International Journal of Economics, Management and Accounting

E-ISSN: 3046-9376
P-ISSN: 3048-0396

Research Article

Determinants of Coffee Shop Business Income in Kintamani District

S. Ayu K. Gitadewi [1*], Luh Gede Meydianawathi [2]

1 Ekonomi Pembangunan, Universitas Udayana, Indonesia
Email : ayugitadewi2@gmail.com
2 Ekonomi Pembangunan, Universitas Udayana, Indonesia
Email : meydianawathi@unud.ac.id

* Corresponding Author : S. Ayu K. Gitadewi

Abstract: This study aims to analyze the factors that influence the income of coffee shop businesses in Kintamani District, Bangli Regency, by integrating both traditional and digital factors. Specifically, the research examines the effects of capital, operating hours, selling price, number of customers, and the use of e-money on coffee shop income. Using a quantitative approach, the study applies multiple regression analysis to investigate the relationships between these variables. The findings reveal that both traditional factors such as business capital and operating hours, as well as modern factors like e-money usage, have a significant impact on the income of coffee shop businesses in Kintamani. This research not only fills a gap in the existing literature but also offers practical insights for business actors in the coffee shop industry, particularly in high-tourism areas like Kintamani.

Keywords: Capital, E-money Usage, Income, Number of Customers, Operating Hours.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting the national economy, particularly in generating employment opportunities, promoting more equitable income distribution, and reducing unemployment rates (Ministry of Cooperatives and MSMEs, 2017). In tourism areas such as Kintamani District, the presence of MSMEs becomes even more strategic as an alternative economic support system when the tourism sector is disrupted, such as during a pandemic. MSMEs are also attractive because they are relatively easy to establish, require low capital, and can develop locally (Wijayanto & Soetanto, 2017; Haryanto, 2018).

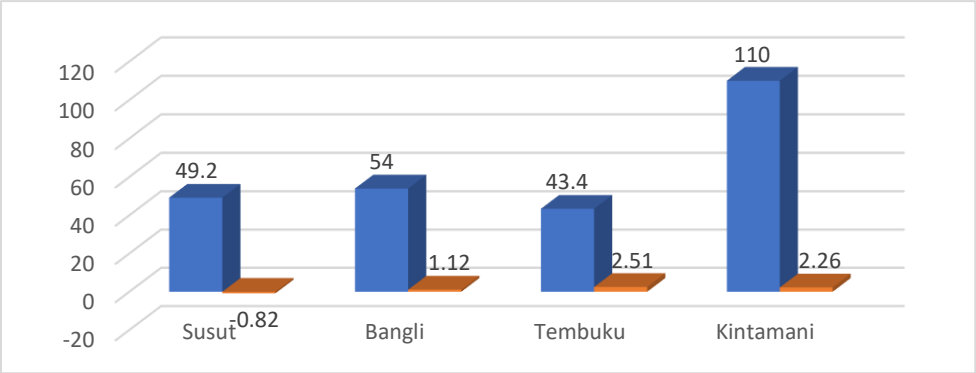
One form of MSME that has grown in Kintamani is the coffee shop business. This potential is supported by natural attractions such as Mount and Lake Batur, which make Kintamani a favorite tourist destination. Coffee shops not only offer quality beverages but also provide a unique tourism experience for visitors. Moreover, their existence has a positive economic impact on the local community through land rentals, job creation, and increased regional income (Suharto, 2019; Sari & Damanik, 2020).

The combination of tourism sector growth and the increasing trend of coffee consumption has created significant opportunities for entrepreneurs to open coffee shops. According to data from the Bali Tourism Office (2023), Kintamani receives over 700,000 tourists per year. This number drives demand for relaxing places with scenic views, which is seen by MSME actors as a business opportunity. Coffee shops also play a key role in supporting authentic tourism experiences while strengthening local identity (Susanto & Rachmawati, 2021).

In addition to tourism development, population growth plays an important role in the economic development of this region. In communities with increasing populations, the demand for various goods and services also rises, creating opportunities for entrepreneurs to expand existing businesses or start new ventures to meet growing needs. For instance, significant population growth results in proportional increases in demand for basic needs such as housing, food, education, transportation, and other consumer goods (Smith, 2023).

Received: 09 March, 2025
Revised: 30 March, 2025
Accepted: 10 April, 2025
Published: 22 April, 2025
Curr. Ver.: 22 April, 2025

Kintamani District is among the areas with the highest population growth in Bangli Regency, as illustrated in Figure 1.



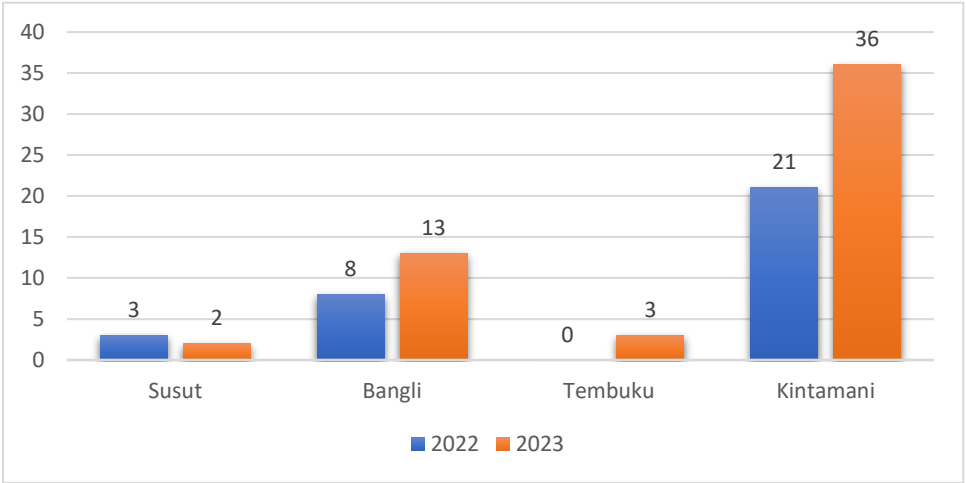
Source: Central Statistics Agency of Bangli Regency, 2024

Figure 1. Population and Population Growth Rate by District in Bangli Regency, 2023

According to data from the Central Bureau of Statistics of Bangli Regency, Kintamani District is one of the districts with the highest population density in Bangli Regency, with a population reaching 110,000 people and a significant growth rate of 2.26 percent. This figure reflects the steady population growth in the region, positioning Kintamani as a strategic area with strong purchasing power and a wide market. The diversity of the community's activities—from entrepreneurs and employees to university students—makes Kintamani an optimal location for establishing businesses. This diversity generates varied demand for a range of products and services, including coffee shops, which have now become a part of the urban lifestyle for both residents and tourists.

The coffee shop business in Kintamani District has experienced rapid development in recent years. Based on data from the Bangli Regency Office of Cooperatives and MSMEs (2024), the number of coffee shops in Kintamani increased from 21 units in 2022 to 36 units in 2023. This growth indicates a high level of interest among entrepreneurs in opening coffee shops in an area known as one of Bali's premier tourist destinations. The stunning views of the mountains and Lake Batur are Kintamani's main attractions for both local and international tourists (Bangli Regency Office of Cooperatives and MSMEs, 2024). Visitors to the region are often drawn to enjoy coffee while taking in the natural scenery, creating promising business opportunities for coffee shop owners.

With this significant growth, Kintamani has become the central hub for coffee shop businesses in Bangli Regency, as shown in Figure 2, which compares the number of coffee shops in Kintamani District to other districts.



Source: Bangli Regency Cooperatives and UMKM Service, Data Processed 2022-2024

Figure 2. Number of Coffee Shops by District in Bangli Regency 2023

This graph shows that Kintamani has 36 coffee shop units. The high number of coffee shops in Kintamani shows that entrepreneurs see a greater market potential in this area, in line

with the popularity of Kintamani as a tourist destination. Kintamani's dominance in the number of coffee shops not only shows the many choices for tourists, but also creates a competitive atmosphere that can encourage improvements in the quality of products and services offered. Thus, this graph provides significant quantitative information and highlights the important role of Kintamani in the coffee shop industry, which contributes to an interesting culinary experience for visitors.

Starting a business requires capital as a very important factor. Capital functions as the main driver for MSMEs to carry out business operational activities, such as purchasing raw materials or goods to be sold (Maharani, 2016). Business capital plays an important role in establishing new companies and in developing existing companies. The production process is highly dependent on the availability of capital, so if the capital is insufficient, it can have an impact on decreasing the net profit of the business (Utari & Dewi, 2014). Research by Setiaji and Fatuniah (2018) shows that capital adequacy can increase productivity levels, which ultimately have an impact on increasing turnover and income. Similar findings were also obtained in previous studies by Vijayanti and Yasa (2016), Rani (2019), and Alifiana et al. (2021), which concluded that business capital has a positive and significant effect on income.

According to a report from the Indonesian Cafe and Restaurant Entrepreneurs Association (APKR), sufficient capital is one of the key factors influencing the success of a coffee shop business. In a survey conducted by APKR in 2023, 70% of successful coffee shop business owners stated that sufficient capital is the main factor supporting business success. This shows that the importance of adequate capital in running a coffee shop business cannot be underestimated, and can contribute significantly to the income and success of the business.

In addition, operating hours play an important role in determining a business's income. Longer operating hours can affect the number of orders, because the longer a restaurant operates in a day, the potential to receive more orders also increases, which can ultimately increase income (Indraswari and Kusuma, 2018). The longer the working hours of traders in running their businesses, the greater the opportunity to attract more customers. This growth in the number of customers can have an impact on increasing the income obtained, as expressed by Mahayuni & Widanta (2021). According to data published by the National Coffee Association (NCA), coffee shops that are open at least 12 hours a day have an average sales of 20% higher than coffee shops that are only open 8 hours a day (NCA, 2023). This shows that optimal operating hours can make a significant contribution to coffee shop business income.

In addition to operating hours, selling prices also play an important role for business actors to increase competitiveness and attract buyers. The lower the price, the greater the interest of buyers, and vice versa, the higher the price, the less interest of buyers (Maulania, Subandoro, & Suprihandari, 2019). Hansen and Mowen (2019) explain that selling prices are the monetary value charged by a business to buyers or customers for goods or services sold or delivered. According to research conducted by the Specialty Coffee Association (SCA) in 2023, proper pricing can increase revenue by up to 15% compared to coffee shops that do not consider the pricing strategy aspect (SCA, 2023).

According to Wiramartha and Karmini (2019), the number of buyers has a positive and significant effect on income. The more buyers come, the higher the income received by traders. This is due to the reduction in available stock of goods, which is then replaced with money. The money will become income received by traders. Based on the theory of marginal revenue, each additional sale will increase income until it reaches a certain point, after which the additional sales may no longer provide significant benefits compared to the additional costs incurred (Khusaini, 2017). Therefore, understanding customer visit patterns and needs is key to optimizing the number of buyers and increasing overall income.

The development of payment instruments is increasingly rapid along with advances in science, technology, and human needs. Currently, people are beginning to realize the importance of non-physical transaction instruments, such as paper or metal money, by using e-money or electronic money (Adiyanti, 2015). The use of electronic money (e-money) by business actors only serves to save time for sellers and buyers. In addition, e-money has the potential to increase monthly sales and allows government agencies to collect value added tax (VAT) from certain income entrepreneurs. In other words, e-money increases the efficiency of tax revenue. Non-cash transactions provide benefits in the form of effectiveness and

security in transactions, where this is felt by 90% of respondents, and as many as 65% of MSMEs feel a significant increase in transactions (Mulyanti & Nirwana, 2023). The influence of E-money on the business world, including in the coffee shop sector, includes increasing efficiency and effectiveness in the use of electronic money (Anwar & Sayudin, 2023).

There are several previous relevant studies such as research conducted by Afrisonia in 2021 examining the effect of business capital, labor, and working hours on the income of micro coffee shop entrepreneurs in Sukolilo District, Surabaya City. This study uses a quantitative approach with a multiple linear regression analysis method. The dependent variable in this study is income, while the independent variables include business capital, labor, and working hours. The results of the study show that these three factors affect the income of coffee shops in Sukolilo District (Afrisonia, 2021). According to the results of research by Yustie and Retnowati (2020), capital has a significant positive effect on income, which means that an increase in capital will be followed by an increase in income.

Research by Nuryanti et al. (2021) examined the effect of operating hours, number of buyers, and business capital on the income of coffee shops in Benowo District, West Surabaya, found that operating hours and number of buyers had a significant effect on income. This study shows that the longer the operating hours and the higher the number of buyers, the coffee shop income tends to increase.

In addition, research conducted by Tandidatu (2018) on the influence of working hours, number of buyers, and trading location on the income of female traders in the Blimbing traditional market in Malang City. The results of the study showed that the variables of operating hours and number of buyers had a significant and positive effect, while the trading location had a significant and negative effect.

Another study by Aulia and Ramadhan (2023) discussed production factors that affect coffee shop income in Marindal Satu Village, finding that selling price has a positive and significant effect on income, while production costs and labor wages do not have a significant effect (Aulia & Ramadhan, 2023). This study highlights the importance of setting appropriate selling prices to increase coffee shop business income. Therefore, coffee shop owners need to understand how these variables affect business income in order to determine the right strategy and optimize profitability. So in this study, the variables that affect coffee shop business income will be tested, including operating hours, selling price, and number of buyers.

Research conducted by Oxford Economics and Accenture PLC shows that digitalization is expected to increase the average GDP growth rate by 32% for the world's ten largest economies in 2020 (Huang & Ichikohji, 2023). In addition, Galindo-Martín et al. (2019) conducted an analysis of 29 countries in Europe and found that digital innovation has a significant relationship with value creation, digital transformation, digital profit, and entrepreneurship. Digital innovation supports entrepreneurial activities that can drive economic growth in society, which ultimately contributes to improving the average standard of living of the population (Kreiterling, 2023).

2. RESEARCH METHODS

This study uses an associative quantitative approach to identify the relationship between variables that affect coffee shop business income in Kintamani District, Bangli Regency. This approach involves collecting data in the form of numbers and information relevant to the object of research, namely coffee shop business actors, to determine the effect of independent variables such as capital, operating hours, selling prices, number of buyers, and use of e-money on income. The research location was chosen because Kintamani has economic characteristics and the potential for a rapidly growing tourism sector, which is supported by the trend of coffee consumption and the growth in the number of coffee shops.

The object of this study is all coffee shop business actors in Kintamani District, which is also the population and sample of the study as many as 36 business units with a saturated sampling method. The data used include primary and secondary data, collected through observation and structured interviews. This study uses descriptive statistical analysis to provide an overview of data characteristics, as well as multiple linear regression analysis with the help of Stata software to measure the effect of each independent variable on income. To ensure the validity of the model, classical assumption tests such as normality and multicollinearity tests were carried out.

Data And Discussion Of Research Results

Descriptive Statistics Results

Table 1. Results of descriptive statistical tests

	N	Range	Min	Max	Mean	Std. Dev.
Capital (X1)	**36**	**575**	**175**	**750**	**453**	124
Operating Hours (X2)	**36**	**120**	**300**	**420**	**373**	37
Selling Price (X3)	**36**	**50000**	**15000**	**65000**	**29750**	9796
Number of Buyers (X4)	**36**	**1500**	**500**	**2000**	**976**	410
Use of E-money (X5)	**36**	**900**	**100**	**800**	**361**	170
Income (Y)	**36**	**340**	**60**	**400**	**149**	79

Source: Primary data (2025)

In this study, descriptive statistical analysis was used to describe the data based on the number of samples, maximum value, minimum value, mean, and standard deviation. Table 1 shows that the number of samples in this study was 36. The capital variable has an average value of 453 with a range of values between 175 and 750 and a standard deviation of 124. The operating hours variable has an average of 373, with a range of values between 30 and 420 and a standard deviation of 37. For the selling price variable, the average is 29,750, with a range of values between 15,000 and 65,000 and a standard deviation of 9,796. The variable number of buyers has an average of 696, with a range of 100 to 1,500 and a standard deviation of 410. The variable use of E-money recorded an average of 361, with a range of values between 100 to 900 and a standard deviation of 167. Finally, the income variable has an average of 149, with a range of 30 to 400 and a standard deviation of 79.

Multiple Linear Regression Analysis Results

Table 2. Results of multiple linear regression analysis

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-170.4647	43.15134	-3.950393	0.0004
X1	0.138601	0.052963	2.616928	0.0138
X2	0.306601	0.146136	2.098053	0.0444
X3	0.001030	0.000498	2.070008	0.0472
X4	0.084013	0.016279	5.160938	0.0000
X5	0.083420	0.038755	2.152487	0.0395

R-squared	0.938439	Mean dependent var	149.3056
Adjusted R-squared	0.928179	S.D. dependent var	79.17569
S.E. of regression	21.21867	Akaike info criterion	9.098652
Sum squared resid	13506.96	Schwarz criterion	9.362571
Log likelihood	-157.7757	Hannan-Quinn criter.	9.190767
F-statistic	91.46428	Durbin-Watson stat	1.463494
Prob(F-statistic)	0.000000		

Source: Primary data (2025)

$$Y = -170.4647 + 0.138601X1 + 0.306601X2 + 0.001030X3 + 0.084013X4 + 0.083420X5 + e$$

Information:

Y = Income (Million Rupiah)

X1 = Capital (million rupiah)

X2 = Operating hours (Hours)

X3 = Selling price (Rupiah)

X4 = Number of buyers (People)

X5 = E-money usage (Number of transactions)

The intercept value of -170.4647 illustrates that if all independent variables are zero, then the revenue value is estimated to be negative, although this value has no practical meaning in a business context. Each coefficient associated with an independent variable indicates the influence of each variable on revenue.

The coefficient for capital (X_1) of 0.138601 indicates that every one million rupiah increase in capital will contribute to increasing income by 0.1386 million rupiah, assuming other variables remain constant. This indicates that greater capital investment can increase income, reflecting the importance of capital availability to support business operations.

The coefficient for operating hours (X_2) of 0.306601 indicates that every additional operating hour will increase revenue by 0.3066 million rupiah. This shows that the longer the operating hours, the greater the opportunity to generate revenue, which illustrates the importance of operating hours in driving sales.

The coefficient for selling price (X_3) of 0.001030 indicates that every one thousand rupiah increase in selling price will increase revenue by 0.0010 million rupiah. Although the impact is relatively small, it shows that the right pricing strategy can contribute to increasing revenue.

The coefficient for the number of buyers (X_4) of 0.084013 indicates that each additional buyer will increase revenue by 0.0840 million rupiah. This shows that the increase in the number of buyers directly impacts the increase in revenue, indicating the importance of attracting more consumers to increase business revenue.

The coefficient for e-money usage (X_5) of 0.083420 indicates that every increase in one e-money transaction will increase income by 0.0834 million rupiah. This coefficient is significant, with a p-value smaller than 0.05, indicating that e-money usage has a significant effect on income. This reflects that the use of digital payment methods can encourage increased transactions and, in turn, increase income.

Classical Assumption Test Results

1) Normality Test

Table 3. Results of normality test

	Unstandardized Residual
N	**36**
Jarque-Bera	**3.31**
Probability	**0.19**

Source: Primary data (2025)

In Table 3, the jarque-bera value obtained is 3.31, while the p-value is 0.19. Because the p-value is greater than the significance level used, which is 0.05, the null hypothesis (H_0) which states that the residuals are normally distributed cannot be rejected. Thus, it can be concluded that the residual data from the regression model is normally distributed.

2) Multicollinearity Test

Table 4. Results of multicollinearity test

Variables	**VIP**	**Information**
Capital (X1)	**3,370**	**Free from multicollinearity**

Operating hours (X2)	**2,337**	**Free multicollinearity**	**from**
Selling price (X3)	**1,847**	**Free multicollinearity**	**from**
Number of buyers (X4)	**3,467**	**Free multicollinearity**	**from**
Use of e-money (X5)	**3,370**	**Free multicollinearity**	**from**

Source: Primary data (2025)

The results of the multicollinearity test displayed in Table 4 show that all independent variables in the regression model have Variance Inflation Factor (VIF) values that are smaller than 10. Specifically, the VIF value for the capital variable (X1) is3,370, operating hours (X2) are2,337, the selling price (X3) is1,847, the number of buyers (X4) is3,467, and the use of e-money (X5) amounted to3,370. Since the VIF values for all independent variables are below the specified limit (10), it can be concluded that there is no significant multicollinearity problem in this regression model. This indicates that the regression model used is valid in meeting the multicollinearity assumptions.

3) Heteroscedasticity Test

Table 5. Results of heteroscedasticity test

Variables	**Prob.**	**Information**	
Capital (X1)	**0.8794**	**Free heteroscedasticity**	**from**
Operating hours (X2)	**0.1117**	**Free heteroscedasticity**	**from**
Selling price (X3)	**0.8331**	**Free heteroscedasticity**	**from**
Number of buyers (X4)	**0.4559**	**Free heteroscedasticity**	**from**
Use of e-money (X5)	**0.5269**	**Free heteroscedasticity**	**from**

Source: Primary data (2025)

In Table 5, it shows that all p-values for the independent variables are greater than 0.05, namely Capital (X1)0.8794, Operating hours (X2)0.1117, Selling price (X3)0.8331, Number of buyers (X4)0.4559, and Use of e-money (X5)0.5269. Since there are no independent variables that significantly affect the absolute value of the residual (dependent variable), it can be concluded that this regression model is free from heteroscedasticity. This indicates that the residual variance in the regression model is constant or does not experience heteroscedasticity.

Results of Simultaneous Regression Coefficient Test (F Test)

Simultaneous regression coefficient test (F Test) is a test conducted to test the simultaneous influence of variables in the research data. The F test aims to determine whether the variables of capital, operating hours, selling price, number of buyers, and use of e-money simultaneously have a significant influence on coffee shop business income in Kintamani District.

The Fcount value is 91.464. It is known that the Ftable value at a significance level of 5 percent is determined through Ftable = F{(k-1),(nk-1)} so that Ftable = F{(5),(29)} then

the Ftable value is 2.55. These results indicate that Fcount = 91.464> Ftable = 2.55 or a sig. value of 0.00 <α = 0.05 so that H0 is rejected. These results indicate that the variables of capital, operating hours, selling price, number of buyers, and use of e-money simultaneously have a significant influence on coffee shop income in Kintamani District. This means that the five variables together can explain the variations that occur in coffee shop business income in the area.

Furthermore, based on the coefficient of determination (R^2) value, which is 0.934, it can be interpreted that 93.4% of the variation in coffee shop income in Kintamani District can be explained by a combination of capital variables, operating hours, selling prices, number of buyers, and use of e-money. Meanwhile, the remaining 6.6% is caused by other factors not included in this research model, which could include external variables or factors that are not measured in this analysis.

Partial Regression Coefficient Significance Results (t-Test)

1) Effect of Capital on Income

The capital variable obtained a tcount of 2.616. If the ttable value for t{α, (nk-1)} = t{(0.05); (29)} = 1.699 is known, then tcount (2.616) > ttable (1.699). This test uses a one-way approach (single-tailed t-test), so the significance value of the capital variable does not need to be divided by two. The Sig value (0.0138) is smaller than α (0.05), so H0 is rejected.

This result means that capital (X1) has a positive and significant partial effect on coffee shop income in Kintamani District. The regression coefficient of the capital variable of 0.1386 states that every one million rupiah increase in invested capital will cause income to increase by 0.1386 million rupiah, assuming other variables remain constant.

2) The Effect of Operating Hours on Revenue

The operating hours variable obtained a tcount of 2,098. If the ttable value for t{α, (nk-1)} = t{(0.05); (29)} = 1,699 is known, then tcount (2,098) > ttable (1,699). This test uses a one-way approach (single-tailed t-test), so the significance value of the operating hours variable does not need to be divided by two. The Sig value (0.0444) is smaller than α (0.05), so H0 is rejected.

This result means that the operating hours (X2) have a positive and significant partial effect on the income of coffee shops in Kintamani District. The regression coefficient of the operating hours variable of 0.3066 states that every additional one operating hour will cause income to increase by 0.3066 million rupiah, assuming other variables remain constant.

3) Effect of Selling Price on Income

The selling price variable obtained a tcount of 2,070. If the ttable value for t{α, (nk-1)} = t{(0.05); (29)} = 1,699 is known, then tcount (2,070) > ttable (1,699). This test uses a one-way approach (single-tailed t-test), so the significance value of the selling price variable does not need to be divided by two. The Sig value (0.0472) is smaller than α (0.05), so H0 is rejected.

This result means that the selling price (X3) has a positive and significant partial effect on the income of coffee shops in Kintamani District. The regression coefficient of the selling price variable of 0.0010 indicates that every one rupiah increase in the selling price will cause income to increase by 0.0010 million rupiah, assuming other variables remain constant.

4) The Influence of the Number of Buyers on Income

The variable number of buyers obtained a tcount of 5,160. If the ttable value for t{α, (nk-1)} = t{(0.05); (29)} = 1,699 is known, then tcount (5,160) > ttable (1,699). This test uses a one-way approach (single-tailed t-test), so that the significance value of the variable number of buyers does not need to be divided by two. The Sig value (0.0000) is smaller than α (0.05), so H0 is rejected.

This result means that the number of buyers (X4) has a positive and significant partial effect on coffee shop income in Kintamani District. The regression coefficient of the number of buyers variable of 0.0840 states that every additional buyer will cause income to increase by 0.0840 million rupiah, assuming other variables remain constant.

5) The Impact of E-money Use on Income

The variable of e-money usage obtained a tcount of 2.152. If the ttable value for t{α, (nk-1)} = t{(0.05); (29)} = 1.699 is known, then tcount (2.152) > ttable (1.699). This test uses a one-way approach (single-tailed t-test), so that the significance value of the e-money usage variable does not need to be divided by two. The Sig value (0.0395) is smaller than α (0.05), so H0 is rejected.

This result means that the use of e-money (X5) has a positive and significant partial effect on coffee shop income in Kintamani District. The regression coefficient of the e-money use variable of 0.0834 states that every additional e-money transaction will cause income to increase by 0.0834 million rupiah, assuming other variables remain constant.

3. CONCLUSION

Based on the analysis and discussion presented in the previous chapter, it can be concluded that several significant factors influence the income of coffee shop businesses in the region. Variables such as capital, operating hours, selling price, number of buyers, and the use of e-money demonstrate a significant positive relationship with income. The greater the capital invested, the higher the income generated. Likewise, extended operating hours and an increased number of buyers enhance the opportunities for transactions and sales. Although selling price has a relatively smaller impact, it still influences consumers' purchasing decisions. The use of e-money has proven to improve payment efficiency and simplify transactions, thereby contributing to increased income.

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