



The Influence of Customer Trust on Salwa Minimarket Customer Loyalty with Customer Commitment as a Moderating Variable

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ABSTRACT

Based on the results of interviews with several customers of "Minimarket Salwa" in "Minimarket Salwa" in Dukun Gresik District, there were several problems, such as the lack of service when entering there was no greeting like other Minimarkets because they were left joking with friends, food shelves which looks messy and untidy, so that customers are less loyal to shopping at the Minimarket. Several other things make customers disloyal to the Minimarket, such as the incompatibility of the prices of goods on the display rack with the cashier's computer, plus the absence of prices listed when the cashier scans the goods, the inaccuracy of employees regarding expired items that have not been replaced with new ones. The fourth case is change which is often exchanged for candy. The population in this study is "Minimarket Salwa" customers, Purposive Sampling Sampling Technique 40 customers. The results of the research show that the variable Customer Trust has a significant effect on Customer Loyalty. Customer Trust moderated by customer commitment shows no significant effect on customer loyalty.

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INTRODUCTION

As a leading and popular retail business, Minimarket has won the trust of the public. However, there are still frequent complaints from customers regarding the "Salwa Minimarket" service in Dukun District, Gresik Regency. For this reason, several cases that have occurred in "Salwa Minimarket" will be used as a reference. The phenomenon that occurs in "Minimarket Salwa" based on the results of interviews with several customers, there are several problems such as the lack of service when entering, there is no greeting like other Minimarkets because they are left joking with their friends, food shelves that look messy are not tidied up, so customers are less loyal to shop at the Minimarket. Several other things that make customers disloyal to "Minimarket Salwa" include the incompatibility of the prices of goods on the display rack with the cashier's computer plus the absence of prices listed when the cashier scans the goods, the inaccuracy of employees regarding expired items that have not been replaced with new ones. The fourth case is

often change exchanged for candy. This research refers to previous research conducted by Winda Ariani 2021 only using ordinary regression, here the research adds moderating variables to get better research results. The objectives to be achieved from this research are uTo find out and explain the influence of Customer Trust on Customer Loyalty, To find out and explain customer commitment to being able to moderate the effect of Customer Trust on Customer Loyalty.

Customer trust is in conducting transactional relationships based on a belief that the person he trusts is in accordance with what is expected (Priansa, 2017). According to (Maharani, 2010) Trust is one party's belief in the reliability, durability, and integrity of the other party in the relationship and the belief that its actions are in the best interest and will produce positive results for the trusted party. Customer commitment is a form of express or implied agreement to continue a relationship between two or more parties. Temporarythat, (Maliyah, 2015) moreemphasizing the commitment of the behavioral element emphasizing the importance of value relationships associated with a belief that a commitment will not occur, if one party or both feel that the benefits are not soimportant. (Hekmawati, 2017) explainCommitment is an encouragement for individuals to maintain relationships with others. According to (Sangadji, 2013) states that Loyalty refers more to the form of behavior of decision-making units to make continuous purchases of goods or services from a company thatchosen. (Kotler, 2017) definethat customer loyalty is: "A deeply held commitment to rebuy or repatronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior." Whereasaccording to (Tjiptono, 2014) put forwardthat customer loyalty is a customer's commitment to a brand, store, or supplier, based on a very positive attitude and is reflected in consistent repeat purchases.

Previous research that underlies this research is the research conducted (Haqqi, 2019) with the title The Influence of Trust, Service Quality and Handling of Complaints on Customer Loyalty in Islamic Banking with Religiosity as a Moderating Variable. (Noor, 2019) with the title Analysis of the Effect of Customer Satisfaction on Customer Loyalty Moderated by Customer Trust Studies at Nava Green Surakarta. (Djaelani, 2019) with the title Organizational Commitment Moderation on the Effect of Budget Participation on Managerial Performance in West Halmahera Regency. (Qulba, 2019) with the title The Effect of Trust on Customer Loyalty With Commitment As Moderation. (Anwar, 2022) with the title Customer perceptions of service quality at BMT yadika bangil. (Suriyok, 2022) Analysis of Marketing Strategy in an Effort to Increase Number of New Student Admissions. (Syaifudin, 2017) The Impact of Creativity and Innovation on Increasing Micro Enterprise Income at PKL Gading Fajar Sidoarjo. (Abdullah, 2021) The Impact of COVID-19 on the Indonesian Economy. (Rumefi, 2018) The Influence of Economic Growth, Regional Original Income, and General Allocation Funds on Capital Expenditure Budget Allocation. (Ishak, 2021) Traders' Perceptions of Bangil Traditional Market Officer Services. (Azrullah, 2022) The Influence of Product Quality, Product Price, and Service Quality on Customer Purchase Interest (Case Study at Gedung Porong Jaya Store). (Abdullah, 2022) Organizational climate as an intervening in the relationship of job demand resources and person organization fit to 1 employee engagement. (Humaidi, 2022) The Effect Of Organizational Communication On Teacher Performance At Sma Negeri 5 Banjarmasin. (Anwar, 2022) The influence of store atmosphere, promotion, and location Kenari Jaya Bordir on buying interest. (Syaifudin, 2022) The effect experiential marketing, store atmosphere, product and service on satisfaction. (Rumefi, 2023) Determinant Factor Analysis of Customer Satisfaction of Banana Chips Snacking on Banana Chips

RESEARCH METHODS

The population in this study were "Minimarket Salwa" customers. The sampling technique used was purposive sampling, namely a sampling technique with certain criteria, namely "Minimarket Salwa" customers who made purchases more than once as many as 40 customers. Sources of data in research are primary data, original data sources without going through intermediary media,

secondary data are research data obtained by researchers indirectly through intermediary media such as literature, previous research journals. As for data collection techniques through interviews, questionnaires, observation and literature study. The stages of data analysis used are as follows:

Reliability Test

Reliability is a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if one's answers to statements are consistent or stable from time to time (Ghozali, 2016). Reliability is measured using Cronbach's Alpha (α) where the results above 0.70 can be said to be reliable. (Santoso, 2013). Reliability test is the level of stability of a measuring device in measuring a symptom or event. The higher the reliability of a measuring device, the more stable the measuring device is to measure a symptom and vice versa if the reliability is low, the tool is not consistent in measuring SPSS provides facilities for measuring reliability with statistical test Cronbach Alpha (α). A variable is said to be reliable if it gives a value of (α) 0.60. In performing Alpha calculations, a computer program tool, SPSS for Windows, is used.

Validity test

In research the validity test is used to measure the legitimacy or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire (Ghozali, 2016). Validity test is calculated using a comparison between r_{hitung} with r_{tabel} . If r_{hitung} greater than r_{tabel} then the question is said to be valid. To find out whether the score of each question is valid or not, statistics are set as follows: r_{tabel} . To test the validity of the instrument, a statistical tool was used in the form of a computer program using SPSS for windows, by looking at the corrected item total correlation. The decision is that if the value of $r_{hitung} > r_{tabel}$ then the indicator items are valid and vice versa and this validity test uses a significant level of 5%.

Classic assumption test

In regression analysis research there may be problems in fitting the predictive model to the model included in the data set. This test aims to determine whether data analysis for hypothesis testing can be continued or not. The classic assumption test includes tests for normality, multicollinearity, and heteroscedasticity.

Normality test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution. (Ghozali, 2016). In this case, there are two ways to detect whether the residuals are normally distributed or not, namely: graphical analysis and statistical analysis, a) If the data spreads around the diagonal line and follows one diagonal line, then the regression follows the assumption of normality. b) If the data spreads far from the diagonal line or does not follow the direction of the diagonal line, the regression model does not meet the normality assumption.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between the independent variables. A good regression model should not have a correlation between the independent variables (Ghozali, 2016). A good regression model should not have a correlation between the independent variables. Multicollinearity can also be seen from the tolerance value and its opposite variance inflation factor (VIF). Tolerance measures the variability of the selected independent variables which are not explained by other independent variables. So a low tolerance value is the same as a high VIF value (because $VIF = 1 / \text{tolerance}$). The cut off value that is commonly used to indicate the presence of multicollinearity is a tolerance value < 0.10 or the same as a VIF value > 10

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one residual observation to another. One way to detect the presence or absence of heteroscedasticity is to look at the plot graph between the predicted value of the dependent variable, namely ZPRED and the residual SRESID (Ghozali, 2016).

Hypothesis test

Simultaneous Test (F-Test)

In this study, the F test (simultaneous test) is used to test the level of influence of the independent variables simultaneously on the dependent variable. F test by comparing the value with a significant level of 5% $df1 = \text{number of independent variables} - \text{dependent variable}$, $df2 = n - \text{number of independent variables}$ $F_{hitung} F_{tabel}$

Partial Test (T test)

T test (partial test) is used to test the significant relationship between the independent variables and the dependent variable, whether the variable (X_1, X_2, z Customer Trust, Customer Commitment Variable, Moderation Variable) really influence the variable Y (Customer Loyalty) partially.

Moderation Test

Interaction test or often called Moderated Regression Analysis (MRA) is a special application of linear multiple regression where the regression equation contains elements of interaction with the equation formula: Single Regression Equation In the Single Regression Test to find out the single regression equation, namely how much influence the variables X_1 and X_2 have on variable Y, the following is the equation on the single regression

$$Y = a + b_1(X) + b_2(X) \quad (1)$$

Source. Data processing 2022

Moderated Regression Analysis (MRA)

Interaction test or often called Moderated Regression Analysis (MRA) is a special application of linear multiple regression where the regression equation contains elements of interaction with the equation formula:

$$Y = a + b_1X_1 + b_2X_2 + AbsX_1 - X_2 + e \quad (2)$$

RESULTS AND DISCUSSION

Results of Data Analysis

The following shows the characteristics of respondents based on gender as a result of data processing using the SPSS application

Table 1. Characteristics of respondents based on gender

		Gender		Valid Percent	Cumulative Percent
		frequency	percent		
Valid	Man	23	57.5	57.5	57.5
	Woman	17	42.5	42.5	100.0
	Total	40	100.0	100.0	

Source: SPSS Output Data 25.00 processed in 2022

Based on the data in the table above it can be illustrated that there are more male respondents than female respondents. The following shows the characteristics of respondents based on their age as a result of data processing using the SPSS application

Table 2. Characteristics of respondents based on age

		Age			
		Frequency	percent	Valid Percent	Cumulative Percent
Valid	20-30 years	9	22.5	22.5	22.5
	31-40 years	17	42.5	42.5	65.0
	>40 years	14	35.0	35.0	100.0
	Total	40	100.0	100.0	

Source: SPSS Output Data 25.00 processed in 2022

Berbased on the data above it can be illustrated that most of the customers of "Minimarket Salwa" are aged 31-40 years. The following shows the characteristics of the respondents based on visiting the results of data processing using the SPSS application

Table 3. Characteristics of respondents based on visiting

		Visit			
		frequency	percent	Valid Percent	Cumulative Percent
Valid	2-3 times	12	30.0	30.0	30.0
	4-5 times	16	40.0	40.0	70.0
	>5 times	12	30.0	30.0	100.0
	Total	40	100.0	100.0	

Source: SPSS Output Data 25.00 processed in 2022

Berbased on the data in the table above it can be illustrated that most of the customers of "Minimarket Salwa" have been visiting for 4-5 years.

Validity test

Table 9 data illustrates that each calculated r value or validity coefficient for each question indicator is greater than the r table. It can be concluded that the results of the analysis show that the value of the Customer Trust variable fulfills the validity test and can be said to be valid

Table 4. Test the Validity of Customer Trust Variables (X1)

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1.1	14.4500	2,818	.615	.418	.786
X1.2	14.4250	2,866	.595	.450	.792
X1.3	14.4750	2,820	.605	.483	.789
X1.4	14.5750	2,712	.660	.560	.773
X1.5	14.3750	2,907	.597	.481	.791

Source: SPSS Output Data 25.00 processed in 2022

Table 5. Commitment Variable Validity Test (M)

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X2.1	14.6500	6,644	.811	.677	.905
X2.2	14.8250	6,507	.786	.743	.909
X2.3	14.7750	6,589	.772	.678	.912
X2.4	14.7750	6,487	.806	.735	.905
X2.5	14.6750	6,533	.834	.742	.900

Source: SPSS Output Data 25.00 processed in 2022

Table 10 data illustrates that each calculated r value or validity coefficient for each question indicator is greater than the r table. It can be concluded that the results of the analysis show that the value of the commitment variable fulfills the validity test and can be said to be valid.

Table 6. Test the Validity of Customer Loyalty Variable (Y)

	Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Y1.1	14.5250	3,743	.679	.489	.786
Y1.2	14.5250	4,051	.532	.403	.828
Y1.3	14.6250	3,881	.599	.536	.809
Y1.4	14.4500	3,741	.708	.543	.779
Y1.5	14.3750	3,933	.654	.529	.795

Source: SPSS Output Data 25.00 processed in 2022

Table 10 data illustrates that each calculated r value or validity coefficient for each question indicator is greater than the r table. It can be concluded that the results of the analysis show that the value of the Customer Loyalty variable fulfills the validity test and can be said to be valid.

Reliability Test

the results of reliability testing using the SPSS application for each variable are as follows :

Table 7. Customer Trust Variable Reliability Test (X1)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.822	.821	5

Source: SPSS Output Data 25.00 processed in 2022

Based on the results in table 12 above, it can be seen that the results of Cranbach's Alpha variable Customer Trust (X1) have a value of 0.822. This value is said to be reliable because $0.822 > 0.60$.

Table 8. Commitment Variable Reliability Test (X2)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.924	.924	5

Source: SPSS Output Data 25.00 processed in 2022

Based on the results in table 13 above, it can be seen that the results of Cranbach's Alpha on the Commitment variable (X2) have a value of 0.924. This value is said to be reliable because $0.924 > 0.60$.

Table 9. Customer Loyalty Variable Reliability Test (Y)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.833	.834	5

Source: SPSS Output Data 25.00 processed in 2022

Based on the results in table 14 above, it can be seen that the results of Cranbach's Alpha variable Customer Loyalty (Y) have a value of 0.833. This value is said to be reliable because $0.833 > 0.60$.

Classic assumption test Multicollinearity Test

Table 10. Multicollinearity Test Results

Model	Coefficientsa	
	Collinearity Statistics	
	tolerance	VIF

1	(Constant)		
	Zscore(X1)	.739	1,353
	Zscore(X2)	.721	1,387
	AbsX1_X2	.720	1,388

Source: SPSS Output Data 25.00 processed in 2022

From the test results it was found that the overall tolerance value was greater than 0.1 so it could be concluded that there was no multicollinearity between the independent variables.

Heteroscedasticity Test

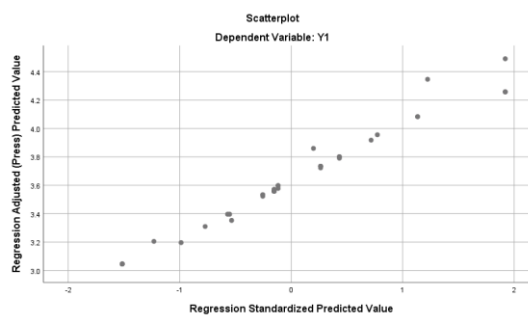


Figure 1. Heteroscedasticity test

From Figure 2 above it can be seen that the scatterplot of the data points is spread randomly and does not form a pattern. So it can be concluded that the multiple linear regression model is free from the classical assumption of heteroscedasticity and is suitable for use in research.

Normality test

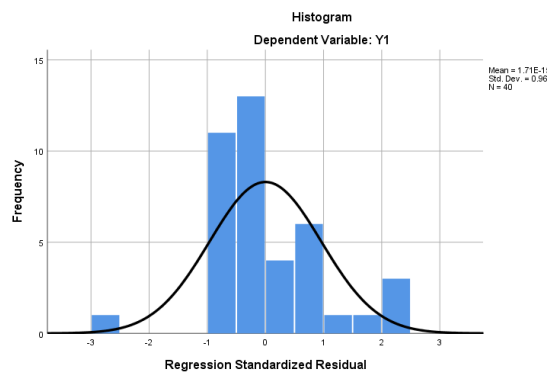


Figure 2. Histogram display normal curve

The data in the curve image of 3 variables Customer Trust and Commitment tend to be in the middle and form a bell shape. So the Customer Trust variable data, Commitment, has a tendency to be normally distributed.

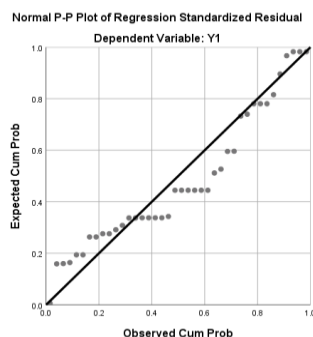


Figure 3. Normal probability plots

The data in Figure 4 can be seen that the plotting in the figure follows a diagonal line, it can be concluded that all data is normally distributed.

Regression Analysis

First Linear Regression Analysis

Table 11. The coefficient of determination

Summary model b					
Model	R	R Square	Adjusted R Square	std. Error of the Estimate	
1	.604a	.365	.348	.38910	

Source: SPSS Output Data 25.00 processed in 2022

Based on the test in the table above it can be seen that the coefficient of determination is 0.348 or 34.8%, which means that the Customer Trust variable (X1) is able to influence Customer Loyalty (Y) of 34.8%.

Table 12. Simultaneous F Test

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.302	1	3.302	21,809	.000b
	residual	5,753	38	.151		
	Total	9055	39			

Source: SPSS Output Data 25.00 processed in 2022

From the ANOVA table above, it can be seen that the independent variables consisting of Customer Trust (X1) and Commitment (X2) have a significant effect on the Customer Loyalty variable (Y).

Table 13. Partial t test

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	std. Error	Betas	t	
1	(Constant)	1,066	.551		1934	.061
	X1	.708	.152	.604	4,670	.000

Source: SPSS Output Data 25.00 processed in 2022

From statistical test the Customer Trust variable (X1) has a partial effect on the Customer Loyalty variable (Y). From the results of the first equation regression test, the following equation is obtained: $Y = 1.066 + 0.708 X1 + e$

Multiple Linear Regression Analysis

Table 14. The coefficient of determination

Summary model b					
Model	R	R Square	Adjusted R Square	std. Error of the Estimate	
1	.798a	.637	.607	.30224	

Source: SPSS Output Data 25.00 processed in 2022

Based on the test in the table above, it can be seen that the coefficient of determination is 0.607 or 60.7%, which means that the variable Customer Loyalty (Y) can be explained by the variable Customer Trust (X1), Commitment as a moderating variable (X2) and the value of the difference between the variable Customer Trust (X1) and Commitment as a moderating variable (X2), namely (AbsX1_X2) is 60.7%. while the remaining 39.3% is explained by other variables not explained in this study such as promos, discounts and prices.

Table 15. Simultaneous F Test

ANOVAa						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	5,766	3	1922	21042	.000b
	residual	3,289	36	091		
	Total	9055	39			

Source: SPSS Output Data 25.00 processed in 2022

From the ANOVA table above, it can be seen that the independent variables consist of Customer Trust (X1), Commitment as a moderating variable (X2) and the value of the difference between the Customer Trust (X1) and Commitment variables as a moderating variable (X2), namely (AbsX1_X2) has a significant effect together on the variable Customer Loyalty (Y).

Table 16. Partial t test

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	3,795	.078		48,632	.000
	Zscore(X1)	.234	056	.485	4.152	.000
	Zscore(X2)	.289	057	.599	5,067	.000
	AbsX1_X2	-.220	080	-.326	-2,758	.009

Source: SPSS Output Data 25.00 processed in 2022

Table coefficient above shows the value of the difference between the variables Customer Trust (X1) and Commitment as a moderating variable (X2), namely (AbsX1_X2) is not a variable capable of moderating X1 on variable Y or is called predictor moderation. From the table coefficient above, the regression equation can be made as follows.

$$Y = 3.795 + 0.234X1 + 0.289X2 - 0.220 [AbsX1_X2] + e$$

Discussion

Influence between Customer Trust (X1) on customer loyalty (Y) From the results of the H1 test above, Customer Trust (X1) has a positive effect on customer loyalty (Y). This shows that the higher the Customer Trust (X1), the higher the customer loyalty (Y). Basically Customer Trust has an influence on customer loyalty as explained in the regression testing table. That Customer Trust has a significance of 0.000, it can be concluded that it has a significant influence because the value is <0.05. The Coefficient of Determination (R2) is determined by 0.348 or 34.8%, which means that the Customer Loyalty variable (Y) can be explained by the Customer Trust variable (X1) which is 34.8%. while the remaining 65.2% is explained by other variables not explained in this study.

Peffect Customer Trust (X1), commitment as a moderating variable (X2) and the value of the difference between Customer Trust variables (X1), commitment as a moderating variable (X2) namely (AbsX1_X2) on Customer Loyalty (Y) has a negative effect. From the test above, the independent variables consist of Customer Trust (X1), commitment as a moderating variable (X2) and the difference between Customer Trust (X1) and commitment as a moderating variable (X2), namely (AbsX1_X2). seen the coefficient of determination of 0.607 oru is 60.7% which means the customer loyalty variable (Y) can be explained by the Customer Trust variable (X1), commitment as a moderating variable (X2) and the value of the difference between the Customer Trust variable (X1) and commitment as a moderating variable (X2) namely (AbsX1_X2) is 60.7%. while the remaining 39.3% is explained by other variables not explained in this study. Although partially Customer Trust has a significant value of 0.000, much smaller than 0.05, which means it has a significant influence on customer loyalty (Y). However, commitment (X2) is tested above by looking at the absolute difference between Customer Trust (X1) and commitment (X2). the results do not moderate Customer Trust (X1) on customer loyalty (Y).

CONCLUSION

Based on the research and analysis conducted, the results of the overall research conducted at Salwa Minimarket, the primary data obtained from distributing the questionnaires were then tested for reliability to find out that the respondents' answers to statements were consistent from time to time. And validity testing is carried out to measure whether a questionnaire is valid or not. The results of the reliability and validity tests show that all statements in each variable are reliable and valid. In the classic assumption test which includes the multicollinearity test, heteroscedasticity test and normality test shows that in the regression model there is no correlation between independent variables and there is no heteroscedasticity and has a normal distribution. From the discussion that has been described, it can be concluded as follows: From the discussion that has been described, it can be concluded as follows : Variable X1 can be explained that Customer Trust affects customer loyalty (Y) this is evidenced by the results of the partial test with a t value less than 0.05, namely the results of the partial test X1 to Y. The results of the AbsX1_X2 to Y test show the value of tcount-2.758 and sig 0.009 is smaller than 0.05 which means there is no significant influence and can be madestatement that AbsX1_X2 does not moderate customer loyalty (Y)...

The results of the research that can be taken are that the commitment variable cannot be used as a moderating variable because it cannot strengthen the influence of trust on customer loyalty. And of course there are other variables that can be used as moderating variables such as: Bonuses, discounts and prices

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