

THE INFLUENCE OF TRUST AND PERSONAL SELLING ON CUSTOMER LOYALTY IN SETYA SHOP SIDOARJO MSMEs

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Abstract

Setya shop is an individual company that sells 3Kg LPG, the company's success is motivated by several factors including customer loyalty, trust and personal selling, the purpose of this study is to test and analyse the effect of trust and personal selling simultaneously on customer loyalty at MSMEs Setya shop Sidoarjo. This research method is quantitative. The scope of this study uses two independent variables of trust (X1) and Personal Selling (X2) and the dependent variable used is customer loyalty at MSMEs Setya shop in Sidoarjo (Y). In this study, the population is customers of MSMEs Setya shop who make purchases at least once offline as many as 600 people/customers. The sample calculation in this study uses the Slovin formula with a significance rate of 10%. Therefore, this study has a sample size of 120 customers of Setya shop. In particular, this study used Simple Random Sampling. Data collection using a questionnaire with a Likert scale. Data analysis using multiple linear regression analysis and hypothesis testing consisting of t test, F test and coefficient of determination. The results concluded that there is a simultaneous influence of trust and personal selling on customer loyalty in MSMEs Setya shop Sidoarjo. This means that trust and personal selling are needed to create and increase customer loyalty at Setya shop Sidoarjo.

Keywords : *Trust, Personal Selling, Customer Loyalty*

1. INTRODUCTION

After period pandemic Covid-19 Lots country Which do global improvements in various sector especially in the field its economy . According to *World Economic Outlook* (2023) IMF predicts global growth in 2022 and 2023 of 3.4% And 2.9%, or more tall 0.2% compared projection previously in 2022. This upward revision is encouraged strengthening performance in several major countries since end of 2022 and start subsided pressure inflation predicted world slow down gradually in 2023. MSMEs (Micro, Small and Medium Enterprises) are one of them support Indonesian economy . This is proven when Indonesia is able face crisis economy 1997/1998 . Companies expected big capable endure when it turned out many fail . As sector economy public small with scale local , source Power local and production processes the product is simple for sale in a way local has capable make MSMEs capable still move in the middle exposure crisis . This condition indicates that Power better resistance to crisis , which is possible because MSMEs have characteristic including structure organization and manpower more work flexible in adapt with market changes. Micro , Small and Medium Enterprises (MSMEs) are growing fertile in a number area . This is visible from data reported by the Ministry of Cooperatives and Business Small And Intermediate (Ministry of Cooperatives SMEs), total MSMEs in Indonesia reach 8.71 million business units in 2022 (Kementerian Koperasi dan UKM. 2022). MSMEs are currently spread throughout Indonesia , especially in the province of East Java with total 1,153,576 (Kementerian Koperasi dan UKM. 2022).

One of success The company is also motivated by loyalty customer . According to Kotler and Keller (2019:153) loyalty customers “ held commitments determined to buy return or do purchase repeat product or in the future although There is influence situational and effortful potential marketing cause transition behavior .” Different case according to Astuti and Amanda (2020:68) loyalty customer is encouragement behavior to perform purchase in a way over and over again and to build faithfulness customer to something products / services produced by the company business the need a long time through a purchasing process over and over again the . As for indicators loyalty can be measured become three , viz *Repeat Purchase* (loyalty to purchase product) . *Retention* (endurance to negative influence about company) and *Referalls* (referring total existence company) . (Kotler and Keller (2022: 176). Apart from that, success companies also need it based on trust from the customer himself Because A trust is something promise or commitment. According to Kotler and Keller (2022 : 225) trust is willingness party company to rely on partner business based on something confidence that person he trusted the will fulfil all his obligations well as expected.

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Confidence buyers or experience consumer about trust to something product and whether There is benefit or advantage from feature (Sudaryono , 2016:68). Indicator trust according to Kotler and Keller (2022:225), namely Ability (*ability*), Kindness heart (*benevolence*), Integrity (*integrity*) and Willingness to sales (*Willingness to depend*) According to study previously done Asyhari (2020) stated that trust influential significant to loyalty customer. Every company will more seen by consumers If company do offer in a way direct . Like for example , students will more interested If company will offer goods or services in a way direct especially consumers can see direct goods or services to be given , therefore *Personal Selling* become Wrong One factor Which important in increase loyalty customer . *Personal selling* is percentage personal with strength company sale for the purpose of making sales and building connection customer through power functioning salesperson as eye chain critical between A companies and customers (Kotler and Keller, 2019: 304). There are indicators that can be measure *personal selling* includes Creativity , Knowledge product , Communication skills , Empathy (Kotler and Keller, 2019: 304)

According to results research conducted by Rahmayani (2022) and Makhtumah (2020) which states that *Personal selling* has influence direct in a way positive and significant to loyalty customer .. Then, yes concluded that *Personal Selling* is interaction between individual or more candidate mutual consumers stare face to explain product or service in a way answer straight away question as well as procurement order , then *Personal Selling* become factor important in increase loyalty customer . MSMEs Setya shop is company individual Which do sales of 3Kg LPG, 12Kg LPG and Gallons. Setya Store Alone is one of the distributors of sale goods the . Shop Setya Alone stand since 18 September 2018 and is located at Jl. RENDY Agung No. 452, Kel. Urangagung , District . Sidoarjo . Sales strategy This company focuses on sale through sale in a way directly (*Personal Selling*) with increase trust his customers Sales carried out by Setya shop is sale in a way *Offline*. Meanwhile understanding sale *Offline* according to Putri (2019) is activities performed to consumers to obtain purchase in a way direct through direct interaction too . MSMEs Setya shop sell the product through consumer business such as resellers, consignment in retail stores and direct to consumer end . According to sales data obtained , MSMEs Shop Setya tend stable every the month .

MSMEs Setya shop also does this sale in a way *Personal Selling* with offer goods in a way direct with a number of offer interesting . Apart from that, Setya shop MSMEs also offers the product in the store those based in Sidoarjo. Table above showing amount sale in a way *offline* MSMEs Setya shop in January-December 2023. Can seen in a way at a glance that in January to December experience fluctuating percentage sales , this is due to , level LPG gas consumption 3 kg from public influenced by several factors , including improvement from the month ahead day Eid and Ramadan as well as approach end year and new year , then experience decline in other months such as moment increase class that is in July and August. Based on description background behind there is interesting phenomenon namely , Setya shop MSMEs Sidoarjo has do enhancement trust every its customers and offers product in a way *personal selling* However Still still experience decline amount buyers in December . Hence the title from this research is “ **Influence Trust and Personal Selling To Loyalty Customers at Setya Shop MSMEs Sidoarjo .**”

2. IMPLEMENTATION METHOD

Scope This research uses two variables free trust (X1) and *Personal Selling* (X2) and variables bond is used is loyalty customers at the MSMEs Setya shop in Sidoarjo (Y). From both variable the will searching for connection because consequence between trust and *Personal Selling* towards loyalty customer . Types of research in preparation this thesis is study explanation (*explanatory research*), namely method purposeful research explain position the variables studied as well as influence between variable One with variable others. (Sugiyono , 2019). On research *explanatory* , formulated hypothesis will tested to find out influence promotion and style life to decision use . In this research the population is customer from MSMEs Setya shop who did it purchase at least 1 time *Offline*. The population in this study is amount sales that do purchase products at MSMEs Setya shop in October - December 2023, as many as 600 customers . Calculation The sample in this study used formula slovin with a significance rate of 10%.

Therefore this research amounts sample as many as 120 Setya Shop customers . In this research , taking sample use *Probability Sampling* . By special this research uses *Simple Random Sampling* , namely taking member sample from population carried out in a way random without pay attention to existing strata in that population (Sugiyono , 2018:81). research data originate from spread online questionnaire for someone who has shopping at the Setya Store . In this research that is secondary data sources is in accordance with Constitution Employment , book , journal, article related to with topic study about system internal control over systems and procedures payroll in business support efficiency cost power Work . The variables that will analyzed in this research is as following: Variables Free (*Independent Variable*) is

marked with notation X1 that is trust and X2 ie *Personal Selling* .meanwhile Variable Depends (*Dependent Variable*) is marked with Y notation ie Loyalty Customer . The scale used in measurement variable is scale likert . Data collection in this research used instrument questionnaire . Data Analysis using a number of stages , among others, descriptive analysis which aims to explain demographic data respondents and elaborate answer respondents from Setya Shop customers Sidoarjo . Then Test the Instrument Data which includes Validity Test and Reliability Test . Test assumptions classic which includes the normality test , heteroscedasticity test and multicollinearity test . Then Analysis Multiple Linear Regression and Hypothesis Testing consisting from Determination Coefficient Analysis (R^2) t test (partial) and F test (simultaneous)

3. RESULTS AND DISCUSSION

the profile characteristics test of Setya Shop customer respondents in Sidoarjo are shown in the following table:

Table 1 Characteristics of Respondents Based on Gender

Category	Amount	P per centage (%)
Gender		
Man	82	68.3
Woman	38	31.7
Age		
21 – 2 5 Years	10	8.3
2 6 – 3 0 years	21	17.5
> 30 years	89	74.2
Work		
Civil servants	15	12.5
Employee Private	80	66.7
TNI/ Polri	2	1.7
Student	0	0.0
Housewife	23	19.2
Income per month		
IDR 500,000 - IDR 1,000,000	0	0.0
Rp 1,000,000 - Rp. 2,500,000	8	6,7
IDR 2,500,000 - IDR 5,000,000	70	58.3
> Rp 5,000,000	42	35.0
Amount	1 2 0	100

Source: Processed data (202 4)

Based on the results of table 1, it can be seen that in part big is There were 82 male respondents , with a percentage of 68.3 % . Meanwhile, there were 38 respondents who were female or 31.7 % . This shows that most Setya Shop customers in Sidoarjo are 83 male people, with a percentage of 83 % . Then looking at the age category, the respondents are aged between 21 – 2 5 Years as many as 10 people (8.3%), 2 6 – 3 0 years as many as 21 people (17.5%), and the respondents were aged above 30 years as many as 89 people (74.2%). Based on these data , you can concluded that part big Setya Shop customers in Sidoarjo aged over 30 years old . In category job , it can be seen that respondents who have work as civil servants as many as 15 people (12.5%), respondents who have work as employee private as many as 80 people (66.7%), who have work as TNI/ Polri as many as 2 people (1.7%), no There is status respondents students or students and respondents who have work as housewives were 23 people (19.2%). Based on these data , you can concluded that part big Setya Shop customers in Sidoarjo who have work as employee private .

Based on income , none of the respondents had Income per month IDR 500,000 - IDR 1,000,000, then respondents who have Income per month Rp 1,000,000 - Rp. 2,500,000 as many as 8 people (6.7%), and respondents who have Income per month IDR 2,500,000 - IDR 5,000,000 for 70 people (58.3%). As well as respondents who have Income per month above IDR 5,000,000 as many as 42 people (35%) Based on this data , yes concluded that part big Setya Shop customers in Sidoarjo own Vulnerable monthly income between IDR 2,500,000 - IDR 5,000,000 . Based on results description frequency of items on variables trust (X1) can concluded that indicator *Integrity* own mark *mean* highest that is 4.11, while the lowest is indicator *Benevolence* (sincerity) is 3.76 . Based on results description the frequency of items in the personal selling variable (X2) can be concluded that indicator Knowledge product own highest mean value that is 4.01, while the lowest is indicator Skills communicate namely 3.81. Based on results description frequency of items on

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variables Loyalty customer (Y) can concluded that indicator *Repeat purchase* own highest mean value that is 3.78, while the lowest is indicator *Referrals* is 3.52

3.1 Validity test

Testing matters in this research can seen in the following table :

Table 16 Validity test Trust

Variable	Variable Items	r- count	r- table	Sig.	Information
Trust (X1)	X1.1	0.585	0.1793	0,000	Valid
	X1.2	0,491	0,1793	0,000	Valid
	X1.3	0,596	0,1793	0,000	Valid
	X1.4	0,499	0,1793	0,000	Valid
	X1.5	0,531	0,1793	0,000	Valid
	X1.6	0,491	0,1793	0,000	Valid
	X1.7	0,532	0,1793	0,000	Valid
	X1.8	0,470	0,1793	0,000	Valid
	X1.9	0,458	0,1793	0,000	Valid
	X1.10	0,556	0,1793	0,000	Valid
	X1.11	0,438	0,1793	0,000	Valid
	X1.12	0,516	0,1793	0,000	Valid
	X1.13	0,494	0,1793	0,000	Valid

Sumber : IBM SPSS Statistics v.25, data diolah (2024)

On results testing validity state that all statement items questionnaire from variable Trust (X1), have mark coefficient correlation above r- table (>0.1793) so can said that statement item questionnaire from variable Trust (X1), is declared valid and can be used for measuring variables that have researched .

Table 17 Personal Selling validity test

Variable	Variable Items	r- count	r- table	Sig.	Information
Personal Selling (X2)	X2.1	0.590	0.1793	0,000	Valid
	X2.2	0.489	0.1793	0,000	Valid
	X2.3	0,432	0,1793	0,000	Valid
	X2.4	0,452	0,1793	0,000	Valid
	X2.5	0,352	0,1793	0,000	Valid
	X2.6	0,559	0,1793	0,000	Valid
	X2.7	0,578	0,1793	0,000	Valid
	X2.8	0,648	0,1793	0,000	Valid
	X2.9	0,527	0,1793	0,000	Valid
	X2.10	0,410	0,1793	0,000	Valid
	X2.11	0,411	0,1793	0,000	Valid

Sumber : IBM SPSS Statistics v.25, data diolah (2024)

On results testing validity state that all statement items questionnaire from Personal Selling variable (X2), has mark coefficient correlation above r- table (>0.1793) so can said that statement item questionnaire from Personal Selling variables (X2), declared valid and acceptable used for measuring variables that have researched .

Table 18 Validity test Loyalty Customer

Variable	Variable Items	r- count	r- table	Sig.	Information
Loyalty Customer (Y)	Y.1	0.482	0.1793	0,000	Valid
	Y.2	0.477	0.1793	0,000	Valid
	Y.3	0.425	0,1793	0,000	Valid
	Y.4	0,531	0,1793	0,000	Valid
	Y.5	0,389	0,1793	0,000	Valid
	Y.6	0,575	0,1793	0,000	Valid
	Y.7	0,577	0,1793	0,000	Valid

	Y.8	0,449	0,1793	0,000	Valid
	Y.9	0,516	0,1793	0,000	Valid

Sumber : IBM SPSS Statistics v.25, data diolah (2024)

On results testing validity state that all statement items questionnaire from variable Loyalty Customer (Y), have mark coefficient correlation above r- table (>0.1793) so can said that statement item questionnaire from variable Loyalty Customer (Y), declared valid and acceptable used for measuring variables that have researched .

3.2 Reliability Test

Analysis results obtained coefficient reliability as follows:

Table 19 Reliability Test

Variable	n	Cronbach alpha	Critical Value	Information
Trust (X1),	13	0.680	0.60	Reliable
Personal selling (X2)	11	0,760	0.60	Reliable
Loyalty Customer (Y)	9	0.708	0.60	Reliable

Source : IBM SPSS Statistics v.25, data processed (2024)

From table above , yes obtained mark coefficient reliability *Cronbach alpha* in each variable Trust of 0.680, the Personal selling variable is 0.760, and the variable Loyalty Customer of 0.708. From all over variable the is known mark coefficient reliability *Cronbach alpha* more of 0.60 , then can said that questionnaire used said own reliable .

3.3 Test Assumptions Classic

3.3.1 Normality test

Normality test use to know is some data follows normal distribution or not . Normality table can explained below :

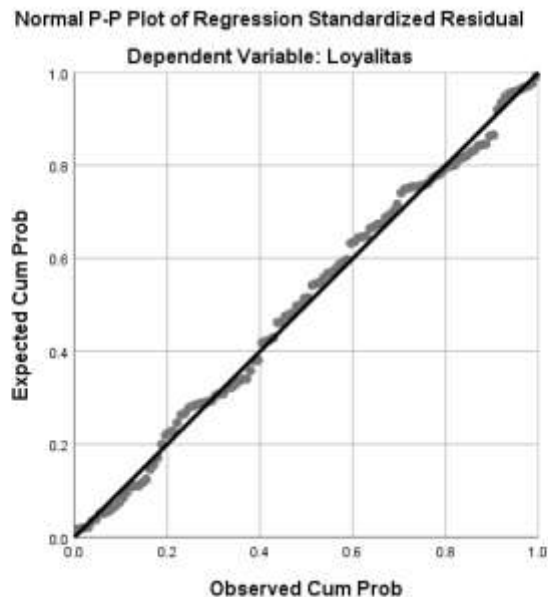


Figure 3 Normality Test

Source : IBM SPSS Statistics v.25 (2024)

Based on picture above , yes seen if the data spreads around the diagonal line and follows direction of a diagonal line or graph horizontally showing pattern normal distribution , then the regression model fulfil assumption normality

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3.3.2 Multicollinearity Test

Testing Multicollinearity aims to find out is between variable independent own relationship or not each other . Multicollinearity Test need done Because amount variable independent in this research amounted to more from One .

Table 20 Multicollinearity Test

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Trust	.403	2,479
	Personal Selling	.425	2,353

a. Dependent Variable: Loyalty

Source : IBM SPSS Statistics v.25 (2024)

Good regression model is regression with No exists symptom strong correlation between variable free . This test uses matrix correlation between variable free to view big correlation between variable independent.If variable independent each other correlated , then these variables do not orthogonal . Variable orthogonal is variable independent values correlation between fellow variable independent equals zero .

From the SPSS output results above you can see Tolerance value for each variable more big from 0.10. Meanwhile , the VIF value for each variable more small from 10.00. So that can concluded No happen Multicollinearity .

3.3.3 Heteroscedasticity Test

Heteroscedasticity test aims to test is in the regression model happen inequality variant from residual one observation to another observation .

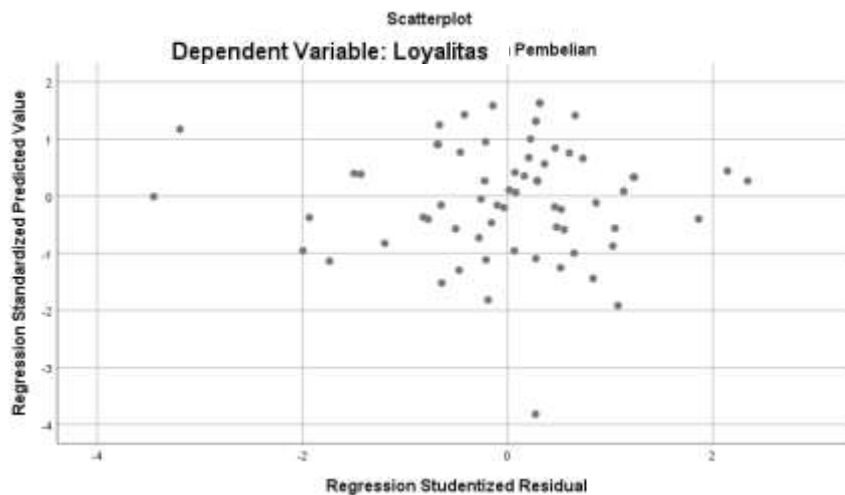


Figure 4. Heteroscedasticity test

Source : IBM SPSS Statistics v.25 (2024)

Scatterplot display results show with clear that data spreads in a way random and not there is pattern specific on the graph , such as gathered in the middle , narrowed Then wide or vice versa . Based on The Scatterplot display above can be concluded that the data does not happen heteroscedasticity .



3.4 Analysis Multiple linear regression

Table 21 Multiple Linear Regression

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24,484	4,834		5,065	,000
	Trust	,314	,061	,321	3,228	,002
	Personal Selling	,210	,087	,219	2,423	,017

a. Dependent Variable: Loyalty

Source : IBM SPSS Statistics v.25 (2024)

Based on the table above can obtained model equality regression as follows :

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Information :

Y = Loyalty Customer

a = Constant

b1 = Coefficient Trust

b2 = Coefficient Personal Selling

X1 = Variable Trust

X2 = Variable Personal Selling

e = Standard Error

$$Y = 24.484 + 0.314X_1 + 0.210X_2 + e$$

Based on equality on can concluded a number of matter among others :

1. Constant as big as 24,484 , meaning if , Trust , and Personal Selling , no existence or value is 0, then Loyalty Customer value as big as 24,484
2. Coefficient regression variable Trust , amount 0.314 , that is if Trust increased by 1 unit , then Loyalty Customer experience relative increase big that is as big as 0.314 units . Coefficient worth positive It means There is connection one way between Trust with Loyalty Customer . If Trust consumer the more Good then you can improve Loyalty Customer .
3. Coefficient regression variable Personal Selling , amounting to 0.210 , that is if image brand increased by 1 unit , then Loyalty Customer experience relative increase big that is as big as 0.210 units . Coefficient worth positive It means There is connection one way between Personal Selling with Loyalty Customer . If Personal Selling the more Good then you can improve Loyalty Customer .
- 4.

3.5 Hypothesis testing

3.5.1 t test

The t test is intended for see significant from influence independent variable individual to variable dependent, with consider other variables are of a nature constant . Following are the results of the t test:

Table 22 t test

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.484	4.834		5.065	.000
	Kepercayaan	.314	.061	.321	3.228	.002
	Personal Selling	.210	.087	.219	2.423	.017

a. Dependent Variable: Loyalitas

Source : IBM SPSS Statistics v.25 (2024)

From the results SPSS output display above can seen that :

1. On Variables Trust mark significant of 0.002 is below 0.05 which is significant there is influence in a way Partial Trust to Loyalty Customer
2. On Variables Personal Selling mark significant of 0.017 is below 0.05 which is significant there is influence in a way Partial Personal Selling to Loyalty Customer

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3.5.2 Significant Test Results Simultaneous (F Test)

F test is used test There is or not influence independent variables with dependent variable simultaneous .

Table 23 F Test

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	60,187	2	30,094	6.961	.006 ^b
	Residual	1189.013	117	10.163		
	Total	1249.200	119			
a. Dependent Variable: Loyalitas						
b. Predictors: (Constant), Personal Selling, Kepercayaan						

Sumber : IBM SPSS Statistics v.25 (2024)

From the results SPSS output display can be seen that : F count amounting to 6,961 with level significant 0.006 below 0.05 , this means that variable free consisting from Trust And Personal Selling in a way simultaneous have influence to variable bound that is loyalty customer .

3.5.3 Coefficient Test (R² Test)

Table 24 Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.804 ^a	.648	.032	3,188
a. Predictors: (Constant), Personal Selling, Trust				

Source : IBM SPSS Statistics v.25 (2024)

The size The Adjusted R² value contained in the model summary table is of 0.648. This shows contribution or contribution influence variable Trust And Personal Selling towards variable loyalty customer amounting to 0.648 or 64.8 %. Whereas the remaining 35.2% is contribution from other variables do not entered in study.

4. Discussion

Discussion in This research is explanation from results based data analysis answer respondents

4.1 Influence Trust to Loyalty Customer

Research result show that there is influence between trust to loyalty customers at Setya shop, this implies that a perpetrator business must notice level trust consumers and loyalty customer in operate business because every trust consumer can influence characteristic loyal to company . Based on results distribution frequency variable trust can concluded that indicator *Integrity* own highest mean value that is 4.11, while the lowest is indicator *Benevolence* (sincerity) is 3.76 , this shows integrity of Setya shop as agent Officially Pertamina Persero is on the move in the field distribution of 3kg LPG gas , namely has ensure all permits and licenses as agent official always updated and appropriate with applicable regulation . This includes permission from Pertamina and authorities local , then displays certification or recognition official from Pertamina at the shop or place attempt to convince customer about validity agent the . Another effort , namely provide clear and transparent information about price , procedure purchase , and use of LPG. Setya shop also confirmed this that Customer must feel Certain that they get fair price without exists cost hidden . And take care integrity in all over transactions , incl give proof legitimate and clear purchase

Then indicators that make Loyal customers are those who have carried out by Setya shop including Behaving Honest about availability stock , price and quality product . Not selling the product is damaged or not in accordance standard , then Provide service proper delivery time and suitability promise to customers in need LPG delivery to their homes. Deep effort increase trust customers carried out by Setya shop that is Ensure that only quality and verified LPG products for sale to customer . Setya Store has ensure that LPG gas cylinder inside good condition and have seal official Pertamina also became A form trust carried out by Setya shop. Last resort in indicator trust in matter increase trust customers carried out by Setya shop that is convey clear information about prices , promotions , and policies service with transparent . ensure customer understand every related detail with purchase and use of LPG. Setya shop also strives to always be respond every problems or complaints with fast and proactive , as well give satisfactory solution . And inform customer about possibility possible delays or problems happened , as well give solution alternative If required .

4.2 Influence *Personal Selling* to Loyalty Customer

Research result show that there is influence between personal selling against loyalty customers at Setya shop, this implies that In a business besides trust , *Personal Selling* also plays a role important in enhancement loyalty customer in the operate A business , because every technique in *Personal Selling* is very influential in increase loyalty customer. Based on results description the frequency of items in the personal selling variable (X2) can be concluded that indicator Knowledge product own highest mean value that is 4.01, while the lowest is indicator Skills communicate namely 3.81. Creativity Setya Shop employees in provide free advice or consultation about safe and efficient use of LPG , Setya shop through his employees try with develop a *referral* program where customers recommend friends or family to buy LPG get discounts or gifts and create practical product displays in stores make customer Be loyal, implement it form Setya Shop employees capable explain demonstration directly in the shop about safe and efficient use of LPG . This could include method inspect leaks , connecting regulators, and safety tips. Another strategy of Setya shop employees is: Setya Shop employees capable explain with clear benefits and advantages product to customers and capable present product or service with interesting and persuasive way , so create loyalty customers , on aspects empathy Setya Shop employees to customer showed through Setya Store Employees give comprehensive and detailed explanation with Be patient when answer questions , Provide advice or free consultation about safe and efficient use of LPG as well as Listen with carefully concerns or objections customers and deliver convincing explanation as well as the right solution .

4.3 Influence Trust and *Personal Selling* To Loyalty Customer

Based on results study conclude that Trust And *Personal Selling* in a way simultaneous have influence to variable bound that is loyalty customers , that is loyalty customers at Setya shop, are influenced by the combination between variable trust customers and good personal selling from Setya shop employees . By detailed from the coefficient test determination influence second variable the including moderate influence . Trust (trust) and *personal selling* own significant influence to loyalty customer . This matter proven with trust is factor important in build connection period long with customer . When customers Trust the Setya shop company , they tend feel more safe and comfortable For do purchase repetitive . Trust can reduce perception risk and uncertainty in mind customer . Customers who trust Setya shop will tend more loyal because they Certain that company will give product or quality and appropriate service with promises given . The personal selling aspect involves interaction direct between sellers and customers , so possible happen two- way communication .

Through personal selling, Setya shop can build more relationship up close and personal with customers , so Setya Store can understand needs and preferences customer in a way more deep , so can give customized solutions and services. Good service and attention from Setya Store can increase satisfaction and loyalty customer . Skilled salesperson can convincing customer about mark product or services offered , so increase trust and loyalty customer .By overall , trust and good personal selling can create bond emotional between customers and Setya shop, as well give experience encouraging positive customer For stay loyal and do it purchase repetitive . Combination from second factor This can be an effective strategy For maintain and improve loyalty customer in period long. The three results of this study prove that trust and personal selling have an effect on customer loyalty, this is in accordance with research from Supertini (2020) which states that trust has a significant effect on customer loyalty and according to Asyhari (2020) states that trust has a significant effect on customer loyalty, then research by Rahmayani (2016) and Firdausi (2020) which states that personal selling has a direct positive and significant effect on customer loyalty. Then Warindrasti and Pratama's research (2021) also concluded that personal selling has an effect on customer loyalty.

5. CONCLUSION

Based on results research and discussion in chapter previously so this research can concluded a number of matter among others:

1. There is influence trust in a way Partial to loyalty customers at the MSMEs Setya shop Sidoarjo . It means required detailed aspects covers *Benevolence* (sincerity) , *Ability* (ability) , *Integrity* (integrity) and *Willingness to depend* to improve loyalty customer
2. There is influence personal *selling* Partial to loyalty customers at the MSMEs Setya shop Sidoarjo . It means required detailed aspects covers Creativity , Knowledge products , Communication skills and Empathy to increase loyalty customer
3. There is influence trust and *personal selling* in a way simultaneous to loyalty customers at the

THE INFLUENCE OF TRUST AND PERSONAL SELLING ON CUSTOMER LOYALTY IN SETYA SHOP SIDOARJO MSMEs

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MSMEs Setya shop Sidoarjo . It means required trust and personal selling to create and improve loyalty customers at the Setya Shop Sidoarjo

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