

INFLUENCE QUALITY SERVICE, TRUST CUSTOMER AND SATISFACTION CUSTOMER TO LOYALTY CUSTOMER (ON SHOP FAMILY SILVER)

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ABSTRACT

Problem on fluctuating gold prices is the supply and demand of gold. Not only for daily necessities commodity products, the law of supply and demand *also* applies to gold commodities. Competitive market dynamics, gold shops are not only required to provide high-quality products, but also must be able to provide superior services and build a level of customer trust and satisfaction consistently. The research method used to determine the effect of customer trust on loyalty customer through satisfaction customer at Toko Perak Family, the author uses a quantitative method. Methods of gathering data through questionnaire distribution. The findings in the examination obtained an F count value of 5.971 with a value of significance (Sig.) of 0.001. Significance value is smaller than 0.05 (0.001 < 0.05), so it can be determined for the regression model is using feasible and that variables X1, X2, and X3 concurrently have a major impact on variable Y. Product quality has an position in product quality. The better the product quality, the greater the customer loyalty that will be established. Service quality has a positive impact to loyalty, it can be seen the role of a good operator in customer loyalty is very significant.

Key words: Service Quality, Customer Trust, Customer Satisfaction, Customer Loyalty to Family Silver Store

INTRODUCTION

Competition in the gold trading business in Garut Regency is increasing alongside the high level of trading activity and fluctuations in gold prices driven by supply and demand. Unlike currencies that tend to depreciate as supply increases, gold maintains relatively stable value because it functions not only as an investment instrument but also as jewelry material and an industrial component. In this competitive environment, gold shops are required not only to provide quality products but also to maintain superior service, customer trust, and satisfaction in order to create long-term customer loyalty



Figure 1. Some Data Improvement Price gold

Source: BPS, 2024

Service quality is an important factor influencing customer perceptions and loyalty. Friendly, responsive, timely, and professional services can strengthen positive customer experiences and encourage repeat purchases. In gold transactions, which involve relatively high value, customer trust is also essential because consumers expect transparency, honesty, and assurance regarding product authenticity and transaction security. Previous studies show that service quality significantly affect customer loyalty through customer satisfaction as a mediating variable (Abdullah et al., 2024; Woen & Santoso, 2021). Customer satisfaction itself reflects the extent to which service performance meets or exceeds customer expectations, thereby affecting repeat purchase intentions and long-term relationships with the company.

Customer trust refers to consumer confidence in a company's reliability, honesty, and credibility in providing products or services that meet expectations (Mammadova, 2023). Trust is developed through consistent service quality, positive experiences, and ethical business practices. Indicators of trust include reliability, integrity, honesty, competence, and company credibility (Caniago, 2022). When customer trust is maintained, consumers are more likely to continue transactions and recommend the business to others.

Customer loyalty defined as a commitment for repurchase or continue using a product or service consistently despite competitive influences (Kotler & Keller, 2021). Loyal customers not only make repeat purchases but also contribute to business sustainability through positive word-of-mouth recommendations. Loyalty is influenced by customer experience, trust, and satisfaction resulting from service interactions. Therefore, improving service quality and strengthening customer trust are important strategies for increasing customer satisfaction and loyalty in the gold trading business area. The Purpose is for analyze the effect service quality and customer trust to customer loyalty through customer satisfaction in gold shops in Garut Regency.

METHOD

The research method used to determine the effect of customer trust on loyalty customer to customer satisfaction at Family Silver Shop. The author uses a quantitative method. (Sugiyono, 2016) said quantitative research method is a research way approach to obtain data regarding beliefs, opinions, characteristics, behaviors, and the relationship of certain variables in the past or present. This type of research is explanatory according to (Sugiyono, 2016), namely research used to obtain data from a specific place. Researchers use treatment in data collection by distributing questionnaires. In this study, information is obtained by researchers collecting data by distributing questionnaires to customers who have bought and sold at Jewelry Stores in Garut Regency. The population in this study is Customers who have sold and bought jewelry more than once at Jewelry Stores in Garut Regency whose number is unknown. Sample in this research was determined applied a purposive sampling technique which is a technique for determining samples intentionally and in accordance with the required sample requirements. The quantity of samples taken in this research is 100 samples.

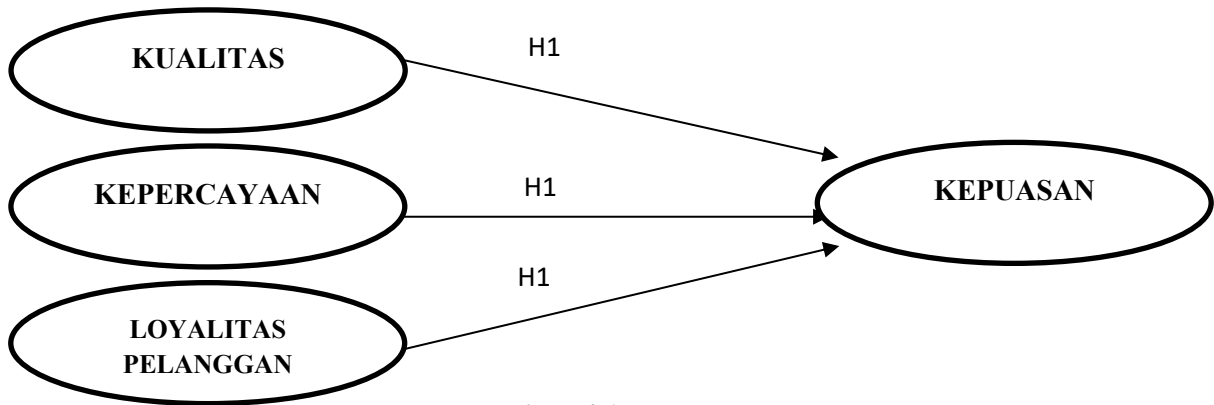


Figure 2.1 Research Model

RESULTS AND DISCUSSION

Results

Guided by the findings from the data analysis through a validity and examination was performed to ascertain the extent to which the questions in the questionnaire were able to measure the variables studied. The validity test in this research used the Pearson Product Moment correlation technique by comparing the *calculated r value* (Pearson Correlation) to *the r table*. Guided by the findings from the validity test shown in the table, all statement items had a correlation value greater than *the r table* (0.30), so they were declared valid. Next, a descriptive analysis was conducted to interpret the average score per variable, the results of which are as follows:

Table 1. Results of Variable Description Analysis

	N	Minimum	Maximum	Mean	Standard Deviation
X1	75	11	25	23.08	3,913571
X2	75	11	25	23.04	0.402914
X3	75	9	25	22.65	0.336618
Y	75	6	25	22.18	3,913571
Valid N (list twice)	75				

Source: Results Data Processing, Ms. Excel, 2025

Guided by Table 1, the descriptive analysis show that all variables in this study have a high average value with a “Very Good” category. This indicates that respondents gave a positive response to the quality of service, trust, satisfaction, and customer loyalty at the Family Silver store in Garut Regency.

Table 2. Results of Heteroscedasticity Test with Glejser

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7,419	3,701		2,004	0.049
X1	-0.076	0.223		-0.339	0.735
X2	0.072	0.238		0.303	0.762

X3	0.656	0.113		5,816	0,000
Y	-0.076	0.223		2,004	0.049

Source: Results Data Processing, Ms. Excel, 2025

Guided by Table 2 above, it can be examined from the test results that most of the independent variables (X1 and X2) do not experience heteroscedasticity because their significance values are above 0.05. However, variables X3 (Customer Satisfaction) and Y (Customer Loyalty) show symptoms of heteroscedasticity because they have significance values below 0.05. Thus, the regression model in general can still be used, but adjustments need to be taken (for example, data transformation or the use of robust regression methods) so the analysis regression results are more accurate and meet classical assumptions.

Table 3. Outcomes of Multiple Linear Regression Evaluation

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std.error				Tolerance	VIF
(Constant)	6,447	2,110		3,055	0.049		
X1	0.019	0.127	0.151	0.151	0.735		
X2	0.062	0.135	0.460	0.460	0.762		
X3	-0.261	0.064	-4,065	-4,065	0,000		
Y	6,447	2,110		3,055	0.049		

Source: Results Data Processing, Ms. Excel, 2025

According to the findings of Table 3.4 above, the equation for multiple linear regression can be derived in this manner:

$$Y = 6,447 + 0,019X_1 + 0,062X_2 - 0,261X_3$$

Partially, only the Customer Satisfaction variable (X3) has a considerable impact on Customer Loyalty (Y). While simultaneously, the independent variables: Service Quality, Trust, and Customer Satisfaction have a relevant impact together to Customer Loyalty. Thus, the research demonstrates that customer satisfaction is the primary element capable of enhancing customer loyalty at the Family Silver store in Garut Regency, while service quality and customer trust still need to be improved in order to have a greater effect on customer loyalty on the further.

Table 4. Summary of Model's Coefficient of Determination

Model	Sum Of Square	Df	Mean Square	Standard Error of the Estimate	E	Sig.
	0.449	0.201	0.168	1.83173	0.449	0.049

A. Predictors: (Constant) X1, X2, X3

B. Dependent Variable Y

Guided by Table 4 above, it's explained that the coefficient indicating the level of determination test aims to determine the extent to which the independent variable explaining variation in the dependent variable. relating at the analysis, the R² value obtained was 0.449. This means that 44.9% of the changes that occur in the Customer Loyalty variable (Y) can be explained by the Service Quality (X1), Customer Trust (X2), and Customer Satisfaction (X3) variables. Meanwhile, the remaining 55.1% is explained by additional elements not included in the model like, such as price, brand image, location, promotion, or previous customer experience.

Table 5. Simultaneous Test Table (F Test)

	Sum Of Square	df	Mean Square	F	Sig.
Regression	60,101	3	20,034	5,971	0.001
Residual	238,222	71	3,355		
Total	298,3224	74			

Source: Results Data Processing, Ms. Excel, 2025

Based on Figure Table 3.6, the F test was performed to assess whether the Service Quality (X1), Customer Trust (X2), and Customer Satisfaction (X3) together (simultaneously) had exerted a meaningful impact to Customer Loyalty (Y). Guided at analysis in table 5, F value was acquire at 5.971 with value significance (Sig.) of 0.001. This significance value is smaller than 0.05 (0.001 < 0.05), so it can be inferred that confirmed of the model regression applied Feasible. and that variables X1, X2, and X3 concurrently have a major impact on variable Y. In other words, Service Quality, Customer Trust, and Customer Satisfaction together have a real effect on Customer Loyalty at the Family Silver store in Garut Regency.

Discussion

Based on the results of the regression analysis, it was identified that three variables had a significant influence on customer loyalty. In accordance with the findings of (Kuswibowo and Tyasti 2023), product quality has a positive impact on customer loyalty. It can be seen that product quality plays a significant role in product quality. The better the product quality, the greater the customer loyalty that will be established. Service quality has a positive result on customer loyalty, it can be seen that the role of a good operator in customer loyalty is very significant. By observing that customer quality has a significant influence on this Family Silver Store,

various growth opportunities arise for the Store as long as the Store can provide good service according to customer desires.

In the second hypothesis results from the analysis results (Indriyani and Megawati 2024), (N A Hamdani et al., 2024) Customer satisfaction had a positive and meaningful impact partially or simultaneously on customer loyalty. Similar to the theory of customer satisfaction which is the level of state felt by a person which is the result of comparing the appearance or outcome of the product felt in relation to one's expectations, therefore Pempek Flamboyant strives to provide quality products and maximum service so that customers can feel comfortable and satisfied when making purchases at the Family Silver Store. Trust had significant and positive effect partially or significantly on customer loyalty (Albar and Permatasari 2024). This is in accordance with the theory of trust is a person's willingness to be sensitive to the actions of others based on the hope that others will take certain actions on people who trust them, without depending on their ability to supervise and control them, therefore the Family Silver Store strives to continue to develop and to gain customer trust in the loyalty of the Family Silver Store (Nizar Alam Hamdani et al., 2021).

In the Third Hypothesis also found a significant and positive influence between customer satisfaction on customer loyalty. That had been proven by Toko Family Silver, if customer needs are met, then Toko Family Silver customers will feel satisfied with what is desired and the level of loyalty they have is higher. When customer satisfaction in Toko Family Silver increases, customer loyalty in Toko Family Silver tends to increase as well. This level of satisfaction reflects that when users feel satisfied and have trust in the Toko Family Silver application, they are more likely to be loyal and make repeat purchases using the application. Furthermore, they tend to give positive recommendations to others and will not switch to other stores for jewelry shopping (Widiastuti and Diatmika 2024) this discovery corresponds with several previous researchers, Verifying the connection between customer satisfaction and customer loyalty are interrelated, if it can provide satisfaction of needs, then customers will be loyal. The outcomes of this research are similarly align with studies carried out by (Hafidz and Muslimah 2023) and (Masitoh, Wibowo, and Ikhsan 2019) which stated that customer satisfaction, customer trust and service quality have a positive and significant impact on customer loyalty.

CONCLUSION

According to findings from research that has been implemented that can identified Product quality has a positively impact to customer loyalty. Product quality has a significant role in product quality. The better the product quality, the greater the customer loyalty. Service quality has a positive result on customer loyalty, as it can be seen that good operators play a significant role in customer loyalty. As Family Silver Stores grow, customer loyalty tends to increase. This satisfaction level reflects that when users are satisfied and trust the Family Silver Stores app, they are more likely to be loyal and make repeat purchases using the app. Service quality has a positive impact to customer loyalty, demonstrating the significant role of a good operator in customer loyalty. Therefore, the quality of customers has a big influence on the Family Silver Shop. This creates various growth opportunities for the Shop as long as the Shop can provide good service according to customer desires.

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