

THE INFLUENCE OF CUSTOMER TRUST AND CUSTOMER COMMITMENT ON CUSTOMER LOYALTY IN INDOMARET MEUNASAH BLANG KOTA JUANG DISTRICT

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Abstract

The research aims to determine the influence of customer trust and customer commitment on customer loyalty. The location of this research is Indomaret Meunasah Blang, Kota Juang District. This research uses a quantitative approach. The method used is a purposive sampling method. The number of samples used was 96 respondents. The data analysis method used is multiple regression. The research results show that the influence of customer trust on customer loyalty is obtained by a value of $t_{count}5,692 > t_{table}1.985$ with a significant value of $0.000 < 0.05$. So it can be concluded that customer trust has a positive and significant effect on Indomaret customer loyalty. Customer commitment to customer loyalty obtained a value of $t_{count}13,304 > t_{table}1.985$ with a significant value of $0.000 < 0.05$. So it can be concluded that customer commitment has a positive and significant effect on Indomaret customer loyalty. Based on the simultaneous test, the variables Customer Trust and Customer Commitment together (simultaneously) have a significant influence on customer loyalty at Indomaret. This can be seen by the value $F_{count} > F_{table}$ obtained as $1433,394 > 3.09$ with a significance of $0.000 < 0.05$.

Keywords: *Customer Trust, Customer Commitment Customer Loyalty*

INTRODUCTION

Minimarkets developed starting in 2003, at that time Indomaret created a modern shop concept located near consumers' residences. Indomaret provides various basic needs with a self-service system. Consumers are given the freedom to choose the items they want on the minimarket shelves. Before 2003, Indomaret actually had several outlets, but the number was still small. In 2003 Indomaret began expanding to have around 700 outlets with a franchise concept (Sentrarak,2023). The development of minimarkets in Indonesia increases significantly from year to year. The number of minimarkets increased by 3,040 outlets to 36,146 outlets in 2006. In 2007, the number increased by 2,318 outlets to 31,460 outlets. The following year the number increased by 1,241 outlets to 32,701 outlets in 2018. Minimarket outlets increased further in 2019, increasing by 2,014 outlets to 34,715 outlets. Indomaret and Alfamart cover 92% of the total minimarket outlets in 2020. Indomaret has 18,271 outlets (50.5%) and Alfamart has 14,973 outlets (41.5%) (Databoks, 2020).

Customer loyalty is a positive consumer attitude that creates the intention to repurchase certain products/brands/services. High consumer loyalty will generate large profits for the company. Therefore, the extent of consumer loyalty to the products produced must be known by the company. According to Morgan and Hunt (1994), loyalty is influenced by trust in the brand. This is because there is a reciprocal relationship that arises from the high value of trust. Therefore, loyalty is the process of forming sustainable trust in a brand. Companies with high loyalty customers tend to be able to exist in the industry for a longer period of time than companies with low loyalty consumers and customers (Rizaldi & Hardini, 2019). As a leading retail business and has a national reputation, Indomaret has gained the trust of the public (Adinugroho, 2015). Like

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Widiyanto, who stated that customer trust is the foundation of business which is a way to create and retain consumers (Mahendra & Indriyani, 2018). However, there are still frequent complaints from customers regarding Indomaret minimarket services (Adinugroho, 2015), namely that customers find there is a difference in price between the shelf and the receipt and this condition gives the impression as if this is a trick from Indomaret to make a profit by dishonest means. . When complaining about this problem to the cashier, another customer next to him said that Indomaret often has different prices (Finance, 2018). From the phenomenon of this problem, what can be seen is reduced customer trust.

In social exchange theory, customers will feel satisfied and loyal if the relationship provided by Indomaret is good and vice versa. Therefore, to increase customer loyalty and customer commitment, Indomaret needs to increase customer trust (Zulkham, 2019). By increasing customer trust and achieving customer commitment, customer loyalty can be built. Therefore, the customer trust given by the company can meet customer needs and will achieve customer commitment. If customer commitment is achieved then this increase will result in customer loyalty being achieved. Thus, through customer loyalty in this case, increasing customer trust and achieving customer commitment can build long-term relationships between the company and customers.

LITERATURE REVIEW

Understanding Customer Loyalty

Consumer trust is a belief that consumers have in a business, product, service or services offered to them (Morgan and Hunt, 1944). Rahmayanty (2013) states that loyalty is about the percentage of people who have purchased within a certain time frame and have made repeat purchases since the first purchase. However, it is not just a measure of attitude, because attitude alone will not produce satisfactory loyalty operations. Therefore, it must combine behavioral and attitudinal approaches in order to produce a satisfactory operational definition of loyalty (Darsono and Dharmmesta, 2015). Brand loyalty is a condition where consumers have a positive attitude towards a brand, are committed to that brand, and intend to continue purchasing in the future (Dharmmesta, 1999).

Understanding Customer Trust

Experts define trust as the behavior of trust in a company's reliability and integrity to meet customer expectations in the future. Understanding of the concept of trust was started by Parasuraman et al (2015) who saw that customers must have trust in the company, customers will feel safe in making transactions with the company and the transactions carried out will be guaranteed with certainty.

Understanding Customer Commitment

Customer commitment is the customer's desire to maintain a long-term, mutually beneficial relationship between the company and its customers (Hidayat et al, 2014). This commitment implies a willingness for short-term rewards to generate longer-term benefits. Dwyer et al (1987) say that buyer-seller relationships can be developed through a number of stages from a unilateral type of relationship to a bilateral type of relationship, where both types have a high level of commitment to the relationship.

Conceptual Framework

Based on the theoretical basis and relevant research results, the framework for this research is as follows:

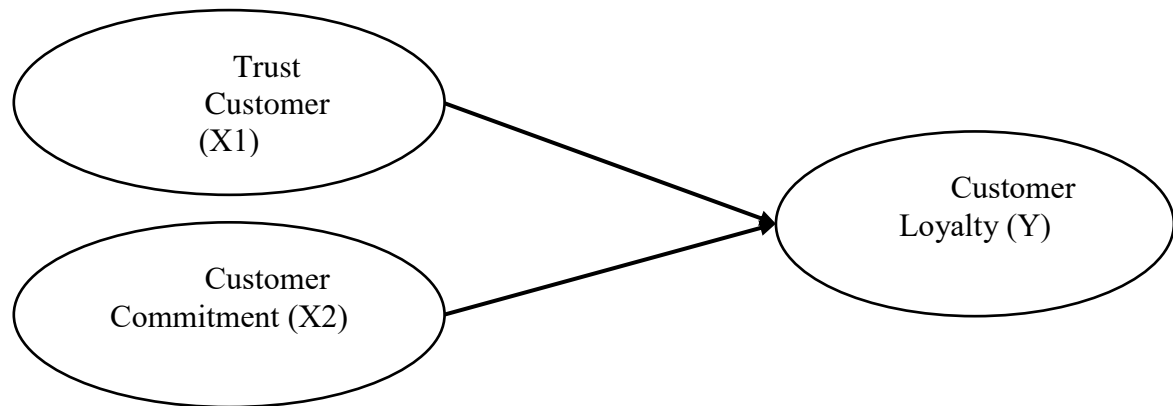


Figure 1
Framework of Thinking

Based on the figure above, it shows that the dependent variable that will be used in this research is customer loyalty (Y). Meanwhile, the independent variables are Customer Trust (X1) and Customer Commitment (X2). For partial testing, use the t test, while for simultaneous testing, use the F test.

Hypothesis

A hypothesis is an answer to a research problem that is theoretically considered the most likely and most important for its truth (Sugiyono, 2013). The hypothesis proposed in this research is:

- Ho1: Trust has no effect on consumer loyalty at Indomaret Meunasah Blang, Kota Juang District.
- Ha1: Trust influences consumer loyalty at Indomaret Meunasah Blang, Kota Juang District.
- Ho2: Commitment has no effect on consumer loyalty at Indomaret Meunasah Blang, Kota Juang District.
- Ha2: Commitment influences consumer loyalty at Indomaret Meunasah Blang, Kota Juang District.
- Ho3: Trust and commitment have no effect on consumer loyalty at Indomaret Meunasah Blang, Kota Juang District.
- Ha3: Trust and commitment influence consumer loyalty at Indomaret Meunasah Blang, Kota Juang District.

METHOD

Research Approach

This research uses a quantitative approach. The characteristics of this quantitative research are: the existence of assumptions about deductive theory testing; there are efforts to reduce bias; controlling for alternative explanations; and research results can be generalized and replicated (Uyun & Yoseanto, 2022).

Place and Time of Research

According to Sugiyono (2014) research location refers to the definition of a place or research location which is characterized by the presence of elements of actors, places and activities that can be observed. The place where this research was carried out is Indomaret Meunasah Blang, Kota Juang District, Bireuen Regency. The time used by researchers for this research was carried out over a period of approximately 3 (three) months, namely from May - July 2024.

Research Population

Population is the area of the total number of units of analysis consisting of subjects/objects with certain qualities and characteristics determined by the researcher to be studied, then conclusions are drawn (Marhawati, et al., 2022). The population in this study was 96 Indomaret minimarket consumers in Kota Juang District.

Research Sample

The sample is included in the population. In the sense that all population units must be able to be selected as sampling units or the sample must be considered as an estimate of the population in reduced form (miniature population), the sample size must be sufficient to describe the entire population (Roffin, Liberty, & Pariyana, 2021). Purposive sampling is a technique for determining samples with certain considerations according to the desired criteria to determine the number of samples to be studied. Because the population in this study is unknown, the sample size was determined using the Lameshow formula, namely (Supranto, 2014):

$$n = \frac{1}{4} \left[\frac{Z^a / 2}{e} \right]^2$$

Information:

n = Sample size

Za = Sample confidence level required in price research

a = 5% (with confidence determined at 95%) has a value of 1.96

e = Tolerable error rate (defined as 10%)

$$\begin{aligned} n &= (0,25) \left(\frac{1,96}{0,1} \right)^2 \\ n &= (0,25)(19,6)^2 \\ n &= (0,25)(384,16) \\ n &= 96,04 \end{aligned}$$

So, the sample in this study was 96 respondents.

Data Analysis Methods

The measurement scale used in this research is the Likert scale. The Likert scale is used to estimate the views, decisions and responses of a group or individual regarding social phenomena (Fadila, Rahayu, & K. Saputra, 2020). This research uses multiple linear regression model. Data testing uses the Classical Assumption Test (normality test, multicollinearity test, heteroscedasticity

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test and autocorrelation test), multiple linear regression test, hypothesis test (partial test and simultaneous test) and the coefficient of determination test (R²).

RESULTS AND DISCUSSION

Validity Test

Based on the results of the validity test, it shows that the calculated r value for each indicator is greater than the table r value, this shows that the indicators for the variables Customer Trust (X1), Customer Commitment (X2), and Customer Loyalty (Y) are declared valid as measuring tools for research variables.

Reliability Test

Based on the test results, the independent variables consisting of customer trust discipline (X1), customer commitment (X2), and the dependent variable customer loyalty (Y) each have a Cronbach's alpha value that is greater than 0.6. This condition shows that all of these variables are reliable and can be used in further analysis.

Classic Assumption Test

Normality Test

The normality test aims to find out whether each variable is normally distributed or not.

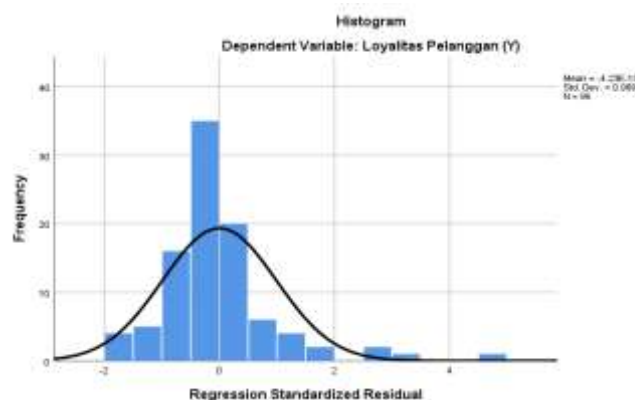


Figure 2
Normality Test Histogram

Based on the histogram graph, the data processing results form a straight diagonal line which shows the research data in the regression model forming normal.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between the independent variables.

Table 1
Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	Customer Trust (X1)	.123	8,162
	Customer Commitment (X2)	.123	8,162

Source: processed, 2024

The results of the multicollinearity test show that the VIF value of the customer trust variable is 8.162 and the customer commitment variable is 8.162. The test results show that the VIF value is smaller than 10. This means that in the regression model there is no correlation between the independent variables. Thus, in this regression model, multicollinearity does not occur.

Heteroscedasticity Test

The heteroscedasticity test aims to see whether there is an inequality of variance from the residuals of one observation to another.

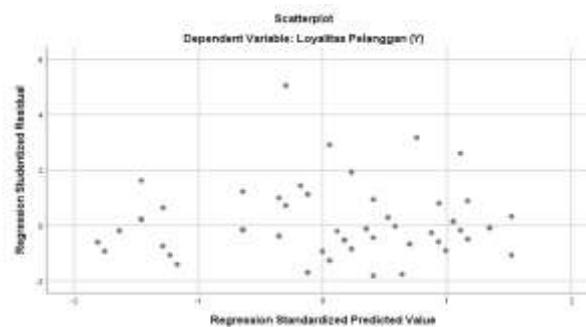


Figure 3
Scatter Plot Heteroscedasticity Test

Based on the image from the heteroscedasticity test results, it can be seen in the image above that there is no clear pattern, and the points are spread above and below zero on the Y axis, so it can be concluded that heteroscedasticity does not occur.

Multiple Linear Regression Analysis

Multiple regression analysis is used to analyze the influence of customer trust and customer commitment variables on Indomaret minimarket customer loyalty, both partially and simultaneously.

Table 2
Regression Equation Model

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	2,849	,595	
	Customer Trust (X1)	,231	.041	,299
	Customer Commitment (X2)	,705	,053	,699

Source: processed, 2024

Based on the table above, the regression equation formed in this regression test is:

$$Y = 2.849 + 0.231X1 + 0.705X2 + e$$

The model can be interpreted as follows:

- The constant (a) of 2,849 means that if the independent variables Customer Trust and Customer Commitment are constant, then the size of the dependent variable employee performance is 2,849 units.
- Customer trust (X1) has a coefficient value of 0.231. This indicates that the coefficient of the customer trust variable (X1) has a positive (unidirectional) influence on customer loyalty (Y). This means that the higher the customer's trust, the higher the customer's loyalty.
- Customer commitment (X2) has a coefficient value of 0.705. This indicates that the coefficient value of the customer commitment variable (X2) has a positive (unidirectional) influence on customer loyalty (Y). This means that the higher the customer commitment, the higher the customer loyalty.

Hypothesis Testing

Partial Test (t-count)

The results of calculating the regression coefficient using the SPSS program are as follows:

Table 3
T-test results (partial)

Model		t	Sig.
1	(Constant)	4,790	,000
	Customer Trust (X1)	5,692	,000
	Customer Commitment (X2)	13,304	,000

Source: processed, 2024

Based on the Partial Test with a constant = 5% above, it can be explained as follows:

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1. Influence of X1 on Y with value $t_{count} 5,692 > t_{table} 1,985$ with a significant value of $0.000 < 0.05$, indicating that the customer trust variable significantly and positively influences customer loyalty.
2. Influence of X2 on Y with value $t_{count} 13,304 > t_{table} 1,985$ with a significant value of $0.000 < 0.05$, indicating that the customer commitment variable significantly and positively influences customer loyalty.

Simultaneous Test (F-count)

To analyze the magnitude of the influence of the independent variables, namely customer trust and customer commitment simultaneously on the dependent variable.

Table 4
F Test Results (Simultaneous)

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1524,775	2	762,388	1433,394	,000
	Residual	49,464	93	,532		
	Total	1574.240	95			

Source: processed, 2024

The table above shows that the value $F_{count} > F_{table}$ obtained $1433,394 > 3.09$, meaning positive. The significance value of F is $0.000 < 0.05$. So it can be concluded that H0 is rejected and H1 is accepted. This means that the variables Customer Trust (X1) and Customer Commitment (X2) together (simultaneously) have a significant influence on the customer loyalty variable (Y).

Correlation and Determination Coefficient

To find out how strong the relationship between the independent variable is and the dependent variable and how much influence the independent variable has on the dependent variable can be seen in the table below:

Table 5
Correlation and Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,984a	,969	,968	,729

Source: processed, 2024

The results of the multiple regression analysis above obtained a multiple correlation coefficient (R) of 0.969, this shows that the independent variable and the dependent variable have a level of relationship in the very strong category. The coefficient of determination (R2) value was obtained at 0.969, amounting to 96.9%. This means that the independent variable has an influence on the dependent variable of 96.9%, while the remaining 3.1% is influenced by other factors outside the variables of this research.

Discussion

The Influence of Customer Trust on Customer Loyalty

Based on the results of the partial test (t-count), the influence of customer trust on customer loyalty obtained a regression coefficient of 0.231 and a t-count of 5.692 with a significance of 0.000. So it can be concluded that customer trust has a positive and significant effect on Indomaret customer loyalty, so that the first hypothesis is proven. The research results show that customer loyalty can be built by increasing customer trust which includes, among other things: trust in service quality, trust in the resulting performance, trust in time and cost efficiency in shopping at Indomaret. The results of this study are in line with research Lapasiang et al (2017) stated Trust has a positive and significant effect on Customer Loyalty. Supertini et al (2020) that Customer trust has a positive and significant effect on customer loyalty.

The Effect of Customer Commitment on Customer Loyalty

Based on the results of the partial test (t-count), the influence of customer commitment on customer loyalty obtained a regression coefficient of 0.705 and a t-count of 13.304 with a significance of 0.000. So it can be concluded that customer commitment has a positive and significant effect on Indomaret customer loyalty. The research results show that customer loyalty can be built by increasing the commitment of Indomaret minimarket customers which includes: affective commitment and continuous commitment. Customer commitment has an important role in relationship marketing. This means that customer commitment is an important factor in the success of good and long-term relationships between customers and Indomaret minimarkets so that customer loyalty will be achieved. The results of this study are the same as research Lubis et al (2022) state that commitment partially has a positive and significant effect on customer loyalty and Nafisatin et al (2018) found results that customer commitment has a significant effect on customer loyalty.

The Influence of Customer Trust and Customer Commitment on Customer Loyalty

That the variables Customer Trust and Customer Commitment together (simultaneously) have a significant influence on customer loyalty to Indomaret. This can be seen with F_{count} of 1433.394 with a significant value of 0.000, which is smaller than α (0.05), it can be concluded that H_0 is rejected and H_1 is accepted. That from the results of the F test (simultaneous) it is clear that in customer loyalty there is a need for customer trust and customer commitment to create a feeling of comfort at work so that company goals can be achieved.

CLOSING

Conclusion

Based on the results of the research that has been carried out, the following conclusions can be drawn:

1. Customer trust has a positive and significant effect on Indomaret customer loyalty.
2. Customer commitment has a positive and significant effect on Indomaret customer loyalty.
3. Customer trust and customer commitment together (simultaneously) have a significant influence on customer loyalty to Indomaret.

Suggestion

Based on the results of the research that has been carried out, the suggestions that can be given in this research are:

1. It is recommended that Indomaret management further improve factors that support customer trust, such as the best service performance. The goods purchased must match the list on the goods shelf.
2. Indomaret management is advised to further improve factors that support customer commitment, such as feeling comfortable when making transactions, communicative employees and attention to customers.
3. It is hoped that future research can develop research by including other variables such as brand equity and company image which influence customer loyalty.

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