



ENHANCING CONSUMER LOYALTY THROUGH PRODUCT QUALITY AND WORD OF MOUTH IN MSME'S

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MSMEs contribute to labor absorption and drive local economic growth. This study aims to analyze the role of product quality and word of mouth on consumer loyalty through consumer satisfaction as an intervening variable among MSME product users in Semarang City. This research is motivated by the important role of MSMEs in employment and their contribution to driving local economic growth. Therefore, understanding the factors influencing consumer loyalty is crucial for maintaining the sustainability of MSME businesses. The approach used in this study is quantitative with an explanatory research method. Data analysis was conducted using SEM (Structural Equation Modeling) based on PLS (Partial Least Squares) to examine the relationships between the variables studied. The study population was MSME product users in Semarang City. The sampling technique used was purposive sampling with 200 respondents. Data collection was conducted through questionnaires. The results show that product quality has a positive and significant effect on consumer loyalty. Word of mouth has a positive and significant effect on consumer loyalty. Consumer satisfaction has a positive and significant effect on consumer loyalty. Product quality has a positive and significant effect on consumer satisfaction. Word of mouth has a positive and significant effect on consumer satisfaction. Furthermore, customer satisfaction has been shown to mediate the influence of product quality and word of mouth on customer loyalty. The implications of this research indicate that improving product quality and optimizing word of mouth, both directly and through increased customer satisfaction, can be an effective strategy for MSMEs to build and maintain customer loyalty in Semarang City. These findings are expected to provide a basis for MSMEs and policymakers to design programs to improve product quality and strengthen word-of-mouth promotion in a more targeted manner.

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INTRODUCTION

Customer loyalty is a key factor in business success, especially for micro, small, and medium enterprises (MSMEs). Loyal customers tend to make repeat purchases, provide positive recommendations, and contribute to long-term business sustainability. For MSMEs, maintaining customer loyalty is more challenging than attracting new customers due to limited resources and intense competition. Therefore,

understanding the factors influencing customer loyalty is crucial to supporting MSME growth. Product quality is one variable that has been proven to influence levels of customer satisfaction and loyalty directly. High-quality products meet consumer needs and expectations and build a positive image for the business. For MSMEs, maintaining product quality is a crucial strategy to differentiate themselves from competitors and build consumer trust. With consistent product quality, MSMEs can strengthen long-term

customer relationships, ultimately increasing loyalty.

Besides product quality, word of mouth (WOM) is a strategic factor in building consumer loyalty. Recommendations from friends, family, or other consumers are often more credible than conventional advertising. For MSMEs with limited promotional funds, positive word of mouth can be an effective marketing medium while expanding market reach. Good product quality and positive word of mouth are expected to increase consumer loyalty significantly.

Customer loyalty is the result of various factors, including product quality, service, customer experience, interaction with the brand, and the added value provided. The importance of consumer loyalty makes the strategy of building and maintaining good relationships with customers a major focus for the company (Apriliani et al., 2020). Through quality service, positive customer experience, and targeted marketing approaches, companies can strengthen customer loyalty and achieve long-term success (Lombart & Louis, 2014); (Suminah et al., 2022); (Ibrahim & Verliyantina, 2012). High levels of satisfaction with products or services play a key role in shaping consumer loyalty. The formation of loyalty is when consumers are satisfied with their experience, the tendency to recommend the product or service to others will be greater (Efrat et al., 2025). Consumer loyalty can be the basis for developing a sustainable competitive advantage through marketing efforts (Rasheed & Abadi, 2014). Providing recommendations shows that customers are not only satisfied with their own experiences but also strongly believe in the value that the product or service can provide to others (Chinomona & Mofokeng, 2016; (Lai, 2015)). In addition, according to Nyonyie & Tamengkel (Asawawibul et al., 2025), product quality is related to consumer loyalty. Product quality is a factor that can influence consumer decisions when purchasing MSME products. The better the quality of the product, the more buyers will be interested in purchasing the product (Ozturk et al., 2024). Product quality can be an advantage that MSMEs can offer. MSME products have special characteristics and are related to the community's needs. If a company provides a product of good quality, this will increase the likelihood of customers repurchasing the product in the future, thus creating loyalty to the product (Kim & Jin, 2024).

Then, research on the effect of product quality on customer loyalty is mediated by customer satisfaction. Based on research by Heni Iswati (Butkouskaya et al., 2024). Customer satisfaction successfully mediates product quality on customer loyalty. Different from research conducted by Pramesti & Chasanah (2021), customer satisfaction cannot mediate product

quality on customer loyalty. Word of Mouth (WOM) or word of mouth communication is one of the most influential marketing strategies in shaping customer perceptions of a product or service (Rajagopal et al., 2024); (Meutia & Ismail, 2012). WOM occurs when satisfied or dissatisfied customers share their experiences with others, which can ultimately influence purchasing decisions and customer loyalty (Cheng et al., 2025). In a business context, positive WOM can increase customer trust in a brand and strengthen long-term relationships with the company. Furthermore, effective WOM increases customer loyalty and creates a chain effect in marketing (Abadhanny Pribadi, 2019); (Ibrahim & Verliyantina, 2012). A study by Berger and Schwartz (2020) found that customers who receive positive recommendations from their social environment tend not only to purchase a product but also to recommend it to others (Hair Jr. et al., 2014). This shows that WOM acts as a marketing tool that can strengthen customer loyalty organically without requiring enormous advertising costs (de Oña, 2022).ment of Central Java Province, driving the wheels of economic.

HYPOTHESES DEVELOPMENT

Grand Theory

This study's main theoretical framework is the Theory of Planned Behavior (TPB), which Ajzen developed. The Theory of Planned Behavior (TPB) comes from the previous theory, namely the Theory of Reasoned Action (TRA) by Ajzen and Fishbein (Ajzen, 2020). The Theory of Planned Behavior aims to predict how individuals behave. More specifically, this theory assumes that their intentions determine the behavior carried out by individuals. Ajzen added a new element not in the Theory of Reasoned Action (TRA), namely, the control behavior perceived by individuals (perceived behavior control). This new element is an effort to understand the limitations of individuals in carrying out a particular behavior.

The behavioral control perceived by consumer loyalty is that if customers believe that they can consistently rely on a product or service to meet their needs, their perceived behavioral control increases (Ajzen, 2020). This belief encourages them to remain loyal because they feel confident that choosing the product or service is a good and reliable decision. The theory of planned behavior can explain things that influence consumer behavior, such as loyalty to a product, with factors that affect it, such as consumer satisfaction and loyalty. Where subjective norms are reflected through word of mouth variables, attitudes are reflected through satisfaction variables, while behavioral control is reflected through loyalty variables.

Loyalty

The definition of loyal consumers is that loyal consumers have several characteristics, including making purchases or using products or services repeatedly from the same company, buying or using various products and services offered by the company, recommending to others about the satisfaction they get from the company, and showing resilience to offers from competitors (Xie et al., 2019). This means that loyal consumers are consumers' commitment to a brand, which remains faithful to a particular brand. According to (Abbas et al., 2021) there are two perspectives on customer loyalty. Among them are behavioral loyalty and attitudinal loyalty. Behavioral loyalty is the repurchase of a similar brand. Attitudinal loyalty is where customers repurchase a product without any purchasing behavior. According to Imron (Lai, 2015)customer loyalty is a deeply applied need to buy or reuse preferred goods or services consistently in the future, even though circumstances and marketing promotions have the opportunity to influence changes in decisions made (Abbas et al., 2021).

Customer Satisfaction

Customer satisfaction results from a sense of satisfaction shown by customers towards services or products provided by a business entity, which meet their expectations and needs (Lepojević & Đukić, 2018). Customer satisfaction is a feeling of pleasure or disappointment experienced by a person that comes from a comparison between their perception of the performance or results of a product with their expectations (Chinomona & Mofokeng, 2016)If the product's performance does not match the consumer's expectations after using it, they will feel dissatisfied and disappointed. However, if the product or service's performance matches their expectations, consumers will be pleased and more likely to use it again. Customer satisfaction is the level at which customer needs, desires, and expectations can be met, ultimately resulting in continued customer loyalty to the product or service. A customer who is satisfied with the value provided by a product or service has a very high possibility of becoming a loyal customer for a long time (Ibrahim & Verliyantina, 2012).

Product Quality

Product quality is a company's request that must be met. If consumers feel that the features and attributes of the product or service meet their stated or implied needs, they will not switch to other products (Wang et al., 2025). Products include everything, goods and services that are presented to the market to be used, owned, consumed, or considered to satisfy and fulfill consumer needs or desires. Product quality

includes all elements that can satisfy customers. Consumer purchasing decisions can be influenced by product quality (Tsumagari, 2025). If the product provides good value according to consumer desires, the company can maintain its success by ensuring that the quality of the products sold is maintained. Consumers want products of good quality at a reasonable price. Good product quality will encourage consumers to purchase (Marhamah et al., 2023). Consumer views on product quality have different characteristics between one consumer and another (Abadhanny, 2019). If the product quality is good, it will make consumers more confident in buying (Cheng et al., 2025)

Word of Mouth

The concept of WOM influences consumer purchasing decisions and becomes an effective marketing strategy in the digital era (Alessandro et al., 2023). Electronic Word Of Mouth (eWOM) is a form of digital marketing that utilizes the internet to create word-of-mouth effects in supporting marketing efforts and goals, primarily through online reviews on social media which are categorized as social eWOM because they display information related to products and brands uploaded through social media networks (Wang et al., 2025). Electronic word of mouth has a positive or negative effect that can affect the marketing and reputation of a product. The mismatch between consumer expectations and product characteristics can cause a product's image to be destroyed. Electronic word of mouth plays a role in influencing a person's purchasing decision for a product or service. To generate positive electronic word of mouth, companies have the task of controlling consumer comments and reviews (Tao et al., 2022)Electronic word of mouth is a traditional promotional concept applied in an internet-based digital environment, allowing information to be conveyed widely to the public and becoming an important consideration in the purchasing decision-making process.

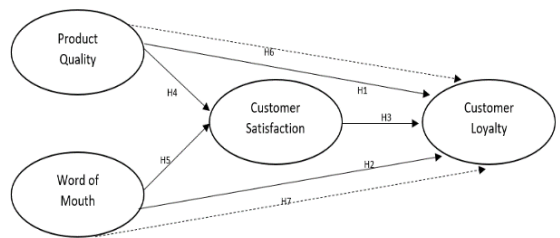


Figure 1. Research Framework

Hyphotesis:

- H1:** Product quality has a positive and significant effect on customer loyalty
- H2:** Word of mouth has a positive and significant effect on customer loyalty
- H3:** Customer satisfaction has a positive and significant effect on customer loyalty

- H4:** Product quality has a positive and significant effect on customer satisfaction
- H5:** Word of mouth has a positive and significant effect on customer satisfaction
- H6:** Customer satisfaction has a positive and significant influence in mediating the product quality on customer loyalty
- H7:** Customer satisfaction has a positive and significant influence in mediating the word of mouth on customer loyalty

METHOD

This study uses a quantitative approach to analyze the direct influence of independent variables, namely Product Quality and Word of Mouth, on the dependent variable, namely Customer Loyalty, and to test the indirect influence of these variables through the mediating variable Customer Satisfaction on consumers of MSME products in Semarang City. The quantitative method was chosen because it is able to test the causal relationship between variables systematically, objectively, and measurably through hypothesis testing using empirical data and statistical analysis, so that the results of the study can be generalized to a wider population. The type of research used in this study is quantitative, using a research design with a survey approach to respondents. Surveys can be conducted in various ways, including interviews, telephone calls, or distributing questionnaires both offline and online. In this study, data were collected through sampling carried out by distributing online questionnaires using the Google Forms platform. The number of

populations used in this study is unlimited, and the exact number is unknown, so a sample is applied to represent the research population. The population used in the study is users or consumers of MSME products in Semarang City. The sample used in this study was 200 respondents. Research with several respondents of 100 to 200 is considered sufficient to represent an unknown population (Hair et al., 2021). The sample used was 200 respondents. The sampling technique uses the Nonprobability Sampling method, which means that not every member of the population has the same chance of being selected as a sample. In this study, the sampling technique used was nonprobability sampling with a purposive sampling type. The researcher carried out the selection of purposive sampling because the selected sample will be based on special considerations that are relevant to the research objectives, such as: aged 17 years and over, and having purchased products from Semarang City MSMEs more than twice in the last two months. The measurement method used in this study is a Likert scale (Flury et al., 1988).

RESULT AND DISCUSSION

Characteristic Respondents

Descriptive analysis describes the results of data collected from participants during the data collection process. In this study, the method used was purposive sampling with a total sample of 200 respondents. The selection of respondents considered factors such as gender, age, and status or type of employment. The following is data related to the characteristics of respondents.

Table 1. Characteristic Respondents

No	Characteristic	Category/Group	Respondent	Percentage
1	Gender	Female	122	61.00%
		Male	78	39.00%
2	Age	17–27 years	50	25.00%
		28–37 years	60	30.00%
		38–48 years	55	27.50%
		48–58 years	35	17.50%
3	Occupation	Student	22	11.00%
		Private Employee	35	17.50%
		Freelancer	34	17.00%
		Entrepreneur	64	32.00%
		Civil Servant (PNS)	15	7.50%
		Others	0	0.00%
		Unemployed	3	1.50%

4	Residence (Top 3)	Gunungpati	40	20.00%
		Gajahmungkur	30	15.00%
		Tembalang	20	10.00%
		Banyumanik	30	15.00%
		Others	80	40.00%

Based on the table above, it can be seen that from a total of 200 respondents involved in this study, 122 respondents, or 61% were female, while 78 respondents, or 39% were male. At the same time, the highest age is 28-37 years old, with the number of respondents being 60 or 30%. Most of the respondents' occupations are as entrepreneurs, with 64 people (32%). The most respondents are in the Gunung Pati sub-district, with 40 respondents or around 20%. Thus, it can be concluded that the characteristics of the respondents are spread based on the established

criteria. It is also acceptable if you separate the “Results” and “Discussion” into different sections.

Outer Model Test Results

Data analysis in this study was conducted using the Structural Equation Modeling Partial Least Squares (SEM-PLS) approach, and data processing was carried out using SmartPLS software:

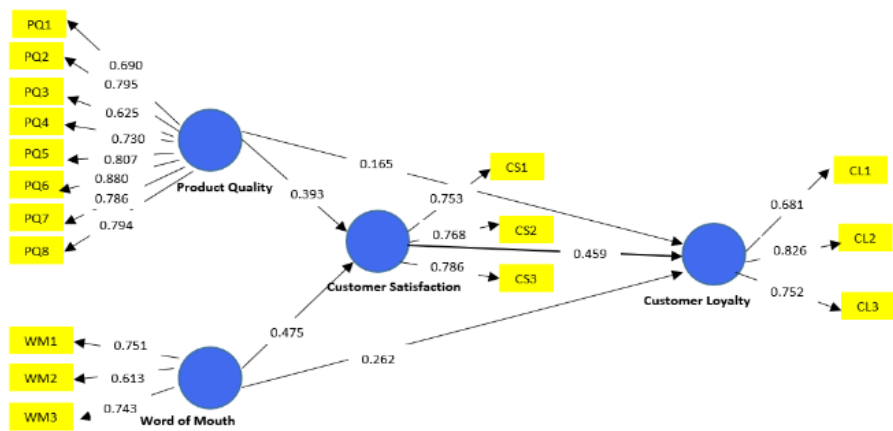


Figure 2. Outer Model

The measurement model (outer model) is used to interpret the relationship between latent variables and their indicators, with the aim of testing the construct validity and reliability of the research instrument. The initial path diagram of the outer model in this study can be seen in the following Figure.

Validity Test

The discriminant validity test can be known through the cross-loading value. If the loading value correlates higher or stronger with the variable being measured compared to the cross-loading correlation of other factors, then the cross-loading is declared acceptable. The discriminant validity test in this study uses SmartPLS 4.0 software, which can be seen in the following table:

Table 2. Validity Test

Items	Product Quality	Word of Mouth	Customer satisfaction	Customer Loyalty	Validity
PQ 1	0.690	0.590	0.592	0.523	Valid
PQ 2	0.795	0.695	0.751	0.630	Valid
PQ 3	0.625	0.525	0.618	0.386	Valid
PQ 4	0.730	0.630	0.654	0.563	Valid
PQ 5	0.807	0.707	0.567	0.657	Valid

PQ 6	0.880	0.780	0.651	0.682	Valid
PQ 7	0.786	0.686	0.710	0.580	Valid
PQ 8	0.794	0.694	0.724	0.355	Valid
WM1	0.634	0.751	0.652	0.642	Valid
WM2	0.568	0.613	0.570	0.543	Valid
WM3	0.712	0.743	0.643	0.587	Valid
CS1	0.645	0.654	0.753	0.654	Valid
CS2	0.590	0.674	0.768	0.718	Valid
CS3	0.712	0.587	0.786	0.721	Valid
CL1	0.578	0.612	0.653	0.681	Valid
CL2	0.686	0.710	0.580	0.826	Valid
CL3	0.694	0.719	0.555	0.752	Valid

Based on the table above, the output results show that the cross-loading value of each item is greater than the cross-loading of other variable construct indicators. It can be concluded that all indicators in this study have good discriminant validity.

Realibility Test

Reliability Test is used to measure the consistency of the questionnaire, which is an indicator of a variable or construct. Measurement of reliability test in PLS uses the value of Cronbach's alpha and composite reliability. Reliability tests can be reliable if the value of

Cronbach's alpha and composite reliability is > 0.70. The following are the output results using SmartPLS 4.0, which are described in the following table:

Reliability Test is used to measure the consistency of the questionnaire, which is an indicator of a variable or construct. Measurement of reliability test in PLS uses the value of Cronbach's alpha and composite reliability. Reliability tests can be reliable if the value of Cronbach's alpha and composite reliability is> 0.70. The following are the output results using SmartPLS 4.0, which are described in the following table:

Table 4. Reliability Test

Variabel	Cronbach’s Alpha	Composite Reliability	Reliability
Customer Loyalty	0.950	0.952	Reliable
Customer Satisfaction	0.938	0.942	Reliable
Product Quality	0.944	0.945	Reliable
Word of Mouth	0.962	0.963	Reliable

The table above shows that all latent variables have a Cronbach’s alpha and composite reliability value of more than 0.70. It can be concluded that the measuring instrument is reliable and consistent.

Hypothesis Tes Results

The test was conducted through the bootstrapping method using the SmartPLS 4.0 application, which analyzes the evaluation values of the original sample, t-statistics, and p-values. The direct effect test provides information about

the effect of the independent variable on the dependent variable, whether it is positive or negative in the original sample, and how much influence the independent variable has on the dependent variable. The indirect effect test, or mediation effect, is used in this study to determine whether there is an effect from the mediation variable. In this study, the indirect effect test using the bootstrapping method using the SmartPLS 4.0 application produces values that emerge from specific indirect effects, namely the original sample value, t-statistics, and p-value. The test values of direct and indirect influence in this study can be seen in the table described as follows:

Table 3. Hypothesis Test

Variabel	Original Sampe	T Statistic	P Values	Hypotesis Test
Product Quality → Customer Loyalty	0.500	4.106	0.000	Accepted
Word of Mouth → Customer Loyalty	0.256	2.768	0.014	Accepted
Customer Satisfaction → Customer Loyalty	0.532	2.672	0.001	Accepted
Product Quality → Customer Satisfaction	0.667	4.321	0.000	Accepted
Word of Mouth → Customer Satisfaction	0.427	3.782	0.010	Accepted
Product Quality → Customer Satisfaction → Customer Loyalty	0.173	2.894	0.001	Accepted
Word of Mouth → Customer Satisfaction → Customer Loyalty	0.145	2.058	0.038	Accepted

The results of the analysis show that product quality has a positive and significant effect on customer loyalty. This finding indicates that the better the product quality offered, the higher the level of customer loyalty. Furthermore, word of mouth has also been shown to have a positive and significant effect on customer loyalty. Positive recommendations from other customers are an important factor in strengthening long-term relationships between customers and businesses.

Furthermore, customer satisfaction has been shown to have a positive and significant effect on customer loyalty. This means that when customers are satisfied, they are more likely to make repeat purchases and provide long-term support to businesses. Product quality and word of mouth also positively affect customer satisfaction, indicating that good products and word of mouth can increase consumer satisfaction. Further results indicate that customer satisfaction positively and significantly mediates the relationship between product quality and word of mouth on customer loyalty. In other words, product quality and good word of mouth increase customer satisfaction, and this satisfaction, in turn, strengthens customer loyalty

This study demonstrates that product quality and word of mouth positively and significantly impact customer loyalty in MSMEs. Products that meet expectations and positive customer recommendations are key to building loyalty, leading to repeat purchases and long-term business relationships. Product quality and word of mouth have also positively influenced customer satisfaction. These findings indicate that good products and word of mouth directly strengthen loyalty and increase customer satisfaction. High satisfaction levels, in turn, serve as a crucial bridge for strengthening customer relationships with MSMEs.

This study emphasizes the importance of improving product quality, managing positive word of mouth, and creating customer satisfaction as key strategies in building customer loyalty in MSMEs. Continuous efforts in these three aspects will impact business sustainability and competitiveness in the long term.

CONCLUSION AND RECOMMENDATION

Based on the results of research and discussion that have been conducted regarding the influence of product quality, word of mouth on customer loyalty with customer satisfaction as a mediating variable for users of MSME products in Semarang City are as follows: product quality has a positive and significant effect on customer loyalty in users of MSME products in Semarang City. The research shows that the better the quality of MSME products, the higher the loyalty to MSME products in Semarang City. Word of mouth positively and significantly affects customer loyalty among users of MSME products in Semarang City. The research shows that the higher the word of mouth, the higher the consumer loyalty to MSME products in Semarang City.

Customer satisfaction positively and significantly affects customer loyalty in users of MSME products in Semarang City. The research conducted shows that the higher the level of satisfaction of MSME products, the higher the loyalty of MSME products in Semarang City, product quality has a positive and significant effect on customer satisfaction in users of MSME products in Semarang City, word of mouth has a positive and significant effect on customer satisfaction in users of MSME products in Semarang City, product quality has a positive and significant effect on customer loyalty through

customer satisfaction. The research shows that product quality can create satisfaction that encourages consumers to be loyal to MSME products, and word of mouth has a positive and significant effect on customer loyalty through customer satisfaction. The research shows that word of mouth can create satisfaction that encourages consumers to be loyal to MSME products.

Further research is expected to be conducted on product quality, word of mouth, customer satisfaction, and customer loyalty by adding more article references. Further research is suggested to expand the scope of variables by adding other independent variables such as brand image, price, social media marketing, service quality, and others in influencing customer loyalty. To see the differences in research, further researchers can identify differences in research results. Further, researchers can conduct research on the same aspects, but it can be done in different locations or cities, and they can also conduct research in different fields.

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