

Effect of Product Quality and Trust on Customer Loyalty of Tabita Skincare Cream

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Abstract

This research is motivated by the existence of gaps in research results and is reinforced by the phenomenon that occurs in Tabita Skincare Cream users in Kolaka Regency, which are still widely used by consumers, but these cosmetic products have not been registered with the BPOM agency. This study aims to measure the effect of product quality and trust on customer loyalty to Tabita skincare cream users in the Kolaka Regency. This study uses a quantitative approach with a purposive sampling technique. The sample used was 50 respondents. Data analysis was processed using structural equation modeling (SEM) with PLS analysis techniques. The study results indicate that product quality has a positive and significant effect on customer loyalty to Tabita skincare cream users in Kolaka Regency. This is evidenced by the t-count, which is 9,816, which is higher than the t-table value of 1,299, and the trust variable also has a positive and significant effect on customer loyalty because the t-count value obtained from the results of data processing is 2.505 higher than the value t-table is 1.299. Then the product quality and trust variables have a positive and significant effect on customer loyalty in the influence of 51.1%, and other variables explain the remaining 48.1% besides those studied in this study.

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INTRODUCTION

In recent years, the development of the cosmetic sector has progressed at a breakneck pace. Cosmetics have become a fashion or lifestyle choice for many people, not only females. The increasing demands for natural skincare products have also proven this development (Ministry of Industry, 2020). The rising popularity of skincare cosmetics results in several new skincare product companies, resulting in a more competitive cosmetics market. This level of competitiveness necessitates that the cosmetics industry be capable and dependable in executing a marketing plan. Purbohastuti et al. (2018) discovered that an efficient marketing strategy fosters customer loyalty, which is necessary for business success. The company or supplier will reap long-term benefits by fostering customer loyalty (Kolonio and Soepono, 2019).

Customers' recurring purchases indicate their loyalty to a brand or supplier (Nyonyie et al ., 2019). *Customer loyalty* may be defined as a customer's constant use and purchase of a brand's items over an extended period. The quality of the product and the level of trust a company has are two essential aspects of building customer loyalty (Suparmi and Handhoko, 2018).

Product quality refers to the quality of goods that consumers demand that can meet their expectations (Lotulung et al ., 2015). Additionally, product quality may help develop and maintain consumer loyalty (Hermawan, 2011). This claim is consistent with Familiar and Maftukhah's (2015) findings, which discovered that improved product quality increased customer loyalty. Customers are more likely to remain loyal to a company that prioritizes product quality.

In addition to product quality, trust also has an essential role in customer loyalty. Trust is a belief from within the consumer towards a product in the hope that the product's promise will be fulfilled and can build customer loyalty (Ettah and Pondaag, 2019). This is also reinforced by the results of research conducted by Yuniarta *et al .*, (2019), which found that the better consumer trust, the higher customer loyalty. Therefore, it can be concluded that trust has a close relationship in building customer loyalty, because trust is a belief held by consumers which is used as the basis for buying and using products.

Previous research related to the effect of product quality and trust on customer loyalty focused more on the food and beverage industry (Andreas and Yuniati, 2016); (Widiaswara and Sutopo, 2017); (Walangare *et al .*, (2019); (Kurniawan *et al .*, 2021), while this research focuses more on the cosmetic industry. From the different research contexts, this is then strengthened by differences in research results, where research conducted by Familiar and Maftukhah (2015), found that product quality had a positive and significant effect on customer loyalty. This is different from the results of research conducted by Nugraheni *et al .*, (2020), which found that product quality had no significant effect on customer loyalty. conducted by Nirawati *et al .*, (2020), found that the trust variable had no partial effect on the customer loyalty variable, while the results of the research conducted by Yuniarta *et al .* (2019) found that the trust variable affected customer loyalty. The research described above shows that there are research results n which are inconsistent.

The gap in the results of the research described above was then strengthened by the phenomenon that occurred in *Tabita skincare cream* cosmetic users in Kolaka Regency. *Tabita Skincare cream* is a cosmetic whitening face cream beneficial for skin brightening facial (Wulandari and Diana, 2018). Based on initial observations by conducting direct interviews with three resellers of *Tabita skincare cream*, especially in the Kolaka Regency area, the authors found that there are still many consumers who believe in using *Tabita's skincare cream*. However, in terms of product quality, this *skincare* has not received marketing authorization from BPOM, and its safety has not been proven. This is also supported by the results of research by Wulandari and Diana (2018), which found that *Tabita Night Cream* was positive for mercury. This finding is also in line with the warning issued by the Ministry of Health (2013), which followed up on the results of the BPOM laboratory test, which found that *Tabita Night Cream* was positive for mercury which had exceeded the maximum permissible

for the use of mercury in cosmetics. Based on the Regulation of the Head of National Food and Drug Agency number HK.03.1.23.08.1107517 of 2014 concerning Technical Requirements for Cosmetic

Ingredients, the use of mercury in cosmetics is prohibited except the maximum limit of 0.0007% permitted in this regulation on condition that it includes a marking or warning containing *phenylmercury* compounds (BPOM, 2014).

Table 1. Tabita Skincare Cream Sales Data

Year	Month	Resellers		Total (Pcs)
		Kolaka	Pomalaa	
2020	July	42	11	53
2020	August	45	13	58
2020	September	41	18	59
2020	October	47	20	67
2020	November	53	17	70
2020	December	54	21	75
2021	January	58	24	82

(Source: *Tabita Cream Reseller Sales Data* in Kolaka Regency)

Table 1 shows that from July 2020 to January 2021, *Tabita skincare cream* sales have increased every month. This can be seen. *Tabita skincare cream* users in Kolaka Regency are still widely used by consumers.

Seeing this phenomenon and the *research gap* that has been described above, this research is important to understand how to influence product quality and trust on customer loyalty in using the face whitening product *Tabita skincare cream*. Based on this phenomenon, this research is important to be studied more deeply through research on " The Effect of Product Quality and Trust on Customer Loyalty of *Tabita Skincare Cream* Users in Kolaka Regency."

METHOD

This research is quantitative research by applying a descriptive study. According to Sugiyono (2017), explanatory research builds a causal relationship between variables. This type of research emphasizes studying the situation or problem to explain the relationship between variables. This study has three variables: product quality, trust, and customer loyalty.

Primary data was collected through a questionnaire-based survey containing 10 statement items distributed offline and online (google form) to respondents in the Kolaka Regency area using a *Likert scale* of 1-5. The sample was determined using a *purposive sampling technique* by determining specific criteria according to research needs. The sample criteria in this study were *Tabita's skincare cream* consumers who live in the Kolaka Regency area and have used *Tabita's skincare cream* products for at least three months and have made purchases at least three times regularly. The researcher uses Hair's (2017) formula to determine the sample because the population size is uncertain. According to Hair et al. (2017), if the sample size is too large, for example, 400, the method becomes very sensitive. So it is suggested that the minimum sample size is 5-10 observations for each parameter estimated.

Hence, with the number of indicators ten multiplied by five, the number of samples from this study was fifty respondents. Data were analyzed using *Structural Equation Modeling* and processed using *Smart PLS 2.0 software*.

RESULTS AND DISCUSSION

Result

Table 2. Characteristics of Respondents

Items	description	Frequency	Percentage
Age	< 20	2	4%
	21 – 30	29	58%
	31 – 40	13	26%
	41 – 50	6	12%
Latest education	junior high school	4	8%
	senior High School	23	46%
	diploma 3	14	28%
	undergraduate	9	18%
Work	civil servant	4	8%
	entrepreneur	11	22%
	College student	8	16%
	High school Student	2	4%
	IRT	18	36%
	Other	7	14%
Income	< 1 million	16	32%
	1 million – 3 million	18	36%
	3 million – 5 million	11	22%
	> 5 million	5	10%

Source: Primary Data Processed, (2021)

From table 2, it can be seen that the respondents using Tabita's *skincare cream* are mostly 21-30 years old, with the most recent education level being *SMA* (Senior High School), and more than half of the respondents are dominated by IRT (housewives) who use Tabita's *skincare* . Most respondents have an average income of 1 million – 3 million per month, followed by an income level of less than 1 million per month.

Reliability and validity were confirmed through statistical tests. The loading factor values, *composite reliability* , and *average variance extracted* (AVE) values can be seen in the following **Table 3** with the appropriate construct items. The *loading factor value* > 0.7 is said to be valid. However, at the research stage of the scale development stage, a *loading of* 0.5 to 0.6 is still acceptable (Ghozali and Latan, 2015). After all indicators are declared valid, the next step in testing convergent validity is to look at the *Average Variance Extracted* (AVE) value with a value that must be above 0.5 (Ghozali, 2012). In addition, *composite reliability* with the construct is declared reliable if it has a value > 0.7. Based on the following **Table 3**, the results of the validity and reliability tests show that all constructs with indicators are declared valid.

Reflective scale items are measured on a Likert scale of 1-5 points indicating the extent to which respondents agree with the following statements.

Table 3. Item Scale for Measurement

	Standardized factor loading	Composite Reliability	AVE
Product Quality (X1)			
Tabita's <i>skincare cream</i> cosmetic products are very comfortable to use (X1.1)	0.839		
The quality and benefits of Tabita's <i>skincare cream</i> products match my expectations (X1.2)	0.820	0.889	0.669
Tabita's <i>skincare cream</i> contains quality cosmetic ingredients, is safe to use, and has passed the BPOM test (X1.3)	0.895		
Tabita <i>skincare cream</i> has a clear expiration date listed on the product packaging (X1.4)	0.705		
Trust (X2)			
I believe that the Tabita <i>skincare cream</i> brand is a reliable brand and is able to meet my facial skincare needs (X2.1)	0.788		
I believe that the Tabita <i>skincare cream</i> brand is a beauty product brand that is able to provide a solution for my skin care needs (X2.2)	0.890	0.828	0.707
Customer Loyalty (Y)			
I consistently repurchase Tabita's <i>skincare cream</i> cosmetic products (Y.1)	0.747		
I am used to using Tabita <i>skincare cream</i> cosmetic products for my facial skin care so it is difficult to switch to other cosmetic product brands (Y.2)	0.753	0.838	0.564
I believe that Tabita's <i>skincare cream</i> is the best facial skin care product (Y.3)	0.725		
I do not hesitate to recommend Tabita's <i>skincare cream</i> to others (Y.4)	0.776		

Source: Primary Data Processed, (2021)

The structural model testing used the r-square (reliability indicator) for the dependent construct and the t-statistical value of the path coefficient test to evaluate the model. The higher the r-square value, the better the prediction model of the proposed research model. Testing the structural model in this study obtained an r-square value of 0.511, this shows that product quality and trust are able to explain the variability of the customer loyalty construct by 51.1%, and the remaining 48.1% is explained by other constructs other than those studied in this study. To understand more clearly from testing the structural model, it can be seen from the following Figure 1.

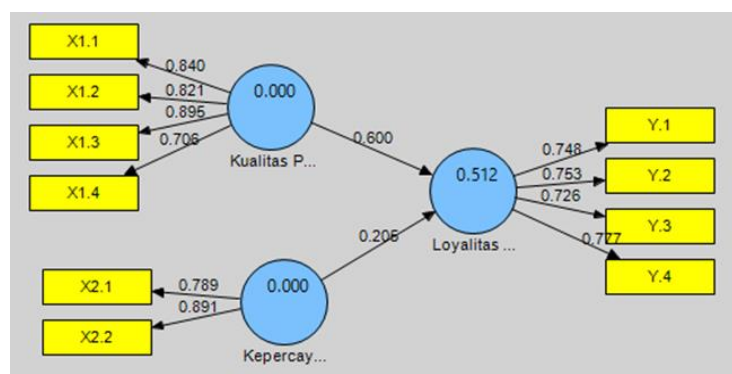


Figure 1. Structural Model

After running the PLS-SEM algorithm, an estimate of the structural model relationship is obtained, namely the path coefficient value that can be seen in the original sample value which represents the hypothesized relationship between the constructs. The path coefficient which has a standard value is roughly between -1 and +1. Path coefficients estimated to be close to +1 indicate a strong positive relationship (and vice versa for negative values) which are usually statistically significant (Hair et al., 2017). The closer the estimated coefficient to 0, the weaker the relationship. Very low values close to 0 are usually not significantly different from zero.

In addition to looking at the *path* coefficient value, it is necessary to perform a hypothesis testing procedure by performing a *bootstrapping* process. The procedure for testing the hypothesis is by comparing the T-count or T-statistics with the T-table in the *Path Coefficient* table. A hypothesis is said to be accepted if the T-count is greater (>) than the T-table. To determine the value of the *degree of freedom* (df), the researchers use the aggregate formula (n - k) where n = many observations while k = the number of variables (independent and dependent) so n - k = 50 - 3 = 47.

Then the T-table value obtained in this study was 1,677 which was at a significance level of 5% (0.05). This T-table value will then be compared with the T-statistic value in the *Path Coefficient* table after the *bootstrapping* process is carried out . To clarify the process of testing the following hypothesis, an image of the bootstrapping results is presented. The value of testing this research hypothesis can be seen in table 4 and the results of this research model can be seen in Figure 2.

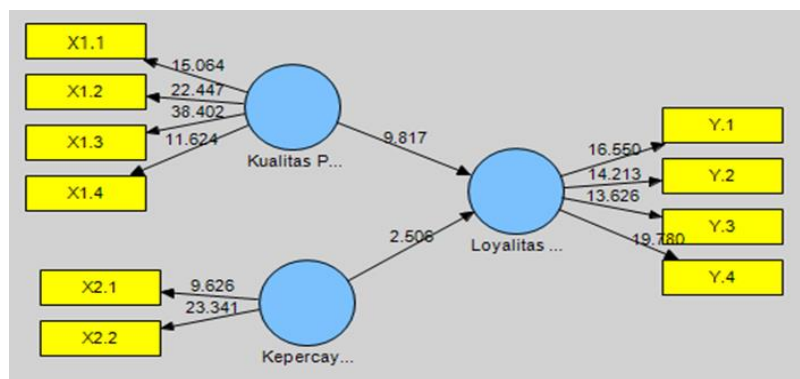


Figure 2. Research Model Results

Table 4. Path Coefficients . Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)
Trust -> Customer Loyalty	0.205	0.196	0.081	0.081	2.505
Product Quality -> Customer Loyalty	0.600	0.609	0.061	0.061	9.816

Source: Primary Data Processed (2021)

The first hypothesis tests whether product quality's positive and significant effect on customer loyalty exists. According to the test results, the *original sample* of product quality on customer loyalty is 0.600, and the t-statistic is 9.816. These results indicate that the t-statistic is significant because it is greater than 1.677 at the 0.05 level, or 5%, implying that the first hypothesis is accepted. These statistics demonstrate that the quality of a product positively affects customer loyalty.

The second hypothesis examines whether the trust has a significant and positive effect on customer loyalty. According to the test results, the *original sample* of trust on customer loyalty is 0.205, and the t-statistic is 2.505. As a result of these findings, the t-statistic was significant, as it was >1.677 with a significance level of (0.05) or 5%, implying that the second hypothesis was accepted. This result demonstrates the beneficial effect of trust on consumer satisfaction.

Discussion

The purpose of this study was to ascertain the most influential factor influencing customer loyalty to Tabita's skincare cream in the Kolaka Regency. This study examines the relationship between customer loyalty and two variables, namely product quality and trust. Additionally, two hypotheses were developed and tested using the *Structural Equation Modeling* (SEM) method in conjunction with the *Smart PLS 2.0* software.

According to the demographic characteristics of respondents summarized using descriptive statistics, the majority of respondents who used Tabita skincare cream frequently were women aged 21-30 years, accounting for 58 percent. According to the respondents' characteristics based on their current education level, the senior high school level has the highest percentage of Tabita skincare cream users at 46%. The researchers conclude that respondents who use Tabita's skincare cream are well aware that their products for facial skin care are not guaranteed to be safe for long-term usage based on their demographic factors.

The results of testing the first hypothesis prove that product quality has a positive and significant effect on customer loyalty to Tabita *skincare cream* users in Kolaka Regency. Statistically, product quality can affect customer loyalty because the t-count or t-statistic value obtained from the results of this study is 9.816 which is higher than the t-table value of 1.677. Based on the results obtained, product quality proves that there is a positive and significant influence on customer loyalty, so this hypothesis is accepted. This is in line with the facts obtained from the results of research conducted in the field which proves that many consumers still choose to use Tabita *skincare cream* products even though they have not been labelled with BPOM, which means that consumers think that product quality is not influenced by the existence of BPOM labelling but based on the results obtained after use the product. Then the quality of high-quality products and in accordance with the wishes and expectations of consumers, will increase customer loyalty. This is in line with what Familiar

and Maftukhah, (2015) stated in their research that by increasing product quality, customer loyalty will also increase.

The second hypothesis tested in this study is that trust significantly affects customer loyalty to Tabita skincare cream in the Kolaka Regency. Statistically, it can affect customer loyalty, as the value of t-count or t-statistic is 2.505, which is greater than the value of t-table, which is 1.299. The statistic indicates that the greater consumer confidence in goods or services, the greater customer loyalty. The responses to the questionnaire statement affirm the findings. The trust variable associated with the indicator of brand reliability exhibits a positive response, while brand intentions exhibit a very positive response, indicating that this is one of the factors contributing to customer loyalty. Consumer trust will undoubtedly encourage consumers to make repeated purchases, as repeat purchases are a strong indicator of customer loyalty (Prabowo et al., 2014). The findings of this study corroborate those of Suparmi (2018), Nirawati et al. (2020), and Walangare (2018), which demonstrate that trust affects customer loyalty. The study discovered that the most influential factor in determining customer loyalty to Tabita skincare cream use in the Kolaka Regency is the product quality variable, which has a more significant impact than the trust variable. As a result, product quality and trust significantly impact customer loyalty.

CONCLUSION

Based on the results of research on Tabita *skincare cream* users in Kolaka Regency, it confirmed two things, first that product quality had a positive and significant effect on customer loyalty to the use of Tabita *skincare cream* in Kolaka Regency. With the indicators of comfort when using the product, consumer suitability, and expiration dates listed on the product packaging, these factors can affect product quality on customer loyalty even though the cosmetic ingredients contained in Tabita's *skincare cream* have not passed the BPOM test. However, consumers assume that the product's quality is not affected by the presence of BPOM labeling but based on the results obtained after using the product. This assumption means that the better the product quality consumers perceive in using Tabita's *skincare cream*, the greater the level of customer loyalty. Both beliefs positively and significantly affect customer loyalty to Tabita *skincare cream* users in the Kolaka Regency. Through indicators of *brand reliability* and *brand intentions*, consumers have fully believed that Tabita's cosmetic *skincare cream* brand is reliable and can meet the coveted facial skincare needs without compromising trust in the safety of using these cosmetics. Therefore, this is one factor that creates customer loyalty, which encourages consumers to continue to make repeat purchases regularly without switching to other products.

From the results of this study, the researchers also suggested several things, including, for Tabita's *skincare cream* manufacturers, they should need to reorganize to get BPOM labeling for future product competition since many new *skincare* products that have been labeled with BPOM and have quality and quality benefits that can provide facial skincare that meets consumer expectations. For

consumers who use Tabita's *skincare cream* do not just choose to use *skincare* beauty products in the hope of getting radiant white skin with an instant process in fast whitening time, but instead damage their skin in the future. Consumers should use beauty products with more attention to product quality by looking at the cosmetic content contained therein and in terms of product quality from the perceived benefits and product quality on health. Furthermore, further researchers are expected to reveal other variables besides product quality and trust that can affect customer loyalty, such as brand image variables, halal labeling, price, and other variables for future research.

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