

## THE INFLUENCE OF CUSTOMER TRUST AND SATISFACTION ON TOKOPEDIA CUSTOMER LOYALTY

Ian Zulfikar

Universitas Nasional, Jakarta Indonesia

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#### E-mail:

ian.zulfikar@civitas.unas.ac.id

### ABSTRACT

The pace of progress in the world of business is accelerating. This is because of the growth of information and communication technology (ICT), which has made it simpler for people to engage in business dealings over the internet, often known as e-commerce. Tokopedia is among the most well-known applications for conducting business online. The purpose of this research is to investigate whether or not Tokopedia's commitment to its customers is influenced by factors such as trust and satisfaction among those customers. The members of the general public who live in Cimahi City and who have used and purchased products from Tokopedia made up this study's population, and 109 people participated as respondents in this research. The methodology utilized in this investigation is quantitative in nature and of the associative type. According to the findings, the variables of trust and customer satisfaction simultaneously and partially influenced Tokopedia's customer loyalty in Cimahi City, with a combined influence of 44.8% on customer loyalty due to the variables of trust and customer pleasure.

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### 1. INTRODUCTION

In an increasingly sophisticated and advanced era, we cannot escape the internet in our daily lives. The internet is a media or information system that is interconnected and globally connected so that it gives users more freedom to provide information and receive information freely (Utami, 2020). The internet can make our work more quickly completed in the near future. Through the internet we can also get information quickly even though it has not been printed yet. Many are using the internet now, which is starting to develop and shows that almost all Indonesian people have started to accept technological developments, especially in the business sphere (Maulidasari, 2020).

The sophistication and advancement of this technology makes it easy for people to do various things, including shopping for needs, where usually people have to go somewhere to buy something now they only need a smartphone, people can buy necessities by shopping online (Orinaldi, 2020). The development of an increasingly advanced society's lifestyle is seen as an opportunity for companies to provide a place for consumers and buyers to make buying and selling transactions by sellers without having to go to a store or meet face to face using an online application (Muslim, 2018). With this convenience, people will do more transactions online than offline transactions. The advantage of doing online transactions is that it saves time and costs. Thus, the development of online stores will accelerate (Imanuel, 2013).

One of the online shop sites that many people are interested in is Tokopedia. Which in this application is an online shopping site that provides a variety of sales products, ranging from fashion, beauty, accessories, clothing, mother and child products and various equipment to electronics (Lupi & Nurdin, 2016). Apart from that, Tokopedia also has several advantages including advantages for the seller and benefits for the buyer to be able to satisfy customers. The advantages for the seller include; 1). Free to open a shop to sell, 2). The number of delivery options (courier), 3). Balance transfer to the seller's account is very fast, and so on. While the advantages for the buyer are; 1). There is a free shipping promo, 2). Able to buy train tickets, phone credit, data packages, and electricity tokens, 3). You can return goods for free if the items purchased are not suitable (Arbaini, 2020).

As a result of the rapid growth of online marketing, currently there are various kinds of online stores of all sizes, from small to large, such as Bukalapak, shopee, olx, lazada, blibli.com, and so on. Due to the large number of online stores, customers have more choices and convenience in shopping and the level of competition is getting tougher (Saputri, 2016). In other words, this is the most important consideration for customers before coming to buy products or use online shop services they trust. Can not be separated from there, the information obtained through the online shop must be able to attract customers to shop. The

higher the quality of the information obtained, the higher the level of consumer decisions in shopping and can affect consumer loyalty (Afrianto & Irwansyah, 2021).

In this study, consumer trust and satisfaction are among the elements that affect client loyalty. The notion of consumer trust in the brand (brand in a trust), where "brand trust is defined as the readiness of customers to trust or rely on the brand in a risk situation because of the expectation that the brand would deliver positive results" ( Razak et al, 2018). Customer confidence in the aforementioned brand is correlated with the customer's readiness to assume risks in the anticipation of receiving value that meets or surpasses his expectations. The trustworthiness of promises given to clients, the ability to implement these promises, and the commitment of all corporate people to fulfill these promises is the basis for customers' trust in certain companies or brands (Mawey et al, 2018).

In addition to the trust factor, one of the elements that impact client loyalty is customer satisfaction. Customer satisfaction is the outcome of a company's performance process, as seen by a customer, in which the outcomes meet the customer's expectations (Indrawati, 2013). Customers will experience satisfaction if the goods they purchase meets their requirements, aspirations, and expectations. If customers are satisfied with the company's products, they will continue to use those products and even promote them to others (Sembiring & Suharyono, 2014).

If customers are satisfied with the products offered by the company, then these customers will always continue to use the products offered by the company and will even recommend them to others (Bastiar, 2010). Companies should focus on building customer advantage. Then they will provide a high value of customer satisfaction, which results in high repeat purchases and ultimately high company profitability as well. Loyal customers tend to shop more frequently and return to using the company's services and tell good stories to others, so as to increase the number of customers. So the more satisfied the customer, the more likely the customer will be loyal in the future (Hasugian, 2015).

Based on previous surveys and direct observations in the field conducted by the author, there is a phenomenon of problems related to decreased customer loyalty due to diminishing levels of trust and dissatisfaction with customers using this service. The phenomenon of trust, in today's online store competition. There is a lot of competition as seen from the many marketplaces that are similar to Tokopedia (Witro et al, 2021). Which will actually harm the company if the customer is disloyal, and there are consumers who don't trust this service because the feeling that the services provided are still standard and the same as other products (Maulana, 2016). This is what makes consumer confidence decrease and prefer other services compared to this service. In addition to the problem of trust, the problem of customer satisfaction is also clearly visible in the eyes of the customer, as it seems that the customer is not happy with the services used.

## 2. METHODS

This investigation makes use of a qualitative methodology and is of the associative research kind. According to Sugiyono (2011), an associative approach is a technique that employs two or more variables to determine the relationship or effect of one another. In other words, an associative approach examines how the variables are related to one another. The individuals of Cimahi City who have made purchases through Tokopedia are being considered as the population for this study. Independent variables, such as trust (X1) and customer satisfaction (X2), as well as the dependent variable, which is known as customer loyalty, make up the variables that are examined in this research. The method of sampling that was utilized in this investigation was a random sample method, and it included a total of 109 participants. The collection of data was carried out by disseminating questionnaires with the use of Google Forms. In these questionnaires, the responder uses a Likert scale to select one of the responses that are offered in a series of questions. In addition, using SPSS 25.0 for Windows, a regression analysis and hypothesis test will be performed on the data that has been collected. The conceptual framework utilized in this investigation can be broken down into the following:

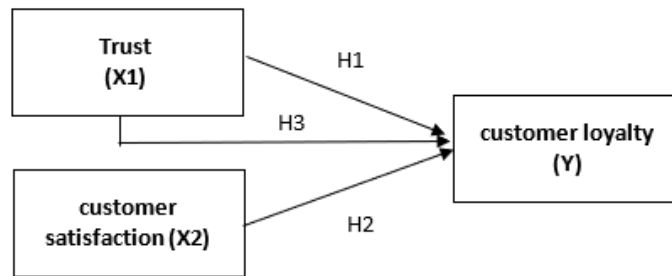


Figure 1 Research Framework

**hypothesis**

- H1: There is an effect of trust on Tokopedia customer loyalty
- H2: There is an effect of customer satisfaction on Tokopedia's customer loyalty
- H3: There is an influence of Customer Trust and satisfaction on Tokopedia Customer loyalty

**3. RESULTS AND DISCUSSION**

**Validity test**

Validity testing is performed to ensure the applicability and speed of measuring equipment (instruments) when evaluating a study subject. The instrument is valid if it can measure precisely what is to be measured and what is wanted. Typically, if  $r_s$  table = 0.3, a validity test is deemed to be eligible. Therefore, if the correlation between the statement items with a total score of less than 0.30, the instrument's statement items are invalid. On the basis of these statistics, it may be inferred that all of the elements in the statement are legitimate and practicable research instruments.

**Reliability Test**

Furthermore, the valid instrument items above were tested for reliability with the cronbuch alpha technique, namely comparing instrument values. The following presents the reliability values for the three variables (Trust, Customer Satisfaction, Customer Loyalty), namely:

Table 1 Reliability Test Results

Statement	r count	r critical	information
Trust (X <sub>1</sub> )	0.887	0.6	Reliable
Customer Satisfaction (X <sub>2</sub> )	0.916	0.6	Reliable
Customer Loyalty (Y <sub>1</sub> )	0.901	0.6	reliable

The variables of trust, customer happiness, and customer loyalty are deemed dependable based on the preceding table. This is evidenced by the trust variable (X<sub>1</sub>) having a value of 0.887 > 0.60, the customer satisfaction variable (X<sub>2</sub>) having a value of 0.916 > 0.60, and the customer loyalty variable (Y) having a value of 0.901 > 0.60. According to these data, if the dependability value approaches 1, the research instrument improves. Because it is close to 1, the reliability level of the research instrument is sufficient, as indicated by its reliability value.

**Statistic test**

The statistical test uses a multiple linear regression analysis model using the SPSS 25.0 for Windows application software with the results of the equation as follows:

Table 2 Multiple Linear Analysis  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficient b	std. error	Standardized Coefficient Betas	t	Sig.
1. Constant	10.481	3.489		3.001	0.003
Trust (X <sub>1</sub> )	.614	.122	.401	4.983	0.000
Customer Satisfaction (X <sub>2</sub> )	.497	.101	.387	4.838	0.001

a. Dependent Variable: Customer Loyalty (Y)

Based on the table above, the regression equation is obtained:

$$Y = 10.481 + 0.614X_1 + 0.497X_2 + 0.5$$

The regression equation has the following meaning

- Constants obtained a value of 10,481 this shows that if the variable trust (X1) and satisfaction (X2) is constant, then loyalty is 10,481
- The coefficient of the trust variable (X1) obtained a value of 0.614, this indicates that any change in the trust variable (X1) of 1% will affect loyalty (Y) of 6.14% assuming the satisfaction variable (X2) is considered constant.
- The coefficient of the satisfaction variable (X2) obtained a value of 0.497, this indicates that any change in the satisfaction variable (X2) of 1% will affect loyalty (Y) of 4.97% assuming the trust variable (X1) is considered constant.

### Hypothesis testing

#### a) Partial Test (t test)

Statistical t test is intended to test the partial effect of the independent variable on the dependent variable with the assumption that other variables are considered constant. Following are the results of the t test:

Table 3 Test Results t  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	b	std. error	Betas		
2. Constant	10.481	3.489		3.001	0.003
Trust (X1)	.614	.122	.401	4.983	0.000
Customer Satisfaction (X2)	.497	.101	.387	4.838	0.001

b. Dependent Variable: Customer Loyalty (Y)

The test of the hypothesis According to the results of the calculations for the multiple linear regression analysis with partial testing, it is known that the variable Trust (X1) obtained t count 4.983 > 1.683 and a significance value of 0.000 0.05. This indicates that H1 is accepted and H0 is rejected, which means that trust can have a positive effect and significantly contribute to Tokopedia customer loyalty in Cimahi City. Another way of putting this is that trust can have an effect that is significant to Tokopedia customer loyalty in In addition, based on the results of the calculations of the multiple linear regression analysis with partial testing, it is known that the variable Customer satisfaction X2) obtained t count 4.838 > 1.683 and a significance value of 0.001 0.05, which means that H1 is accepted and H0 is rejected, or, to put it another way, satisfaction is able to have a positive and significant effect toward Tokopedia customer loyalty in Cimahi City. In other words, satisfaction can have an effect that.

#### b) Simultaneous Test (Test f)

F test, with the intention of testing whether the independent variable simultaneously affects the dependent variable, the f test results can be seen from the table below:

Table 4 Test results f  
ANOVA<sup>a</sup>

Model	Sum of Squares	df	MeanSquare	F	Sig.
1 Regression	437.387	2	218.420	45.343	0.000 <sup>b</sup>
residual	511.497	106	4.591		
Total	949.757	108			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Fcount>Ftable has a value of 45,343 > 3,08, which is positive. In the sig column, a p-value of 0.000 0.05 indicates significance. Thus, it can be inferred that both trust and customer pleasure can have a favorable and considerable impact on Tokopedia's customer loyalty in Cimahi City.

### Coefficient of Determination

The results of the calculation process carried out using SPSS 25.00 can be seen in the following table:

Table 5 Test of the Coefficient of Determination (R<sup>2</sup>)

Model	R	R Square	Adjusted R Square	std. Error of The Estimate
1	.677 <sup>a</sup>	.458	.448	2.186

It can be observed from the calculation of the coefficient of determination that the Adjusted R Square value is 0.448%. This number indicates that it is 44.8%. The independent variable loyalty can be described by the independent variables of trust and client loyalty. The remaining 55.2% is influenced by issues outside the scope of this study.

### Discussion

According to the findings of the study that was carried out, it is clear that trust has a positive and significant effect on loyalty. This is evidenced by the fact that the value of 4.983 exceeds 1.683, and a significance value of  $0.000 < 0.05$  indicates that the effect is significant. Based on these findings, it can be deduced that the trust element has a significant bearing on the degree to which Tokopedia customers in Cimahi City are loyal to the company. It is clear that the degree of trust bestowed can have a significant impact on loyalty. The concept of customer trust in a brand, also known as "brand in a trust," was developed by Lau and Lee (2009). According to their definition, "brand trust is defined as the willingness of customers to trust or rely on a brand in a risky situation because there is an expectation that the brand will provide positive results." The customer's readiness to take risks in the hopes of receiving value that is equal to or more than what the consumer anticipates is directly correlated to the customer's level of confidence in the aforementioned brand. The trustworthiness of promises made to customers, the ability of these promises to be implemented, and the commitment of all corporate workers to delivering these promises are at the heart of what causes customers to believe in a specific company or brand. specific business or well-known brand. According to the findings of Bahrudin and Zuhro's (2016) study, it is vital to build a sense of trust in its customers in order to gain customer loyalty. This is in accordance with the findings of the study.

The results of the research indicate that satisfaction has a positive and statistically significant effect on customer loyalty, since the tcount value is positive and the p-value in the sig column is statistically significant ( $0.001 < 0.05$ ). These data demonstrate that the satisfaction factor has a significant impact on customer loyalty in Cimahi City for Tokopedia. It is evident that contentment has a significant impact on loyalty. According to Tjiptono (2010), satisfaction is the level of emotion a person expresses when comparing the performance of the product or service received to what was expected. As described in the preceding description, contentment is a function of perceived performance impressions and expectations. If performance falls short of client expectations, they will be disappointed. If performance matches expectations, the client will be satisfied; if performance exceeds expectations, the customer will be extremely satisfied, thrilled, and delighted. Customer satisfaction is the outcome of a company's performance process as seen by a consumer, when the results are in line with the consumer's expectations (customers will feel happy if the product they purchase meets their requirements, desires, and expectations. If a customer is content with the items given by a company, he or she will continue to use them and may even promote them to others. According to research conducted by Harumi (2016), there is a correlation between customer happiness and customer loyalty at the Seiko Laundry firm Medan.

Because the value of  $F_{count} > F_{table}$  is  $45.343 > 3.08$ , which indicates that it is positive, the findings of the research that was carried out show that trust and satisfaction have a positive and significant effect on loyalty. This can be seen because the value of  $F_{count} > F_{table}$  is positive. however the p-value that was found in the sig column was  $0.000 < 0.05$ , which indicates that the result was statistically significant. It is therefore possible to draw the conclusion that trust and contentment both have the potential to have a favorable and significant effect on the degree to which customers of Tokopedia remain loyal in the city of Cimahi. These findings are in line with the findings of research conducted by Alfian and Yuniati (2016), which suggest that there is an effect of trust and customer satisfaction on customer loyalty at Auto 2000 Sungkono Surabaya. These findings are consistent with the findings of the research.

### 4. CONCLUSION

The following are some of the conclusions that may be drawn from the findings of this study by the researchers, based on the findings of the statistical and hypothesis testing that was carried out, as well as the discussion that was carried out in the chapter that came before this one: (1) Customer trust and

satisfaction have a significant positive effect on customer loyalty at Tokopedia in Cimahi City, (2) customer trust has a positive and significant effect on customer loyalty at Tokopedia in Cimahi City, and (3) customer satisfaction has a positive and significant effect on customer loyalty at Tokopedia in Cimahi City. (1) Customer trust and satisfaction have a significant positive effect on customer loyalty at Tokopedia in Cimahi City. In conclusion, the variables of Trust and Customer Satisfaction both have an effect on the variable that measures Customer Loyalty, which is 44.8%.

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