

The Effect of Customer Trust and Satisfaction on Customer Loyalty Moderated by Service Quality

Ari Soeti Yani¹, Nilam Cahaya Safitri²

^{1,2}Universitas 17 Agustus 1945 Jakarta, Indonesia
arisoetiyani@gmail.com, nilamc449@gmail.com

Abstract

This study aims to determine the effect of Trust and Satisfaction on Customer Loyalty moderated by Service Quality. The population in this study were customers at UD Santan Kelapa. The sample of this research is 100 customers of UD Santan Kelapa. This type of method is made using a quantitative approach and uses a questionnaire that is filled in directly by 100 respondents and then processes the data using Smart Partial Least Square (PLS). Statistical results from research data show that customer trust has a positive and significant effect on customer satisfaction, customer trust has a negative and insignificant effect on customer loyalty, customer satisfaction has a positive and significant effect on customer loyalty, service quality has a negative and insignificant impact on loyalty customers, service quality that moderates customer trust and customer satisfaction has a strong relationship with customer loyalty to UD Santan Kelapa customers.

Keywords

customer trust; customer satisfaction; customer loyalty and service quality



I. Introduction

The use of coconut in Indonesian cuisine has been going on for a very long time and is still being used today. In general, many benefits of coconut are taken, especially in the meat which can be processed into coconut milk and is often consumed by the Indonesian people as a basic ingredient for mixtures in cooking because it can provide a savory and delicious taste. According to data from the Central Statistics Agency (2021) the Indonesian people consume coconut commodities per capita a week can reach 0.088 grains compared to 2020 coconut consumption has decreased by 0.087 grains.

Even though in this era of globalization, urban communities are starting to experience changes in the trend in consuming coconut milk so they can turn to packaged coconut milk products that can be found at the nearest modern stall or market. However, it is also possible that some people still consume coconut milk in traditional markets because apart from being able to see directly the manufacturing process, the quality of the coconut milk obtained is good or fresh and without any preservatives. One of them is the production of coconut milk at UD Santan Kelapa which is located in Serdang Market, Kemayoran, Central Jakarta.

UD Santan Kelapa has a way to achieve the goal so that this business is not easily displaced, namely by maintaining customer trust and maintaining service quality. Because service quality is one of the main points in today's business, if service delivery is carried out in full, this will affect the loyalty of a customer (Al'asqolaini, 2021: 2012)

Trust is one measure of consumer confidence in the sincerity, ability and integrity of the products offered (Maramis et al., 2022: 40). Understanding consumer trust is one of the keys to predicting consumer purchasing decisions. For an entrepreneur, customer trust is one of the main factors that form the basis for customers to come to buy. If a business

tends to be distrusted, customers will automatically not come to buy it. However, if the level of customer trust is high in a business, then they will always come and buy back in the business (Pasaribu & Purba, 2020).

The quality of service provided to customers is one of the main goals so that customers feel the satisfaction they get during and after consuming coconut milk products. If the quality of service is below expectations, the customer will be disappointed. Meanwhile, if the quality of service exceeds expectations, the customer will be very satisfied. Satisfied customers will affect loyalty because they will be loyal longer, are less price sensitive and give favorable comments about the company (RITONGA et al., 2020).

The aims of this study are: 1) To analyze the significance of the effect of trust, customer satisfaction and service quality on customer loyalty at UD Santan Kelapa 2) To analyze whether service quality moderates the effect of trust and customer satisfaction on customer loyalty at UD Santan Kelapa. After exploring the above objectives, the hypotheses put forward are:

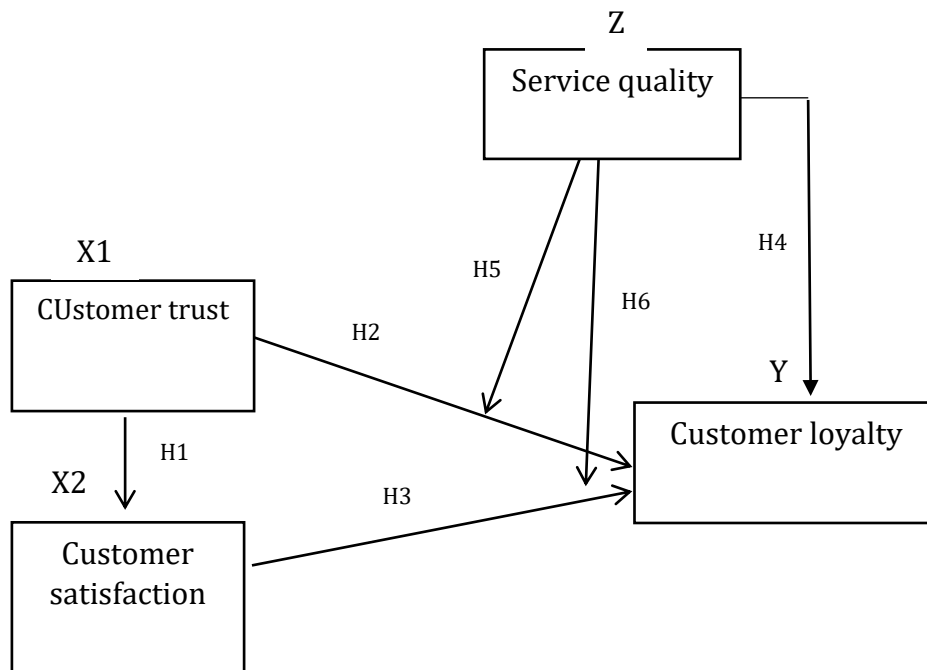


Figure 1. Research Model Framework

H1 : There is a positive effect of customer trust on customer satisfaction

H2 : There is a positive effect of customer trust on customer loyalty

H3 : There is a positive influence of customer satisfaction on customer loyalty

H4 : There is a positive influence of service quality on customer loyalty

H5 : Service quality moderates the effect of customer trust on customer loyalty

H6 : Service quality moderates the effect of customer satisfaction on customer loyalty

II. Review of Literature

2.1 Customer Trust

According to Kotler & Keller in (Maramis et al., 2022: 41) said that, "Trust is the willingness of a firm to rely on a business partner. It depends on a number of interpersonal and interorganizational factors, such as the firm's perceived competence, integrity, honesty and benevolence". Where, trust is the company's willingness to rely on business partners. Trust depends on a number of interpersonal and interorganizational factors, such as company competence, integrity, honesty and kindness. Trust is an expectation that is demanded by everyone in accordance with the promises that have been made by the person concerned, to build a trust a person must have high integrity which is a measure that a person or a group does everything consistently, competently, honestly, fairly and fairly. responsible (Permana, 2020: 100).

Customer trust is all the knowledge possessed by the customer and all the conclusions that the customer makes about the object, its attributes and benefits. Trust is a foundation in a business process. A transaction between two or more parties will occur if both parties trust each other (Picaully, 2018).

So, it can be concluded that customer trust is a foundation in a business process, which is a measure that a person/group does everything with the promises made by the person concerned. Kindness depends on a number of interpersonal and interorganizational factors, such as competences of integrity, honesty and kindness.

There are four dimensions of customer trust, which are as follows:

- a. Benevolence (sincerity), which is how much someone trusts the seller to behave well to consumers.
- b. Ability, is a current assessment of what can be done someone did. In this case how the seller is able to convince the buyer and guarantee satisfaction and security when transacting.
- c. Integrity, is how much a person believes in honesty of the seller to maintain and fulfill the agreement that has been made to consumers.
- d. Willingness to depend, is the willingness of consumers to depend on the seller in the form of acceptance of risk or negative consequences that may occur.

2.2 Customer Satisfaction

Customer satisfaction is an important element in evaluating service quality by measuring the extent to which customer responses after receiving services, with good service quality, will automatically create satisfaction for customers (Dewi et al., 2019). According to Bricci, Fragata, and Antunes (2016) in (Mahendra, 2019) revealed that customer satisfaction is a factor that generates trust in companies that offer products or services. The more satisfaction felt by the customer for a product, the stronger the customer's trust in a product that it has.

So, it can be concluded that customer satisfaction is a feeling of satisfaction that arises in customers due to a sense of comfort for the products/services they receive so that they can meet the expectations of a customer. It will automatically create satisfaction for customers in evaluating the quality of services that generate trust in the company.

There are four indicators of customer satisfaction according to Kotler and Keller in (Darmawan, 2019), namely:

- a. Willing to stay afloat for a longer period of time;
- b. Willing to buy back;
- c. Explaining good things to others about the product;

- d. Not responding to competing brands and not very responsive to price.

2.3 Customer Loyalty

According to Kristian & Sugiharto in (Udayana et al., 2022) revealed that loyalty is a persistent customer commitment to repurchase or re-subscribe a product or service in the future consistently.

It can be concluded that loyalty is a persistent customer commitment to re-subscribe or re-purchase the selected product/service consistently in the future, even though the influence of the situation and marketing efforts has the potential to cause behavior change. In the world of marketing, consumers are assets that must be maintained and maintained their existence in order to remain consistent with the products we produce (Romdonny and Rosmadi, 2019).

There are 4 indicators of customer loyalty according to Griffin in (Setiawardani, 2021)

- a. Make regular repeat purchases of products/services from a company of his choice.
- b. Purchasing other types of products or services other than those previously purchased (purchases another line of product and service) offered by the company he/she chooses
- c. 3. Recommending to other people (refers other) to buy products/services at the company where he is a customer.
- d. Continue to buy products or services in the same place and not be tempted by products/services elsewhere (demonstrates an immunity to the pull of the competitors).

2.4 Service Quality

Good service quality is an effort that can be used by companies in facing competition in the product/service field which is closely related to customer satisfaction (Rakhmalina & Marsih, 2022).

Service quality is the quality of service that is expected to be accepted by customers in product/service offerings where the quality itself is determined in customer satisfaction or dissatisfaction (Prayoga, 2018: 26). Quality of service must also start from customer needs and end with customer satisfaction. As the party who uses the service, the customer is the assessor of the level of service quality of the company. One of the factors that determine the level of success and quality of the company is the company's ability to provide services to customers (Herlambang & Komara, 2022: 58).

So it can be concluded, that service quality is the company's efforts in providing services to customers and is expected to be accepted by customers in product/service offerings in the form of customer satisfaction or dissatisfaction.

According to Tjiptono in (Sofiati et al., 2018) revealed five dimensions concerning service quality problems, namely:

- a. Tangible evidence in the form of the appearance of physical facilities, equipment, personnel, and communication media,
- b. 2. Reliability, as the company's ability to carry out the promised services accurately and reliably,
- c. Responsiveness, which shows a willingness to help customers and provide services quickly or responsively,
- d. 4. Assurance shows the extent of knowledge and courtesy of employees and the ability to create a good image or perception for the company, by fostering trust and confidence in the minds of consumers towards the company, and
- e. Empathy as a condition for caring and giving personal attention to customers

2.5 Hypothesis Development

a. The influence of customer trust on customer satisfaction

Customer trust in customer satisfaction shows a unidirectional relationship which means that if customer trust increases, it will be able to increase customer satisfaction. Customer trust is closely related to customer satisfaction with a product, service and service. Customer trust arises because of the satisfaction obtained by customers from the results of products, services and services that are felt. Several studies on customer trust show that customer trust has a positive effect on customer satisfaction (Mahendra, 2019) From this description, the first hypothesis (H1) is formulated as follows

H1: Customer trust affects customer satisfaction

b. The effect of customer trust on customer loyalty

Trust contributes positively to customer loyalty, because the higher the customer trust, the higher the level of customer loyalty to the product/service. It can be seen if giving a sense of trust has a very important influence on loyalty. A customer who is willing and committed to continue using a product/service in a risky situation because they have confidence that the product/service is capable of providing positive value. Previous research has shown that customer trust has a positive effect on customer loyalty (Ramadhany & Supriyono, 2022). From this description, the second hypothesis (H2) is formulated as follows:

H2: Customer trust has an effect on customer

c. The effect of Customer satisfaction on customer loyalty

So the effect obtained from the satisfaction is the emergence of loyalty. Loyalty of a customer can be interpreted as a form of loyalty of a customer to a product/service where the customer will repurchase even continuously regarding the product/service and the satisfaction felt by the customer will make the customer will not move to another place and will always take advantage of services that have made the customer feel satisfied. Previous research has explained that customer satisfaction has a positive and significant influence on customer loyalty (Ramadhany & Supriyono, 2022). From this description, the third hypothesis (H3) is formulated as follows:

H3: Customer satisfaction affects customer loyalty

d. The influence of service quality on customer loyalty

Service quality affects customer loyalty. Where by providing good service to customers, the effect obtained is that the company will get a loyalty from customers. As in previous research, service quality has a positive effect on customer loyalty (Lusiah & Akbar, 2019). From this description, the fourth hypothesis (H4) is formulated as follows:

H4: Service quality affects service loyalty. Service

e. Quality moderates the effect of customer trust on customer loyalty

Service quality will have a direct impact on customer trust. will increase customer trust. Even if the customer already believes in guaranteed service, the customer will also give loyalty to use the product/service (Susilawati & Adi, 2022). From this description, the fifth hypothesis (H5) is formulated as follows:

H5: Customer trust affects customer loyalty with service quality as a moderating variable.

f. Service quality moderates the effect of customer satisfaction on customer loyalty

In a business, providing the best service is a way to make customers always use the products/services offered. Entrepreneurs who are able to meet the needs and desires of consumers with the best service will provide benefits in the form of customer satisfaction and customer loyalty (Woen & Santoso, 2021). On the other hand, if the company does not provide good service, the customer will not feel satisfied and will

turn away using other products/services. From this description, the sixth hypothesis (H6) is formulated as follows:

H6: Customer satisfaction affects customer loyalty with service quality as a moderating variable.

III. Research Method

In this study, the approach used is a quantitative approach which aims to test the hypothesis of the data collected.

3.1 Population and Sample

This study uses *non-probability sampling* where elements in the population have no probability of being selected as sample subjects. The sampling technique used is a *purposive sampling technique* in which the determination of the sample with special considerations so that it is worthy of being a sample. The samples taken in this study were 100 customers of UD Santan Kelapa.

3.2 Data Collection Techniques

Data collection techniques by distributing questionnaires or questionnaires by making a list of questions to respondents to be answered. In this questionnaire, various questions have been arranged regarding the variables studied, namely regarding *customer trust* (X1), *customer satisfaction* (X2), *customer loyalty* (X3) and *service quality* (Z)

3.3 Research Instruments

The research instrument used in this study used a questionnaire or questionnaire. The scale used in this study is the *Likert*. By scoring as follows:

- a. Strongly Agree = 5
- b. Agree = 4
- c. Neutral = 3
- d. Disagree = 2
- e. Strongly Disagree = 1

3.4 Data Analysis

This study uses *SmartPLS software for windows* version 3 to analyze and manage data. *Partial Least Square* is a powerful analytical method which is not based on many assumptions. In the PLS (*Partial Least Square*) the analysis technique used is as follows:

a. Analysis Outer Model

Analysis *outer model* is carried out to ensure that the measurement used is feasible to be used as a measurement (valid and reliable).analysis *of the outer model* can be seen from several indicators:

1. Convergent Validity

An indicator that is assessed based on the correlation between the item score and the construct *score*, which can be seen from the *standardized loading factor* which describes the magnitude of the correlation between each measurement item (indicator) and its construct. The individual reflexive measure is said to be high if it has a correlation > 0.7 with the construct to be measured.

2. Discriminant Validity

This value is a *cross-loading* factor value that is useful for determining whether a construct has an adequate discriminant, namely by comparing the loading value on the intended construct, which must be greater than the loading value with other constructs.

3. Composite Reliability and Average Variance Extracted (AVE)

Data that has *composite reliability* > 0.7 means it has high reliability and the expected AVE value is > 0.5.

b. Analysis of the Inner Model

The analysis of the inner model is usually also referred to as (*inner relations, structural model and substantive theory*) which describes the relationship between latent variables based on *substantive theory*. analysis inner model can be evaluated by using R-square.

3.5 Hypothesis Testing

Hypothesis testing is carried out using *full model structural equation modeling* (SEM) analysis in *SmartPLS*. Hypothesis testing can be seen by calculating *path coefficients*. The hypothesis is declared accepted if the *T-statistic* is greater than T-table 1.96 which means that the *T-statistic* in the hypothesis is greater than T-table, then the hypothesis is declared accepted.

IV. Results and Discussion

4.1 Descriptive Statistics

Descriptive statistical analysis is statistics used in analyzing data by describing the data that has been collected and becoming clearer and easier to understand information.

4.2 Characteristics of Respondents

The population in this study were UD Santan Kelapa customers. The sample used in this study with 100 respondents. The profiles of respondents who participated in this study are shown in table 1 as follows:

Table 1. Demographics of Respondents

| Information | Frequency | Percentage |
|-------------------|-----------|------------|
| <u>Gender</u> | | |
| Male | 62 | 62% |
| Female | 38 | 38% |
| <u>Age</u> | | |
| 21-25 years | 12 | 12% |
| 26-30 years | 32 | 32% |
| 31-35 years | 33 | 33% |
| > 36 years | 23 | 23% |
| <u>Employment</u> | | |
| Housewives | 25 | 25% |
| Traders | 69 | 69% |
| Civil servants | 2 | 2% |
| Private employees | 4 | 4% |

Source: data processed 2022

Table 1 shows that the sample in this study is mostly male as many as 62 people (62%) and women as many as 38 people (38%), which was dominated by respondents aged 31-35 years as many as 33 people (33%), with the most work being traders as many as 69 people (69%).

4.3 Measurement Model (Outer Model)

a. Testing Validity (Convergent Validity)

Testing the validity or *convergent validity* using the *outer loading*. The following are the results of testing the validity of each variable.

Table 2. Testing the validity

| Variables | Indicator | Loading Factor | Description |
|----------------------------|-----------|----------------|-------------|
| Customer trust (X1) | X1_1 | 0.818 | Valid |
| | X1_2 | 0.796 | Valid |
| | X1_3 | 0.736 | Valid |
| | X1_4 | 0.818 | Valid |
| Customer satisfaction (X2) | X2_1 | 0.813 | Valid |
| | X2_2 | 0.872 | Valid |
| | X2_3 | 0.854 | Valid |
| Customer loyalty (Y) | Y1 | 0.798 | Valid |
| | Y2 | 0.703 | Valid |
| | Y3 | 0.826 | Valid |
| | Y4 | 0.797 | Valid |
| | Y5 | 0.851 | Valid |
| Quality of service (Z) | Z1 | 0.857 | Valid |
| | Z2 | 0.834 | Valid |
| | Z3 | 0.861 | Valid |
| | Z4 | Z5 | Valid |
| | 0.732 | Valid | 0.863 |

The results of processing using SmartPLS can be seen in the table above. The value of the outer model or the correlation between the construct and the variables shows that the overall value of the *loading factor* is greater than 0.7 so that the constructs for all variables are valid from the model. The following is the result of the initial outer structural model.

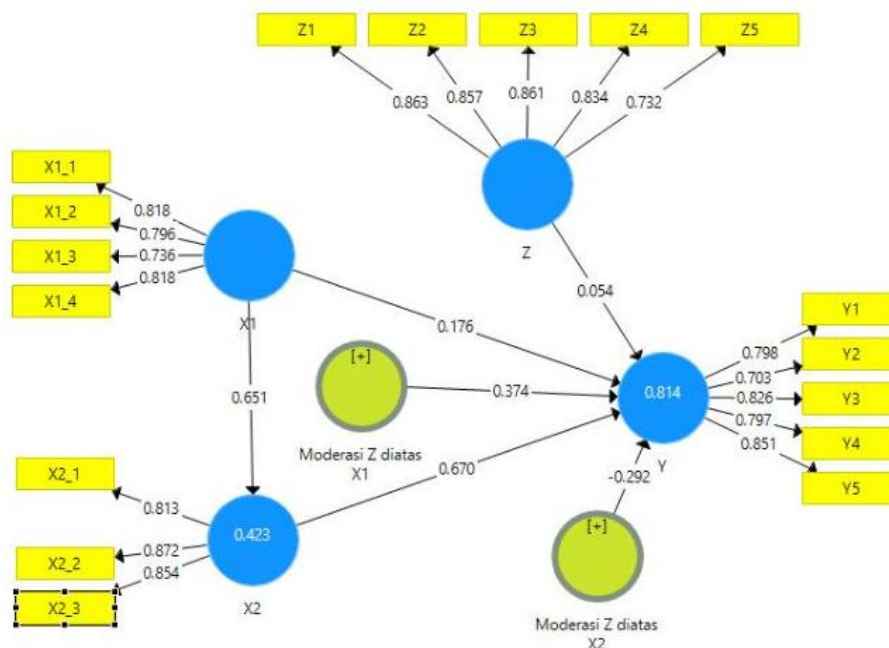


Figure 2. Outer Structural Model

b. Discriminant Validity Testing

After testing the validity using the outer loading value, then testing the discriminant validity using the *average variance extracted* (AVE) value. The following are the results of the discriminant test.

Table 3. Testing Discriminant Validity

| Variable | Average Variance Extracted (AVE) |
|----------------------------|----------------------------------|
| Customer Trust (X1) | 0.629 |
| Customer Satisfaction (X2) | 0.717 |
| Customer Loyalty (Y) | 0.634 |
| Service Quality (Z) | 0.690 |

This test was conducted to see how big the difference between variables. The value seen in this test is the *average variance extracted* (AVE) value overall, all variables have an AVE value > 0.5 so they are declared valid. The measurement results of *Fornell-Larcker* and *Cross loading* can be presented in the table below.

Table 4. Fornell-Larcker between Latent Variables

| | X1 | X2 | Y | Z |
|----|--------------|--------------|--------------|--------------|
| X1 | 0.793 | | | |
| X2 | 0.651 | 0.847 | | |
| Y | 0.663 | 0.865 | 0.796 | |
| Z | 0.746 | 0.483 | 0.567 | 0.831 |

Table 5. *Cross Loading* between Latent Variables and Indicators

| | X2 | _ | Y | Z |
|-------|--------------|--------------|--------------|--------------|
| X1_1 | 0.818 | 0.558 | 0.516 | 0.591 |
| X1_2 | 0.796 | 0.42 | 0.439 | 0.654 |
| X1_3 | 0.736 | 0.377 | 0.461 | 0.539 |
| X1_4 | 0.818 | 0.643 | 0.643 | 0.592 |
| X2_1 | 0.564 | 0.813 | 0.692 | 0.386 |
| X2_2 | 0.563 | 0.872 | 0.723 | 0.854 |
| 0.327 | _ | 0 | 0.854 | _ |
| Y1 | _ | _ | _ | _ |
| Y1 | 0.63 | 0.563 | 0.63 | 0.563 |
| Y1 | 0.605 | 0.766 | 0.826 | 0.53 |
| Y4 | 0.431 | 0.655 | 0.797 | 0.353 |
| Y5 | 0.443 | 0.747 | 0.851 | 0.414 |
| Z1 | 0.686 | 0.432 | 0.523 | 0.863 |
| Z2 | 0.671 | 0.357 | 0.449 | 0.857 |
| Z3 | 0.673 | 0.433 | 0.491 | 0.861 |
| Z4 | 0.652 | 0.343 | 0.403 | 0.734 |
| Z235 | _ | 0.834 | 0.471 | _ |

___ Z loading between all latent variables and the indicator variables shown in Table 5 shows that the indicators of each *construct* have a *convergent validity value* > 0.7, so that the value of an indicator is greater in calculating variables than other constructs. Based on these results, it can be stated that each indicator used has good *discriminant validity* to form their respective variables.

c. Reliability Testing

Reliability testing was conducted to determine whether the variables used in this study were reliable or not. testing uses *Cronbach's Alpha* and *composite reliability*. The following are the results of reliability testing.

Table 6. Reliability testing

| Variable | Cronbach's Alpha | Composite Reliability | Rule of Thumb | Model Evaluation |
|----------------------------|------------------|-----------------------|---------------|------------------|
| (X1) | 0.806 | 0.871 | > 0.70 | Reliable |
| Customer Satisfaction (X2) | 0.803 | 0.884 | | Reliable |
| Customer Loyalty (Y) | 0.855 | 0.896 | | Reliable |
| (Z) | 0.887 | 0.917 | | Reliable |

The table above can be concluded that the constructs for all variables meet the reliable criteria. This is indicated by the *Cronbach's Alpha* and *composite reliability* obtained from the SmartPLS estimation results. The resulting value is > 0.70 as recommended criteria.

4.4 Structural Model (Inner Model)

Testing of the inner model or structural model is carried out to see the relationship between the construct, significance value and *R-square* of the research model. The structural model was evaluated using *R-square* for the dependent construct of the t-test and the significance of the coefficients of the structural path parameters.

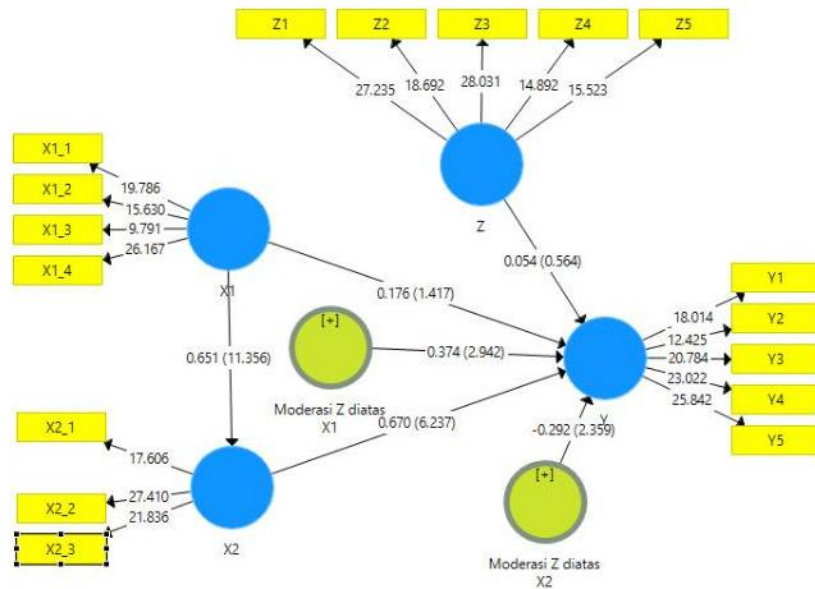


Figure 3. Structural Model Inner Model

In assessing the model with PLS, it begins by looking at the *R-square* for each dependent latent variable. Table 7 is the result of *R-square* using SmartPLS.

Table 7. Value of *R Square*

| Variable | <i>R Square</i> |
|----------------------------|-----------------|
| Customer Satisfaction (X2) | 0.423 |
| Customer Loyalty (Y) | 0.814 |

In principle, this study uses 2 variables that are influenced by other variables. The result of the *R Square* value of the Customer Satisfaction variable (X2) is 0.423 or 42.3%, meaning that the Customer Trust variable (X1) can substantially explain the Customer Satisfaction variable (X2) with a level of 42.3% while the rest is influenced by other factors that are not included in this research variable. Then the results of the *R Square* value of the Customer Loyalty variable (Y) that is 0.814 or 81.4% means that the variables of Customer Trust (X1), Customer Satisfaction (X2) and Service Quality (Z) can substantially explain the Customer Loyalty variable (Y) with a level of 81.4% while the rest is influenced by other factors that are not included in the variables of this study.

Furthermore, to see *quality index* using *Goodness of Fit* (GoF) obtained as follows.

$$GoF = \sqrt{Com \times R^2}$$

$$GoF = \sqrt{0.668 \times 0.619^2}$$

$$GoF = 0.506$$

Based on the results of the calculation of the *quality index* using *Goodness of Fit* (GoF), the GoF value is 0.506, meaning that the model used in this study has a good model prediction.

4.5 Hypothesis Testing

The significance of the estimated parameters provides very useful information about the relationship between research variables. The basis used in testing the hypothesis is the value contained in the output *path coefficient*.

Table 8. Hypothesis testing results

| | Original Sample | Sample Mean | Standard Deviation | T Statistics | P Values |
|----------------------------|-----------------|-------------|--------------------|--------------|----------|
| X1 -> X2 | 0.651 | 0.657 | 0.057 | 11,356 | 0.000 |
| X1 -> Y | 0.176 | 0.188 | 0.124 | 1.417 | 0.157 |
| X2 -> Y | 0.670 | 0.645 | 0.107 | 6.237 | 0.000 |
| Z -> Y | 0.054 | 0.067 | 0.096 | 0.564 | 0.573 |
| Moderation Z over X1 -> Y | 0.374 | 0.361 | 0.127 | 2.942 | 0.003 |
| Moderation Z above X2 -> Y | -0.292 | -0.302 | 0.124 | 2.359 | 0.019 |

Based on the hypothesis testing the direct effect above can be explained as follows.

- a. Hypothesis testing (X1 has a significant effect on X2).
The results of hypothesis testing the relationship between X1 variables X2 show an estimated value of 0.651 (positive), then the t-statistical value of 11.536 > 1.96 and a p-value of 0.000 < 0.05 so that it can be concluded that X1 has a significant positive effect on X2.
- b. Hypothesis testing (X1 has a significant effect on Y)
The results of hypothesis testing the relationship between X1 and Y show an estimated value of 0.176 (positive), then the t-statistical value is 1.417 < 1.96 and the p-value is 0.157 > 0.05 so that it can be concluded that X1 has no significant effect on Y.
- c. Hypothesis testing (X2 has a significant effect on Y)
The results of hypothesis testing the relationship between X2 variables Y show an estimated value of 0.670 (positive), then the t-statistical value is 6.237 > 1.96 and the p-value is 0.000 < 0.05 so that it can be concluded that X2 has a significant positive effect on Y.
- d. Hypothesis testing (Z has a significant effect on Y)
The results of hypothesis testing the relationship between Z and Y show an estimated value of 0.054 (positive), then the t statistic value is 0.564 < 1.96 and the p-value is 0.573 > 0.05 so that it can be concluded that Z has no significant effect on Y.
- e. Hypothesis testing (X1 has a significant effect on Y with Z moderation)
The results of hypothesis testing the relationship between X1 variable and Y variable with Z moderation show an estimated value of 0.374 (positive), then the t-statistical value is 2.942 > 1.96 and the p-value is 0.003 < 0.05 so it can be concluded that X1 has a significant positive effect on Y with Z moderation.

- f. Hypothesis testing (X2 has a significant effect on Y with Z moderation with Z moderation)

The results of hypothesis testing the relationship between X2 and Y with Z moderation show an estimated value of -0.292 (negative), then the t statistic value is $2.359 > 1.96$ and the p value -value of $0.019 < 0.05$ so it can be concluded that X2 has a significant negative effect on Y with Z moderation.

V. Conclusion

The following are the conclusions and answers to the research questions. Based on the data analysis that has been carried out, the following conclusions can be drawn:

- a. Customer trust has a significant effect on customer satisfaction at UD Santan Kelapa customers.
- b. Customer trust does not significantly affect customer loyalty at UD Santan Kelapa customers.
- c. Coconut Service quality has an insignificant effect on customer loyalty to UD Santan Kelapa customers

Limitations

Based on the results of the study there are several limitations, namely:

1. It takes a long time to fill out questionnaires to UD Santan Kelapa customers in this research method, so this study expects respondents to fill out the questionnaire quickly.
2. The limited experience of researchers when calculating data analysis, so it takes a long time to manage data.

Suggestions

Based on the results of the research, the researcher proposes several suggestions for further research. For further researchers, in order to add other moderating variables, the influence of the independent variable on the dependent variable can be increased. Then for UD Santan Kelapa, it is expected to pay more attention to customers so that they can become loyal customers.

References

- Al'asqolaini, M. Z. (2021). Kepercayaan Pelanggan dan Kualitas Layanan dalam Mempengaruhi Loyalitas Pelanggan di Meoww Petshop Gresik. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, & Akuntansi)*, 5(3), 2011–2025. <https://doi.org/10.31955>
- Darmawan, D. (2019). Kualitas Produk, Kesadaran Merek dan Harga serta Pengaruhnya terhadap Kepuasan Pelanggan. *Jurnal Administrasi Bisnis*, 8(2), 75–88.
- Dewi, K. I. L., Yulianthini, N. N., & Telagawathi, N. L. W. S. (2019). Pengaruh Dimensi Kualitas Pelayanan Terhadap Kepuasan Pelanggan Pengguna BPJS Kesehatan di Kota Singaraja. *Bisma: Jurnal Manajemen*, 5(2), 82–92. <https://doi.org/http://dx.doi.org/10.23887/bjm.v5i2.22011>
- Herlambang, A. S., & Komara, E. (2022). Pengaruh Kualitas Produk, Kualitas Pelayanan, Dan Kualitas Promosi Terhadap Kepuasan Pelanggan (Studi kasus pada Starbucks Coffee Reserve Plaza Senayan). *Jurnal Ekonomi, Manajemen Dan Perbankan (Journal of Economics, Management and Banking)*, 7(2), 56–64. <https://doi.org/10.35384>

- Lusiah, D. N., & Akbar, A. (2019). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Jasa Transportasi Online. *Jurnal Ekonomi*, 24(2), 213–226.
- Mahendra, K. P. (2019). Pengaruh kepercayaan pelanggan terhadap kepuasan pelanggan CV Mitra Perkasa Utomo. *Agora*, 7(1).
- Maramis, I. S. M., Mananeke, L., & Loindong, S. S. R. (2022). Analisis Pengaruh Citra Merek, Kualitas Layanan Terhadap Keputusan Pembelian di Mediasi oleh Kepercayaan Pelanggan Apotek Mercke'lkolongan. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(1), 39–48. <https://doi.org/10.35794>
- Pasaribu, L. N., & Purba, K. (2020). The influence of trust on the online purchase decisions with buying interest on the social networking site Instagram: case study of online shop users on Instagram. *Research, Society and Development*, 9(10), e8669109119–e8669109119. <https://doi.org/10.33448>
- Permana, A. I. (2020). Pengaruh Kualitas Website, Kualitas Pelayanan, Dan Kepercayaan Pelanggan Terhadap Minat Beli Pelanggan Di Situs Belanja Online Bukalapak. *Ekonomi Bisnis*, 25(2), 94–109.
- Picaully, M. R. (2018). Pengaruh kepercayaan pelanggan terhadap niat pembelian gadget di shopee indonesia. *Jurnal Manajemen Maranatha*, 18(1), 31–40. <https://doi.org/10.28932>
- Prayoga, A. (2018). *Analisis Perbandingan Kualitas Pelayanan Pada Indomaret dan Alfamart Di Candi Gebang, Sleman, daerah Istimewa Yogyakarta*.
- Rakhmalina, I., & Marsih, Y. (2022). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Konsumen pada PT. JNE Cabang Sekayu. *Jurnal Manajemen Kompeten*, 4(2), 101–118. <https://doi.org/https://doi.org/10.51877/mnjm.v4i2.209>
- Ramadhany, A., & Supriyono, S. (2022). Pengaruh Kepercayaan dan Kepuasan Pelanggan terhadap Loyalitas Pelanggan pada AP Garage (Bengkel Cat & Custom). *Ekonomis: Journal of Economics and Business*, 6(1), 199–206. <https://doi.org/10.33087>
- RITONGA, H. M., PANE, D. N., & RAHMAH, C. A. A. (2020). Pengaruh Kualitas Pelayanan Dan Emosional Terhadap Kepuasan Pelanggan Pada Honda Idk 2 Medan. *JUMANT*, 12(2), 30–44.
- Romdonny, J., Rosmadi, M. L. N. (2019). Factors Affecting Customer Loyalty in Products. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Volume 2, No 1, Page: 337-343*
- Setiawardani, M. (2021). Peran Servicescape Terhadap Peningkatan Loyalitas Pelanggan (Kajian Empiris terhadap Pelanggan Yumaju Coffee). *Jurnal Riset Bisnis Dan Investasi*, 7(1), 10–21. <https://doi.org/https://doi.org/10.35313/jrbi.v7i1.2206>
- Sofiati, I., Qomariah, N., & Hermawan, H. (2018). Dampak kualitas pelayanan terhadap loyalitas konsumen. *Jurnal Sains Manajemen Dan Bisnis Indonesia*, 8(2). <https://doi.org/https://doi.org/10.32528/jsmbi.v8i2.1792>
- Susilawati, I., & Adi, P. H. (2022). Kepercayaan Memoderasi Kualitas Pelayanan Islami Terhadap Loyalitas Pelanggan Pada Klinik Pengobatan Herbal Di Ponorogo. *Jurnal Ilmiah Ekonomi Islam*, 8(1), 1063–1071.
- Udayana, I. B. N., Cahya, A. D., & Kristiani, F. A. (2022). Pengaruh Customer Experience dan Service Quality terhadap Loyalitas Pelanggan dengan Kepuasan Pelanggan sebagai Variabel Intervening (Studi pada The Praja Coffee & Resto). *SCIENTIFIC JOURNAL OF REFLECTION: Economic, Accounting, Management and Business*, 5(1), 173–179. <https://doi.org/https://doi.org/10.37481/sjr.v5i1.449>

- Woen, N. G., & Santoso, S. (2021). Pengaruh Kualitas Layanan, Kualitas Produk, Promosi, dan Harga Normal terhadap Kepuasan dan Loyalitas Konsumen. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 10(2), 146–163.
- BPS (Badan Pusat Statistik). 2021. *Rata-Rata Konsumsi per Kapita Seminggu Beberapa Macam Bahan Makanan Penting, 2007-2021*. Badan Pusat Statistik. Jakarta.