



THE EFFECT OF TRUST, SATISFACTION AND VALUE PERCEPTION ON CONSUMER LOYALTY IN PURCHASING ALFAMART PRODUCTS IN LHOKSEUMAWE CITY

PENGARUH KEPERCAYAAN, KEPUASAN DAN PERSEPSI NILAI TERHADAP LOYALITAS KONSUMEN DALAM PEMBELIAN PRODUK ALFAMART DI KOTA LHOKSEUMAWE

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Abstrak

Abstrak penelitian ini bertujuan untuk mengetahui sejauh mana konsumen di Kota Lhokseumawe memengaruhi loyalitas konsumen dalam memilih untuk membeli produk Alfamart. Populasi dalam penelitian ini terdiri dari konsumen yang pernah membeli produk di Alfamart. Sampel penelitian terdiri dari 105 responden. Data primer berupa hasil kuesioner yang disebarkan kepada responden penelitian. Penelitian ini menggunakan pendekatan kuantitatif dengan analisis regresi linier berganda dan diolah menggunakan perangkat lunak SPSS (Statistical Package for the Social Sciences). Hipotesis ditentukan menggunakan SPSS versi 25.0. Hasil penelitian ini menunjukkan bahwa secara parsial variabel Kepercayaan berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan, dengan nilai statistik $0,000 < 0,04$ dan memiliki nilai $t > t$ tabel, yaitu $2,912 > 1,660$. Variabel Kepuasan berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan, dengan nilai statistik $0,002 < 0,05$ dan nilai $t > t$ tabel, yaitu $2,985 > 1,660$. Kemudian, variabel Nilai yang Dirasakan berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan, secara statistik $0,001 < 0,05$, dan memiliki nilai $t > t$ tabel, yaitu $3,333 > 1,660$. Nilai R-kuadrat yang disesuaikan untuk variabel independen—Kepercayaan, Kepuasan, dan Nilai yang Dirasakan—menunjukkan bahwa 37,7% dijelaskan oleh variabel-variabel ini, sedangkan 62,3% sisanya dijelaskan oleh variabel lain yang tidak termasuk dalam penelitian ini.

Kata Kunci: Kepercayaan, Kepuasan, dan Nilai yang Dirasakan terhadap Loyalitas Konsumen

Abstract

Abstract this research aims to determine the extent to which consumers in Lhokseumawe City influence consumer loyalty when choosing to purchase Alfamart products. The population in this study consists of consumers who have purchased products at Alfamart. The sample consists of 105 respondents. The primary data consists of questionnaire results distributed to the research respondents. This study uses a quantitative approach with multiple linear regression analysis and is processed using the SPSS (Statistical Package for the Social Sciences) software. The hypothesis was determined using SPSS version 25.0. The results of this study indicate that, partially, the Trust variable has a positive and significant effect on Customer Loyalty, statistically $0.000 < 0.04$, and has a t-value $> t$ -table, $2.912 > 1.660$. The Satisfaction variable has a significant positive effect on Customer Loyalty, statistically $0.002 < 0.05$, with a t-value $> t$ -table, $2.985 > 1.660$. Then, the Perceived Values variable has a positive and significant effect on Customer Loyalty, statistically $0.001 < 0.05$, and has a t-value $> t$ -table, namely $3.333 > 1.660$. The adjusted R-square value for the independent



variables—Trust, Satisfaction, and Perceived Value—indicates that 37.7% is explained by these variables, while the remaining 62.3% is explained by other variables not included in this study.

Keywords: Trust, Satisfaction, and Perceived Value on Consumer Loyalty

INTRODUCTION

Retail business in Indonesia has been experiencing rapid growth, marked by the expansion of modern minimarkets such as Alfamart. PT. Sumber Alfaria Trijaya Tbk, widely known as Alfamart, was founded in 1989 by Djoko Susanto and has since evolved into one of the largest retail companies in the country. The company initially focused on distribution and trade, but in 2002 it shifted its operations toward minimarket management. With thousands of outlets across Indonesia, Alfamart has become a household brand, recognized for its accessibility, affordability, and diverse range of products to meet daily needs. In addition to physical stores, Alfamart has also adopted digital innovations, such as the Alfagift application, which provides personalized offers based on customer behavior and integrates online and offline shopping experiences.

The competitiveness of the retail sector requires companies not only to expand their physical presence but also to enhance customer trust, satisfaction, and perceived value. Alfamart consistently implements various promotional strategies, such as weekly discounts, bundling programs, and collaborations with digital payment providers, to attract and retain customers. Despite these efforts, challenges remain. System errors during cashier transactions, inconsistencies between displayed and actual prices, and long waiting times have occasionally affected customer perceptions. These issues highlight the importance of maintaining strong customer trust, delivering satisfactory service quality, and ensuring that consumers perceive value in their purchases.

Consumer loyalty is essential for sustaining long-term business performance, particularly in highly competitive markets where switching costs for customers are relatively low. Loyal customers not only engage in repeat purchases but also recommend products to others, thereby strengthening brand image and expanding the consumer base. Previous studies suggest that consumer trust plays a vital role in influencing loyalty, as it reflects confidence in a company's integrity, reliability, and ability to meet consumer needs. Similarly, satisfaction derived from positive experiences with products and services increases the likelihood of continued patronage. Perceived value, which reflects the balance between the benefits received and the sacrifices made, also significantly shapes customer loyalty.

Based on these considerations, this study focuses on examining the influence of trust, satisfaction, and perceived value on consumer loyalty toward Alfamart products in Lhokseumawe City. The objectives of this research are threefold: (1) to analyze the effect of trust on consumer loyalty, (2) to analyze the effect of satisfaction on consumer loyalty, and (3) to analyze the effect of perceived value on consumer loyalty. By addressing these objectives, the study seeks to contribute both theoretically and practically. Theoretically, the research provides insights into the role of psychological and experiential factors in shaping loyalty, which may serve as references for future academic studies. Practically, the findings are expected to guide Alfamart and similar retail businesses in developing more effective marketing strategies to foster long-term customer relationships.



Literature Review

Consumer loyalty has been widely discussed in marketing literature as a determinant of long-term business success. Loyalty refers to consumers' willingness to make repeat purchases, recommend products to others, and resist switching to competitors. It is shaped by several key antecedents, among which trust, satisfaction, and perceived value are often emphasized. Trust reflects a consumer's belief in the integrity, reliability, and consistency of a company's offerings. When consumers feel confident that a company acts in their best interest, loyalty is likely to strengthen. Satisfaction, on the other hand, emerges from positive experiences when actual product performance meets or exceeds expectations. Perceived value encompasses the trade-off between the benefits received and the costs incurred, including both monetary and non-monetary aspects. Together, these constructs provide a theoretical foundation for understanding why consumers remain committed to a brand.

Previous studies have highlighted the significance of these factors. Yuen et al. (2023) demonstrated that trust significantly influences consumer loyalty in online and offline retail environments. Marta et al. (2020) emphasized the mediating role of trust and satisfaction in linking service quality to loyalty. Similarly, Jia and Prentice (2021) found that satisfaction has a strong positive effect on repeated purchase intentions. Research by Ishaq (2011) and Javed & Cheema (2017) showed that perceived value motivates consumers to remain loyal to products and services, while Menidjel et al. (2021) confirmed that higher perceived value leads to greater customer commitment. Collectively, these studies reinforce the notion that trust, satisfaction, and perceived value are crucial predictors of consumer loyalty.

Despite the extensive research, gaps remain in the literature. First, many studies have focused on e-commerce, transportation platforms, or service industries, while relatively fewer have examined modern retail minimarkets in Indonesia. Second, previous findings often generalize consumer behavior without considering local cultural and market contexts. Lhokseumawe, as a growing urban area with a competitive retail environment, offers a unique setting to investigate these dynamics. Third, while prior studies confirm the individual roles of trust, satisfaction, and perceived value, fewer have analyzed their simultaneous effects within the same framework in the Indonesian minimarket sector.

Therefore, this study addresses these gaps by examining the combined influence of trust, satisfaction, and perceived value on consumer loyalty toward Alfamart products in Lhokseumawe City. By focusing on the retail minimarket context, the research contributes to a deeper understanding of consumer behavior in Indonesia and provides empirical evidence that can guide local businesses in formulating strategies to strengthen customer loyalty.

METHODOLOGY

Research Design

This study employs a quantitative research design using a survey method to examine the influence of trust, satisfaction, and perceived value on consumer loyalty. The quantitative approach was chosen because it allows for the measurement of relationships among variables through statistical analysis. A structured questionnaire was developed based on established indicators from



prior studies, and responses were analyzed using multiple linear regression to test the proposed hypotheses.

Sample

Detail The population of this research consists of consumers who have purchased products at Alfamart outlets in Lhokseumawe City. From this population, a sample of 105 respondents was selected. The sampling technique used was non-probability sampling with a purposive approach, meaning that only individuals who had prior purchasing experience at Alfamart were included. The characteristics of the sample covered gender, age, occupation, and frequency of shopping, which provided a comprehensive representation of Alfamart consumers in the area.

Data Collection

Primary data were collected through a structured questionnaire distributed directly to the respondents. The questionnaire employed a Likert scale to measure consumer perceptions of trust, satisfaction, perceived value, and loyalty. Each construct was operationalized using validated indicators from previous research. Before full distribution, a pilot test was conducted to ensure the validity and reliability of the instrument. Secondary data, such as company background and industry statistics, were also utilized to support the analysis.

Data Analysis

Data collected from the questionnaires were coded and processed using SPSS version 25.0. Several analytical steps were carried out, including validity and reliability testing of the instrument, followed by classical assumption tests such as normality, multicollinearity, and heteroscedasticity. Hypothesis testing was conducted using multiple linear regression analysis. Specifically, t-tests were used to examine partial effects, F-tests for simultaneous effects, and the coefficient of determination (R^2) to measure the explanatory power of the independent variables.

RESULTS AND DISCUSSION

Result

The data collected from 105 respondents were analyzed using SPSS version 25.0. The instrument was first tested for validity and reliability. All indicators of trust, satisfaction, perceived value, and consumer loyalty were found to be valid and reliable, confirming that the questionnaire effectively measured the intended constructs.

Classical assumption tests indicated that the data met the requirements for regression analysis. The normality test showed that the residuals were normally distributed, while multicollinearity and heteroscedasticity tests confirmed that no major violations occurred.

The results of the multiple linear regression analysis are summarized below:

Tabel 4. Hasil Pengujian Hipotesis

Model	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	t	Sig.
	B	Std. Error	Beta		
(Constant)	5,405	1,542		3,506	0,001
Kepercayaan	0,108	0,037	0,256	2,912	0,004



Model	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	t	Sig.
Kepuasan	0,177	0,089	0,286	2,985	0,002
Persepsi nilai	0,431	0,129	0,327	3,333	0,001

1. **Trust (X1)** has a positive and significant effect on consumer loyalty. The t-test results show a significance value of $0.004 < 0.05$ and a t-value of $2.912 > 1.660$.
2. **Satisfaction (X2)** also positively and significantly influences consumer loyalty, with a significance value of $0.002 < 0.05$ and a t-value of $2.985 > 1.660$.
3. **Perceived Value (X3)** significantly affects consumer loyalty, indicated by a significance value of $0.001 < 0.05$ and a t-value of $3.333 > 1.660$.

The adjusted R-square value was 0.377, meaning that trust, satisfaction, and perceived value collectively explain 37.7% of the variation in consumer loyalty, while the remaining 62.3% is influenced by other factors not included in this study.

Model	R	<i>R Square</i>	<i>Adjusted Square</i>	R	<i>Std. Error of the Estimate</i>
1	0,614	0,377	0,358		0,33341

a. *Predictors: (Constant), Kepercayaan, Kepuasan, Persepsi Nilai*

Discussion

The findings of this study confirm the hypotheses and align with the research questions proposed earlier. First, trust significantly influences consumer loyalty at Alfamart in Lhokseumawe. This supports Yuen et al. (2023) and Marta et al. (2020), who demonstrated that consumer trust enhances loyalty through perceptions of integrity and reliability. In the context of Alfamart, transparent pricing, consistent service, and a reliable shopping experience strengthen consumer trust and, consequently, their loyalty.

Second, satisfaction was found to be a strong determinant of loyalty. This is consistent with the work of Jia & Prentice (2021) and Moosa & Kashiramka (2022), which highlighted that positive consumer experiences drive repeated purchases. At Alfamart, convenience, product availability, and attractive promotions contribute to consumer satisfaction, encouraging them to remain loyal to the brand.

Third, perceived value also showed a significant positive effect on loyalty. These results are in line with Ishaq (2011) and Menidjel et al. (2021), who emphasized that consumers are more likely to stay loyal when they feel that the benefits received outweigh the sacrifices made. At Alfamart, competitive pricing and bundled promotions enhance consumers' perceptions of value, making them more likely to continue shopping at the store.

Overall, the results demonstrate that trust, satisfaction, and perceived value are interrelated factors that together shape consumer loyalty in the minimarket retail sector. These findings contribute to the broader literature by providing empirical evidence from the Indonesian context, particularly in Lhokseumawe City. They also suggest that retail managers should prioritize building



trust through consistent service, enhancing satisfaction with positive shopping experiences, and improving perceived value through strategic pricing and promotions.

CONCLUSION

This study investigated the influence of trust, satisfaction, and perceived value on consumer loyalty toward Alfamart products in Lhokseumawe City. The results revealed that all three independent variables significantly affect consumer loyalty. Specifically, trust enhances loyalty by fostering consumer confidence in Alfamart's reliability and integrity. Satisfaction contributes to loyalty by ensuring positive consumer experiences that encourage repeated purchases. Perceived value strengthens loyalty by convincing consumers that the benefits received are worth the costs incurred.

Together, these findings highlight that consumer loyalty is shaped not only by functional aspects such as product availability and pricing but also by psychological and emotional factors, including trust and satisfaction. The study confirms previous research while adding empirical evidence from the Indonesian minimarket context, where competition between Alfamart and its rivals is particularly intense.

Theoretically, this research enriches the literature on consumer behavior and loyalty by examining the simultaneous role of trust, satisfaction, and perceived value. Practically, the findings suggest that retail businesses, especially Alfamart, should focus on strategies that build consumer trust, enhance satisfaction through service quality, and deliver high perceived value through promotions and pricing strategies. By addressing these factors, companies can strengthen consumer loyalty, ensuring long-term competitiveness and sustainable growth in the retail sector.

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