THE INFLUENCE OF CUSTOMERS' TRUST
ON CUSTOMER LOYALTY

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Abstract

The purpose of this study was to prove the study of literature, that there are significant customer trust on customer loyalty. Using the three-dimensional customer trust consisting of expectations, beliefs and attitudes as well as customer loyalty using the three-dimensional comprised of repeat purchase, endurance, and communication by word of mouth. The method used is literature study method to examine theories that are on the books and studies conducted on the results of several studies that have been conducted by previous researchers. Results of this study indicate that level of trust influences customer loyalty.

Keywords: Customer trust, beliefs and attitudes, customer loyalty, repeat purchase, endurance, positive word of mouth

INTRODUCTION

Public demand on high-tech products that are innovative, have made laptops as one of the alternative means that relatively very important in everyday life. Coupled with the increasingly demanding needs and interests of people must work more quickly and effectively, resulting in the need for a laptop is increasingly important for society and it is necessary to have it.

Given the presence of the customer is an important factor to achieve the goal, the company realized how central the role of the customer. Companies must understand the wants and needs of customers. Customers will give greater attention to brands that provide the benefits they seek. For many companies, brand and everything it represents is the most

important asset, because as the basis for competitive advantage and a source of future income (Knapp, 2001).

A brand needs to be managed carefully so that brand equity is not declining. Brand equity can be assessed from two perspectives, namely financial (the value of financial assets produced for the owner of the brand) and customers (customer response to a particular brand name). In his article published in the Journal of Customer Marketing, Lassar, Mittal, and Sharma (1995) using the customer's perspective in measuring brand equity. Customer-based brand equity can be defined as the differential impact of the knowledge of the brand to the customer response to marketing a particular brand. Thus, brand equity conceptualized by individual customer perspective and brand equity created when customers are familiar with a particular brand and has a strong brand association, unique, and positive in its memory. Therefore, as the brand equity should be the main focus of the company.

To achieve the loyalty of many ways that can be done by the company. One effective way to achieve loyalty is through trust. Where trust is customer awareness of the expectations of the brand's performance based on the experience and confidence embodied in the form of an attitude. By creating trust it will generate loyalty.

Customer trust to be one important component to move from transaction-based to pattern-based relationship (Murphy et al, 2007). It is also associated with the services provided are expressed through communication or promotion, and is supported by the whole of the products offered. Confidence is important for the company because a company can not establish the true relationship without trust. Therefore, customers require full confidence in the company.

On the other hand, customers also assess to what they receive and expect from a product. If it does not match the expectations of customers, the company will not only lose the trust of customers, but also the potential loss of potential customers. Satisfied customers are likely to continue to purchase, dissatisfied customers tend to stop the product in question and then will spread the news to others (Arnold and Reynolds, 2003).

According to Neil (2007) one of which is believed to embody the concept of customer loyalty during this time is to find the value that customers want. Customer loyalty can create competitive advantage, increase market share and profit in the long term. In addition, loyalty can reduce the cost of marketing among other promotional costs. Therefore, the company not only to develop better marketing programs but also need to maintain a long term relationship in order to create customer loyalty.

In addition to Neil, Kotler stated that customer loyalty is formed from the highest customer value, or in other words the value of customers who are in the category of very

superior (Kotler, 2010: 52). Customer value is perceived customer selection and evaluation of the attributes of products and services. Customers buy a product is not only limited to buying products that can meet their needs, but also more than that. It turns out the customer value is not enough to create loyal customers. In addition to customer value, there are other factors that influence customer loyalty, ie barriers to move to another brand. Research conducted Gremler (2000) showed that the barriers to moving to other brands have an influence on customer retention. This opinion arises because many customers are willing to stick to a brand, even though the demands were not met (ACSI, 2002).

The purpose of this study was to prove the study of literature, that there are significant customer trust on customer loyalty.

APPROACH OF THE STUDY

Literature study is data collection techniques to conduct a review of the study of books, literature, records, and reports that had to do with the problems are solved. (Nazir, 1988: 111). Furthermore Sugiono, adding that the study of literature related to theoretical studies and other references relating to values, culture and norms that develop in social situations studied, in addition to the study of literature is very important in doing research, this is because the study will not be separated from the literature- scientific literature (Sugiyono, 2012: 291).

CRITICAL REVIEW OF EXISTING LITERATURE

Customer Trust

Trust arising from a long process. If the trust has existed between the customer and the company, then the effort to foster cooperative relationships will be easier. Trust arising indicated by an earned credibility of the other party because it has the desired expertise to perform a task. Confidence can also be obtained by doing something the best thing to another party through a relationship. Level of confidence can be measured by several factors, among others, honesty in transactions, corporate responsibility towards the consumer and much more. Trust in question in this research is customer awareness of the expectations of the performance of the brand based on the experience and confidence embodied in the form of an attitude (Utami, 2015). Where the use of dimensions that have been adapted to laptop customers in Aceh that expectations, beliefs and attitudes.

The definition of loyalty in this study is the response that reflected buyers continuously from purchasing behavior to buy back, hang on the same brand and convey positive things (Utami, 2015). While the dimensions used in this variable is repurchasing, resilience and communication by word of mouth.

The word comes from the German trust Trost (Shaw, 2002) which means comfort. In a trust relationship is required. Trust as a guarantee of a relationship of two people or more in the collaboration. According to Kendra (2003), trust is the psychological part consists of state resigned to accept deficiencies based on positive expectations and intentions or behavior of others.

According to Ba and Pavlou (2002) defines trust as an assessment of one's relationship with others who will conduct certain transactions in line with expectations in an environment full of uncertainty. Trust occurs when a person is confident in the reliability and integrity of the people you trust.

According Costabile, et al (2002), customer trust aka defined as the perception of the reliability of the customer's perspective based on experience or more in the sequences of transactions or interactions were characterized by the fulfillment of expectations of product performance and satisfaction.

According to Barnes (2004): "The trust involves the willingness of a person to behave in particular because of the belief that its partners will deliver what he expected with a general expectation that a person that says, warranties or representations of other people can be trusted". Confidence is indeed a strong business foundation. Without a trust, there will be no business transactions take place. So it is clear that confidence is the driving force of business. Of the notions mentioned above generally trust can be interpreted as "a hope that depend on a person or a group of words, promises, statements, or written arguments from individuals or other groups that can be justified. Basically the customer confidence arising from a coaching process that is long enough for both sides to trust each other. If the trust has been established between the customer and the company, the company will not be too difficult to retain customers.

In an article entitled "Building Trust with Proximity" (Sinar Harapan, 2007), states that there is only one key to building customer confidence that the current approach. But this approach has three (3) point of departure, namely:

1. Physical Proximity

What is meant by physical proximity here is that the company should be able to establish good communication with its customers. According to Lieberman that "communication creates trust and allows us to build bridges with other people's psychological". Communication is meant here of course the communication of 2 (two) directions that include action, expression and information as well as receive opinions and information, so that companies can understand what is desired by the customer.

2. Proximity Property

Intellectual closeness also need to be applied so that the trust not only on the surface, but also can reach into the mind. The target of an intellectual closeness is the desire to understand each other. If the conditions of mutual understanding can be created then the trust was easier to be built between the two sides. Through this intellectual closeness expected the company to better know the things what makes them satisfied. The point is to build trust, we must first build understanding. Without a "mutual understanding" no "mutual trust".

3. Emotional Closeness

Physical proximity and closeness intellectual indeed need to be built, but the most important is to maintain emotional closeness to unlock confidence. Here the company should be able to build emotional intimacy with customers. This emotional closeness can arise if there is mutual love, the desire to help each other, mutual respect and sincerity for the customer anrtara with the company.

According to Shaw (2002: 27), there are three (3) factors to build trust:

1. The situation, in building the trust depends on the situation and risks.

2. Genesis of the past, the company will build trust when customers experiencing adverse events in the past.

3. The credibility of the company, to build the trust of customers, the company must have good credibility.

According to Shabazz, Nagary (2008), in an article entitled "Building Customer Trust", the benefits of customer confidence built for business activists are as follows:

1. Achieving sustainable success

Build customer trust must be based on a definite hint that a user who has the vision and mission much looking forward.

2. Always protected by his superiors

Tops in this case is the customer. Where if the company has held the confidence of customers will certainly get the most valuable returns from customers, the company always get informai directly from customers, what is good and bad for the goods and services offered by the company.

3. Strengthening loyalty.

4. Trust acquired customers will result in the emergence of customer loyalty to the company. In times when we are in difficult conditions, customers come to the company as a helper to keep shopping product or service in the company.

So the importance of confidence for business activity so a lot of research trying to reveal the process of establishing trust and the factors that inhibit or accelerate the trust on the customer side. Because of the importance of trust in the selection of a service provider it is very important to know how the formation of the trust. Chen and Dillon (2008) says that by knowing the process of establishing trust then move towards the creation of loyalty will be easier.

According to Singh and Sirdeshmukh (2002) "trust is an important variable that determines the outcome at various points in the process and serves as a binder that holds the relationship together." Models beginning of the process of establishing trust is a model of Sigh and Sirdeshmukh (2002). They explained that the establishment of trust had begun before the person receiving services. Concentration or level of confidence in this phase are still very small. Once the process is complete services consumption level of trust be changed. A positive experience when consuming services (satisfaction) will increase confidence, while a negative experience (dissatisfaction) will decrease one's belief on the business goods or services. High and low confidence after receiving services will affect the level of loyalty as depicted in Figure 1.

Figure 1. Basic Model Faith Formation Process
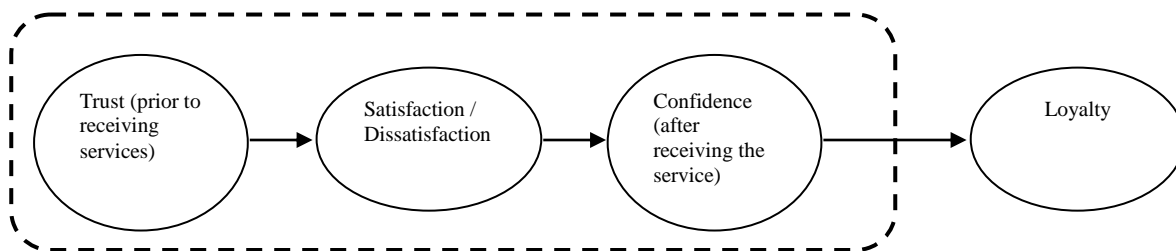
Source: Sigh and Sirdeshmukh (2002)

Level the beginning of the process of establishing trust by Yee and Yeung (2002) is "a generalized expectancy of an individual's characteristics" or "perceived trustworthiness" by Huff (2000). It shows that confidence stems from a hope in trustor to a trustee who is still common because not familiar trustee deeper. Expectations will turn out to be a belief began when there is interaction between the trustor and trustee.

Adler (2001) adds that the belief is not only the reliability of integrity, but also on the goodwill of the trustee, the good intentions of the trustee to maintain both. Advanced process is an act of faith. Actions they mean is delegating a task to the trustee which they refer to as "the willingness of a party to be vulnerable to the actions of another party."

Thus there is a higher level than just belief. Trustor said to have high confidence to the trustee when he is willing or willing to delegate something to the trustor work, which means that the trustor ready to accept any consequences of the decision. After doing action then the subsequent follow what is described by Singh and Sirdesmukh (2002), where the trustor will assess the work of trustee and decides whether or not he will be loyal to the trustee.

Phases in the figure above (initial conditions, expectations, beliefs, and actions) is referred to as the level of trust (confidence level). Phase confidence is on the right has a higher level than the phase lebig on the left. Changes in the level of trust of confidence into action involves a process called understanding or comprehension.

This understanding is an assessment conducted by the trustor to the things that can only be assessed through intensive interaction between the trustor to the trustee. Things are assessed is the intention, experience and depth of knowledge. If the result of understanding the process shows that the trustee has three things fit or higher than the expectations trustor, the trustor will enter a higher level of confidence from the belief that action.

The process of understanding not only happen to change the confidence level of belief into action, but it also happens to change the confidence level of action toward loyal. This is because the understanding between the trustor to the trustee would be better as more intensive interaction between the trustor and trustee.

Results of research Adler (2001), according to two matters related to such information is as follows: 1. Source; A subject / source / reference used when trustor confidence modifier activity. 2. Objects; An object / aspects / case / attribute trustworthiness of a trustee who rated trustor.

The second dimension of the above needs to be known in every stage of formation of trust so that the trust can be built effectively. For example, when there is a change of expectation into belief, the process involved is calculation and transfer of information. Trustor need to know what or who is the source of the information and what objects are included in the calculation are transferred or when the trustor assessing a trustee.

From the literature study above, one need to know in the process of establishing trust is:

1. Changes in the level of trust

2. Activities confidence modifiers that cause the trust changed

3. The source and the object to be referenced by the trustor in assessing the trustee.

From the studies referred to above belief in this study is customer awareness of the expectations of the brand's performance based on the experience and confidence embodied in the form of an attitude (Utami, 2015). Where the use of dimensions that have been adapted to laptop customers in Aceh that expectations, beliefs and attitudes.

Customer Loyalty

Griffin (2005) say that customer loyalty is a commitment to defend in depth to re-purchase or re-subscribe the selected product or service consistently in the future, although the influence of the situation and marketing efforts have the potential to cause a change in behavior. Another concept concerning customer loyalty to mention that the concept of loyalty is more directed to the attitudes and behavior compared with a loyal customer who will show purchasing behavior can be interpreted as a regular purchasing patterns and in a long time, which is performed by units or decision-makers.

According to Griffin (2005: 31) customer loyalty can be described as a customer:

a. Re-purchase

b. Buying between product lines and services

c. Refer to others

d. Immunity against competitors

Various views are given about the loyalty or customer loyalty. Sharma and Mittal (1995) as well as Kumar and Shah (2004) states that there are two kinds of allegiance or loyalty, namely:

1) Behavioral

2) Attitude.

Behavioral loyalty is important for companies to increase profits, on the contrary attitude of loyalty is important for the company in overcoming the obstacles that occur in customers.

There are several approaches to measure loyalty or customer loyalty. Theory assumes that the loyalty loyalty behavior as a function of the purchase, a function of the frequency of buying or purchasing patterns, the function of the possibility of purchasing (Kuusik, 2007).

According to Oliver (1999), Bowen and Chen (2001); Zins (2001), conceptual fidelity or loyalty includes three concepts: First, conceptually forming behavior that understands the term fidelity or loyalty solely in exposing repetitive behaviors such as purchasing behavior, purchasing power, the process of purchasing and market share or market share. According to Davis (2000) customer loyalty is the degree of continuity of customer buying a brand and how long it can last. Second, is to understand the conceptual attitude of loyalty or loyalty to see what

services are preferred customers, have positive feelings and confidence in our products compared to competitors' products. Palmer (2001) customer loyalty is a combination of customer preferences attitude towards something specific brand compared with other brands. Indicated preference for this brand of repetitive purchasing behavior and preferences are relatively low has indications disloyal. Third, combining the concept of behavior and attitudes.

Griffin (2005) suggested benefits that would be obtained if the company has loyal customers are:

1) It can reduce marketing costs (due to the cost of attracting new customers is more expensive).

2) Can reduce transaction costs.

3) Can reduce costs Customers Turn Over (due to the replacement of fewer customers).

4) Can improve cross-selling, which will increase the company's market share.

5) Encourage Word of Mouth is more positive, with the assumption that loyal customers also means they are satisfied.

6) It can reduce the cost of failures (such as the cost of replacement, etc.).
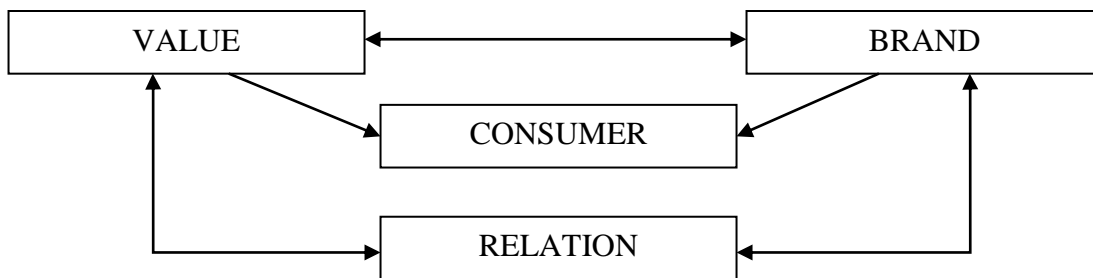
Meanwhile, the higher the value obtained by the customers of a product, the higher the loyalty and the benefits obtained by the customer, so that there is an emotional attachment to the company. Creating positive emotions and feelings are very important in building a relationship. Relationships that occur without emotion is a mechanical activity, process behavior and make the customer does not have a real reason to be loyal. (Barnes, 2004; Scott Robinette, 2001).

From the description above, the formation of customer loyalty due to:

1) Customers experience the satisfaction and comfort of being customers of a particular product which they associate positive values and attributes.

2) The value of the relationship refers to the value being created when companies make customers feel more comfortable dealing with the company.

3) Many companies appreciated by customers not only because of their products, but because the company is able to make the customer feel something more than he expected.

4) The company gives more than that provided by competitors, both in the products, services, or an emotional connection to the corporate environment.

Referring to the opinion of Gordon (2005) which says that there are three pillars to build customer loyalty are values, brand and relation as in figure 2 below:

Figure 2. Pillar Customer Loyalty

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┌─────────────┐                              ┌─────────────┐
│   VALUE     │◄────────────────────────────►│    BRAND    │
└─────────────┘                              └─────────────┘
        ┌──────────────────────┐
        │      CONSUMER        │
        └──────────────────────┘
        ┌──────────────────────┐
        │      RELATION        │
        └──────────────────────┘
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Source: Gordon (2005)

According to Griffin (2005) understanding of customer loyalty is not only seen from any transaction or repeat consumer but there are other dimensions, namely:

a. Continue Purchasing.

Purchases made continuously to a product that has been consumed. Four different types of loyalty arises when low and high linkage cross-classified by re-purchasing patterns of low and high as shown in FIG. Loyalty premium is a kind of loyalty that most can be improved, occurs when there is high exposure and repeat purchase rate is also high. This is the preferred type of loyalty for all customers in every company. at the highest level of preference is, people are proud because finding and using certain product and love to share their knowledge with colleagues and family.

b. Retention

In the journal Kaplan and Norton (2000) as well as Griffin (2005) say that customer retention is an activity that is directed to maintain ongoing interaction with customers through ongoing relationships with customers through ongoing relationships, loyalty marketing, database marketing, permission marketing, and advances.

Most companies make a profit from long-term customers, not new customers. Percentage of customers who meet a number of repeat purchase over a given period indicates customer retention. Customer retention are indeed making a profit, because the cost of managing long-term customers is much lower. Customer satisfaction is the beginning of creating retention. But even more noteworthy is not just satisfaction but also the formation of attitudes are: changing customer who has made repeat purchases become loyal customers for the company. Perhaps at first glance sounds idealistic, but this is a pretty important thing to get attention, especially in this era of tight business competition.

According to Griffin (2005), pay attention to the needs of customers through regular research is an important step in encouraging loyalty customer repeatedly to deeper zones. However, there are eight considerations to change the level of repeat customer loyalty higher, namely:

• Protect customers from competitors' attacks.

• Making those that emit at most as the best priority.

• Take advantage of your supply chain to produce better customer value, such as providing booking services via the internet.

• Establish a special program that can be implemented.

• Make the barriers so that customers do not easily separated transact

• Find a way to show "I know what you need.

• Hire and train employees to be loyal.

• Motivation of staff to generate loyalty.

Eight of these considerations can be used as a tool to help companies obtain customer satisfaction while towards retention and loyalty.

c. Referall

Customer referall is a method used to promote products or services to new customers through referrals, usually word of mouth. Such referrals often happen spontaneously by loyal customers without having been ordered or paid for, this is done voluntarily (Griffin, 2005). Referall method has a structured and systematic process to maximize the potential of word-of-mouth customers, is done by pushing, inform, promote and speak as much as possible about their suppliers, their company, product, service, value and benefits that they earn to the person they know. Has a loyal customer provides many advantages to companies that lead to increased profits for the company. The following are the advantages of having consumer referall:

• Increase sales.

• Reduce the cost of promotion.

• Increase the number of loyal customers.

Judging from the above study it can be concluded that customer loyalty is an attitude that is formed when the customer is satisfied and they can make the purchase again and tell the other person for what he felt. In this case the concept of loyalty according to Griffin (2005), namely the commitment to defend in depth to re-purchase or re-subscribe the selected product or service consistently in the future, although the influence of the situation and marketing efforts have the potential to cause a change in behavior.

Thus the customer loyalty that used in this study is a response to a buyer that is reflected continuously from purchasing behavior to repurchase, convey positive things and stick to the same brand (Utami, 2015). Constructs are built customized with indicators contained in customer loyalty. Dimensions used include repeat purchase, resilience, communication by word of mouth.

Trust is the foundation of the business. Shaping consumer confidence is a way to create and retain customers. According to Sri and Fenny (2006) that opportunistic behavior control was the main factor affecting customer confidence in the internet banking followed by shared value and communication, this study also proved that trust act as factors that affect internet banking users' loyalty. Consumers' assessment of the quality of service high (superior), behavioral intentions of consumers will be favorable (positive), which seeks to strengthen ties with the company, for example: declare positive things about the company, remain loyal to the company, recommend the company to others. Increase the volume of purchase or willing to pay a premium price. Behavioral intentions of the consumers are unfavorable (negative) and its relationship with the company is likely weak. Consumers who perceive the quality of service is inferior more likely to show certain behaviors. Like, severed ties with the company, reducing spending by companies, and complained. Behavioral intentions is what will signal whether consumers will remain faithful (loyal) or move.

As proposed by Ho (2005) some direct relationship between the antecedents of service quality and customer confidence, satisfaction and loyalty where it has been able to be disclosed, although all factors antesden of quality of service, have the same contribution in customer satisfaction, trust and loyalty and Hartas (2009) customer commitment has positive effect on customer loyalty, customer trust has positive effect on customer loyalty and customer commitment gender moderate the effect on consumer loyalty, and gender did not moderate the effect of customer trust on customer loyalty. The big difference in the achievement of value, trust and loyalty of customers priority on the four banks surveyed. The results also show that the values and beliefs positive and significant effect in increasing customer loyalty priority (Soegoto, 2015).

Maharsi and Fenny (2006) Analysis of Factors Affecting Trust Trust and Loyalty Effect Users Internet Banking in Surabaya. This study aims to determine the factors that influence trust and if trust affects user loyalty to internet banking in Surabaya. The sample in this study amounted to 106, which is an internet banking users of BCA, Lippo, Bank Mandiri, Commerce, BII, Jewel, Bukopin and Mega. The statistical tool used is Structural Equation Modeling (SEM). Data were analyzed using statistical software LISREL 8:30. Results of this study indicated that opportunistic behavior control was the main factor affecting customer confidence in the internet

banking followed by shared value and communication, this study also proved that trust act as factors that affect internet banking users' loyalty.

CONCLUSIVE REMARK

The purpose of this study was to prove the study of literature, that there are significant customer trust on customer loyalty. From the results of the study of literature both of the books delivered by experts and also from the results of a study of several previous studies. Using a 3-dimensional customer trust consisting of expectations, beliefs and attitudes as well as customer loyalty using the three-dimensional comprised of repeat purchase, endurance, and communication by word of mouth. The results of this study prove that there is an influence of trust on customer loyalty.

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