers the building blocks to use to start trade relationships through on-going interactions, each side of the exchange is required to fulfil their commitments and should profit, if the engagement is to last for a long time. Also, loyal clients or customers are more likely to start thinking about making another purchase because of this perceived fair treatment, which is one of the elements of social exchange theory. Because of this, the more satisfied consumers are, the more likely they are to be loyal, which will eventually result in repurchase intentions. Since the interactive marketing constructs (customer trust, interactive commitment, and interactive communication) used in this study are based on this theory, the role of SET theory in this study was to provide the foundation upon which the IM variables was conceptualized.

When analyzing how interpersonal and intra-organizational trust affect performance, (Zaheer, McEvily, & Perrone, 1998). Using a structural equation model and data from 107 buyer-supplier inter-firm connections in the electrical



equipment manufacturing business, the results demonstrated that interpersonal and organizational trust are linked but separate variables and have different effects on the negotiation and exchange processes. Also, although the precise nature of the connection is slightly different from what was first postulated, the ideas tying trust to performance gain some support. Hongsuchon et al., (2022) studied the effect of customer trust and commitment on customer sustainable purchasing in e-marketplace, the antecedents of customer learning value and customer purchasing value. According to the findings, customer learning and purchasing values have indirect positive values and considerable impacts on customer trust and loyalty in addition to direct positive values and effects on long-term customer purchases. In other words, client loyalty and trust are highly beneficial and have a big impact on long-term consumer purchases.

In order to assess the performance of Solo Raya's private hospitals in terms of service delivery, corporate social responsibility, institutional image, and competitive advantage with reference to customer trust, Purwanto (2010) conducted a survey of the facilities. According to the study's findings, service delivery quality has a greater impact on consumer trust than corporate social responsibility does. In a correlational study, Sarwar, Abbasi and Pervaiz (2012) investigated how customer loyalty and retention were impacted by consumer trust for cellular service providers in Pakistan, the study showed that there is a surprising negative association between customer trust and customer retention, despite the study's finding that customer trust, customer loyalty, and cause-related marketing are all positively correlated.

At Bank Rakyat Indonesia (BRI) Southeast Sulawesi, Madjid, (2013) investigated and assessed the function of customer trust as a mediator between customer pleasure and loyalty and found a significant and beneficial effect. Customer trust played a little role in mediating consumer loyalty and customer happiness. For the study, questionnaires and a survey design strategy were used to collect data from a total of 150 respondents chosen by convenience sampling. Utami, (2015) explored how customer trust affects customer loyalty by using a three-dimensional customer trust model that includes expectations, beliefs, and attitudes in addition to customer loyalty using repeat business, persistence, and word-of-mouth marketing. Study used the literature study methodology to examine hypotheses from books and studies based on the results of numerous investigations conducted by other researchers. According to the study's findings, trust levels have an impact on consumer loyalty.

Agyei et al., (2020) looked at the connection between customer engagement and trust variables in a study on the effect of customer engagement on customer loyalty in the setting of life insurance. The study also examined how consumer engagement mediates relationships between customer loyalty and trust aspects. The study used structural equation modeling to analyze 452 life insurance customers in Ghana (SEM). The results demonstrated that consumer engagement is significantly impacted by trust in the economy, information, regulator, and service provider, with higher levels of customer engagement being driven by confidence in these factors. Moreover, the results demonstrated that customer contact significantly boosts customer loyalty and mediates the relationships between the trust dimensions and customer loyalty. Kafko (2017) studied the effect of customer relationship management on marketing performance of commercial banks in Kenya. The study found that customer orientation strategies, service quality management and customer relationship marketing strategies significantly affects marketing performance. Majority of studies in this area mainly focused on the relation between customer trust and other factors such as customer loyalty, customer engagement and as a mediation between two variables (Utami, 2015; Madjid, 2013; Agyei et al., 2020).

In the banking business, Madjid's (2013) investigation of customer trust as a mediator between customer pleasure and loyalty revealed that trust had a favorable and substantial effect on customer loyalty. This finding is similar to that of Utami (2015), who found that the degree of trust affects customer loyalty. In their ambitious but flawed study, Zaheer et al. (1998) discovered a favorable but negligible correlation between employee performance and interpersonal trust within the electrical equipment manufacturing sector. The study which used structural equation model based on one element of trust, which is perceived credibility. Most studies on trust have been done in relation to customer loyalty (Purwanto, 2010); Sarwar et al., 2012; Madjid, 2013; Utami, 2015; Agyei et al., 2020). Majority of studies in this area mainly focused on the relation between customer trust and other factors such as customer loyalty, customer engagement and as a mediation between two variables (Utami, 2015; Madjid, 2013; Agyei et al., 2020) leaving out its relation with performance while considering interactive marketing. This empirical study intends to bring out the relationship between trust as an indicator of interactive marketing and Marketing performance of modern businesses so as to fill this gap.



Studies on customer trust and interactive marketing have also been done on a limited scope. Mostly: the banking sector, mobile communication industry, insurance industry, online business and the health sector (Purwanto, 2010); Sarwar et al., 2012; Madjid, 2013; Utami, 2015; Agyei et al., 2020) which may not be generalized across all the sectors. By conducting an empirical analysis of the MSEs in Kenya's Nyanza region, this study sought to close this knowledge gap. In addition to this, studies relating to trust and performance showed mixed results with some indicating a positive relationship while some negative, a clear indication that further research on this area was necessary. The object of the current study therefore was to determine how customer trust affects the marketing performance of micro and small enterprises in Nyanza region, Kenya.

2. Research Methodology

This study employed positivist research methodology since it gave the researcher the chance to formulate hypotheses based on the specified objective and statistically evaluate it in order to draw findings that could be compared to theories already in existence. The researcher used a cross-sectional survey research methodology. Cooper, et al, (2006) posits that a cross sectional survey design gives the researcher the chance to get information from many organizations at a certain period. In addition, it gives the researcher the chance to collect quantitative or qualitative data from the intended audience. Primary data was collected using a questionnaire. The target population was 3,211 registered MSE owners in the Nyanza area by Kenya National Chamber of Commerce and Industry (KNCCI). Yamanes (1967) formula was used to determine the sample size of 356.

$$n = \frac{N}{1 + N(e^2)}$$

Where:

n= preferred sample size

N= Population

e = margin of error at 5% (standard value of 0.05) for 95% confidence level.

The sample size will be determined as follows given the population of 3,211.

$$n = \frac{3,211}{1+3,211(0.05^2)} = 355.69 \approx 356$$

The gathered data was then examined by use of descriptive and inferential statistics. The hypotheses were tested at .05 significance level using simple, regression analysis using SPSS version 26.

The general regression model expressed will be as follows:

$$MP = \beta_0 + \beta_1 ICT + \varepsilon \dots \dots \dots 3.1$$

Where: MP = Marketing performance

β_0 = is the intercept

ICT =Customer trust

ε = error term

3. Analysis and results

3.1 Descriptive analysis

The statements on customer trust and marketing performance were presented on a five-point Likert scale with 1 = Very low extent, 2 =low extent, 3 = moderate extent, 4 = great extent, and 5 being of extremely high extent. The responses were presented in terms of means and standard deviations.

3.2 Customer Trust on Micro and Small Enterprises

The responses on items of customer trust were displayed on table 4.1 in terms of means and standard deviations. The analyzed responses are tabulated in table 4.1.

Table 4. 1: Customer Trust on Micro and Small Enterprises

	N	Mean		Std. Deviation
	Statistic	Statistic	Std. Error	Statistic
Positive feedback from customers	356	3.72	.055	1.034
Customer follow up after sale for feedback	356	3.16	.062	1.164



Return and exchange policy provided	356	3.35	.063	1.190
Customers queries addressed after sale	356	3.34	.062	1.156
Customers have confidence in our products	356	4.02	.047	.878
Customers honest and responsible	356	3.83	.050	.937
Customers consistent in their dealings	356	3.80	.049	.929
Aggregate mean		3.60	.055	1.041

As depicted in Table 4.1, customers' confidence has the highest mean of 4.02 followed closely by honest and responsible with a mean of 3.83 (Sd = 0.937). This suggests that the respondents highly regarded the responsibility and honesty of their consumers. However, consistency of customers in their dealings, positive feedback from customers, return and exchange policy provided, customer queries addressed after sale and customer follow up after sale for feedback registered the lowest mean scores of 3.80, 3.72, 3.35, 3.34 and 3.16 respectively. With a standard deviation of 1.041, the overall mean score for customer trust was 3.60. As a result, the majority of respondents expressed strong favorable feelings about the elements of consumer trust.

3.3 Marketing Performance of Micro and Small Enterprises

Marketing performance was evaluated using seven items as presented in table 4.2 displays the findings.

Table 4. 2: Marketing performance of Micro and Small Enterprises

	N	Mean		Std. Deviation
	Statistic	Statistic	Std. Error	Statistic
Customers have positive attitude for us	356	3.82	.052	.982
Feedback handled and delivered efficiently	356	3.76	.053	1.007
We realize increased sales and customer visits	356	3.55	.051	.963
We meet customer demands and expectations	356	3.87	.048	.885
Customers uniquely identify our products	356	3.45	.056	1.045
Customers proud to be associated with us	356	4.11	.039	.736
Customers value our products and services	356	4.25	.043	.809
Aggregate mean		3.83	0.048	0.918

According to Table 4.2, the majority of MSEs believed that their consumers appreciated and expressed pleasure with their goods and services, as shown by the highest mean score of 4.25. Also, as evidenced by a mean score of 4.11 (Sd = 0.736), the customers' pride in their business was also valued as the finest deed performed. This suggests that the respondents valued their customers' sense of pride in their relationship with them. However, meeting of customers' demands and expectation, positive attitude, handling of feedback, increased sales and unique product identification registered the lowest mean scores of 3.87, 3.82, 3.76, 3.55 and 3.45 respectively. Therefore, the firms' level of marketing performance was rated moderately. The overall mean score for marketing effectiveness was 3.83, with a



0.918 standard deviation. As a result, the majority of respondents did engage in a significant way on actions that improve marketing success.

3.4 Inferential Analysis

The influence of customer trust on marketing performance of Micro and Small Enterprises was analyzed using;

H₀₁: Customer trust has no significant influence on the marketing performance of micro and small enterprises within Nyanza region.

Test results are presented in Table 4.3, 4.4 and 4.5.

Table 4. 3: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.705 ^a	.498	.496	.43779	1.803

a. Predictors: (Constant), Customer Trust

b. Dependent Variable: Marketing Performance

The marketing performance of MSEs was found to vary by 49.8% according to the coefficient of determination (R²) value of .498 as explained by customer trust, while 50.2% of the variance in marketing performance is explained by other factors that weren't accounted for in the empirical model of the study. The strength of the relationship between customer trust and marketing performance among MSEs in the Kenyan Nyanza area was also analyzed and presented in table 4.4.

Table 4. 4: Analysis of variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	67.199	1	67.199	350.623	.000 ^b
	Residual	67.847	354	.192		
	Total	135.046	355			

a. Dependent Variable: Marketing Performance

b. Predictors: (Constant), Customer Trust

Results from table 4.4 indicated the F statistic of 350.623 with a p-value of 0.000 which implies that the regression model is significant. This implies that there is a significant influence of customer trust on marketing performance among MSEs in the Nyanza, Kenyan as seen in table 4.4. Thus, the rejection of the null hypothesis. The regression coefficients table 4.5 showed the contribution of the independent variable to the dependent variable.

Table 4. 5: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.595	.122		13.106	.000
	Customer Trust	.625	.033	.705	18.725	.000

From the data in Table 4.5, the study established regression equation was $Y = 2.842 + .319X_1$.

Therefore, marketing performance among MSEs = 1.595 + .625 customer trust

If customer trust were held constant at zero, MSEs' marketing performance would be 1.595. Moreover, one unit increase of customer trust results in a 0.625 rise in marketing performance. Thus, customer trust is statistically significant at =0.625; t = 18.725; and p = 0.000. Customer trust hence has a favorable impact on MSEs' marketing performance at a 95% level of confidence. The study's findings in this instance indicate a connection between MSEs'



marketing performance in Nyanza Region, Kenya and customer trust. The findings are corroborated by Hongsuchon et al., (2022) Kafko (2017) who found a positive and significant relationship between customer trust and marketing performance.

4. Discussion of results

Basing on the social exchange theory the MSEs can only win customer trust based on value of what they receive. It there for obligates the MSEs to invest on strategies that can strengthen their customer's trust; for sustained customer loyalty and improved marketing performance. This eulogizes the role of making interactive marketing the cornerstone for driving a positive image of the MSEs and their products. At the behest of interactive marketing the MSEs are able to reduce risk and increases sales because of their knowledge of customer dynamic needs and effectively implement their suggestions on product or service improvements. These altogether will improve on their marketing performance. This argumentation is eulogized by the findings of this study that there is a significant influence of customer trust on marketing performance among MSEs as further amplified by empirical research by Hongsuchon et al., (2022); Agyei et al., (2020) and Kafko (2017). Agyei et al., (2020) ascertained that “trust in service provider, trust in the regulator, economy-based trust, and information-based trust significantly influence customer engagement thus leading to improvement in performance”. These findings resonate with Utami (2015) who noted in his study that Customer loyalty and consumer trust were strongly correlated. The direct variation of customer trust with performance agrees with what Cazier (2007) noted that customer trust will automatically reduce if customers always feel cheated and recommends that the business should adhere to those remarks, they use during promoting and maintaining their integrity.

5. Conclusion

The study findings confirm that customer trust remains a key factor in catalyzing marketing performance. In this regard solidifying the marketing foundation of the organization, building customers trust is indispensable. Therefore, MSEs marketing strategies and policy framework should be ingrained with drivers of customer trust and loyalty. Customer trust helps the MSEs in increasing their sales and customer visits courtesy of meeting and exceeding customer demands and expectations. This argument is hinged on the findings of this study that customer trust affects MSEs' marketing performance in Nyanza area, Kenya's. Thus, increased customer trust is likely to boost businesses' marketing performance. Thus, there is need for MSEs to strengthen their interactive communication platforms and support information exchange with their clients. Thus, there is need for consistency in their quality of services or products with the image projected in the promotion platforms.

6. Recommendations

Based on the findings, the study therefore recommends that MSEs should reflect their values through their actions to appear more authentic to win customers trust and loyalty. In addition, they should strengthen customer follow-ups to address their queries. The research advises MSEs to make sure they uphold the claims they make during advertising, as customer trust primarily depends on their availability, competence, fairness, honesty, location, openness, promise fulfilment, and responsiveness. In order to enhance their marketing performance, MSEs are advised by the research to do all within their power to provide exceptional customer service, be open with their clients, and be accessible to new clients.

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