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# Interpersonal Trust Impact on Moderate Customer Satisfaction by Product Quality and Brand Image

Aloysia Pranata<sup>1,\*</sup>, Tantri Yanuar Rahmat Syah<sup>1</sup>, Rina Anindita<sup>1</sup>

<sup>1</sup>Departement of Management, Economic and Business Faculty, Esa Unggul Universities

Consumer satisfaction needs to be considered by company management due to affected by company's turnover. Consumer satisfaction appeared to buy a product because value factors that encourages this desire. This is evident from a several studies has been successful to show a significant influence of interpersonal trust on customer satisfaction which is also influenced by product quality and brand image. Previous Thus, in this study aims to analyze the effect of interpersonal trust on consumer satisfaction which is moderated by product quality and brand image. Here, we use ANOVA univariate analysis and using 120 respondents as in 2018. The result shows a interpersonal trust will increase customer satisfaction with a high interpersonal that a moderated by high product quality will increase by customer satisfaction, high interpersonal trust, and high brand image will increase customer satisfaction.

**Keywords:** Interpersonal Trust, Customer Satisfaction, Product Quality, and Brand Image

## 1. INTRODUCTION

Interpersonal trust is a foundation of a business. Interpersonal trust is an awareness and feeling possessed by customers to trust a product, and service providers use it as a tool to establish long-term relationships with customers [1]. The Forming customer trust is one way to create and maintain customers [2]. The interpersonal trust is defined as a willingness of consumer to be vulnerable to the actions of others based on the expectation that the other will take certain actions that are important for trust or apart from the ability to monitor or control the other. High interpersonal trust by consumers towards companies will be able to provide consumers with satisfaction in using company products or services. Interpersonal trust is the foundation of business which is a way to create and maintain consumers [3]. Customer satisfaction is a term to describes that the level of satisfaction experienced by customer when consuming/using a product/service. Customer satisfaction is something that causes a consumer to come back to use a product/service in a previous product/service transaction.

\*Email Address: [aloyната@gmail.com](mailto:aloyната@gmail.com)

The word satisfaction itself comes from the Latin word "states" which is means a quite good, adequate and "faction" which means doing or making decision. Customer satisfaction is important because if customer is not satisfied with goods / services they will behave as anti-social and this will certainly harm the company [4]. Customer satisfaction can be interpreted as a person's feelings or responses to something that is considered good or adequate and pleasant from the consumption of a product/service after comparing his expectations of the product/service to what he receives from the product/service. In the current market, retailers usually offer a variety of products to increase customer satisfaction. Under such a situation, one effective way that retailers of the market commonly adopt to differentiate themselves from their competitors is providing superior quality in service to satisfy customer needs and expectations. To offer superior services to fulfill customer needs and desires, firms tend to rely on customer-contact employees [5]. As we know, creating customer satisfaction and loyalty is the main goal in marketing, especially in brand image strategy.

Activities in creating customer satisfaction and loyalty are carried out in order to crystallize the needs and desires of customers so that they form a brand value that is used. Products that have a clear brand value can be more easily communicated and easily accepted by customers. Therefore, companies are required to no longer think about how to seize the market but rather are directed at how to create new markets with a powerful brand that is superior to competing brands. Based on the research gap above, the purpose of this study is to analyze the influence of interpersonal trust on customer satisfaction. In addition, it also analyzes whether product quality and brand image influence interpersonal trust in customer satisfaction. The reason for this study included interpersonal trust, product quality, and brand image variables because of the factors that influence customer satisfaction on a product which will bring up a positive image of the product, the quality possessed by the product is reliable, and a feeling of satisfaction after using the product because of product performance in line with expectations.

## 2. METHODOLOGY

### A. Interpersonal Trust

Interpersonal trust is defined as the perception someone have that other people will not do anything that will harm his/her interest; the individual is giving the willingness to accept vulnerability or risk based on expectations regarding another person's behavior. Trusting is vital in everyday human reaction, which has the ability to affect our interactions with others both with good or bad interactions, as well as with friends and foe. When taking a look at trust, there are two types of trusters; the low trusters and the high trusters. If an individual is a low truster they have the tendency to not trust others until they have clear evidence that they can be trusted. On the other hand the high truster is seen as more likely to be fooled. The high truster has the degree of willingness to believe stranger in absence of clear data. Gullibility is in conjunction with those individuals who have the ability to trust easier. It is stated that a gullible person trusts others until they have clear evidence that they cannot be trusted. Studies show that a gullible person, or a high truster, is less likely to lie or cheat or steel, more likely to give second chance, and more likely to respect the rights of others [5, 6]. Interpersonal trust concerns the psychological willingness of an individual in accepting the actions of someone else, based on his/her expectations with respect to a particular action [7, 8]. In the retail setting, when the relationship between frontline employees and customers are perceived to be trustful, information exchange about purchases tend to be better. Thus, customers are more likely to express their needs and expectations to the employees; in turn, employees tend to deliver products and services that can better satisfy customers [9, 10].

### B. Customer Satisfaction

Customer satisfaction is a critical concept for customer success professionals to understand and live by, and it's actually about more than a money-back guarantee. In this post, we'll start discussing customer satisfaction: what it is, and why it's important for your business to start measuring. Customer satisfaction can be defined as a metric used to quantify the degree to which a customer is happy with a product, service, or experience. This metric is usually calculated by deploying a customer satisfaction survey that asks on a five or seven-point scale how a customer feels about a support interaction, purchase, or overall customer experience, with answers between "highly unsatisfied" and "highly satisfied" to choose from. Customer satisfaction is a critical aspect that builds loyalty in customers. Brand loyalty is concerned with a favorable attitude towards a brand [11, 12]. It is reflected by the incentive to repurchase a particular product in the future and providing word of mouth feedback about a product [13, 14]. Customer satisfaction is a part of customer's experience that exposes a supplier's behavior on customer's expectation. It also depends on how efficiently it is managed and how promptly services are provided. This satisfaction could be related to various business aspects like marketing, product manufacturing, engineering, quality of products and services, responses customer's problems and queries, completion of project, post delivery services, complaint management and many else. Customer satisfaction become important because if a company don't measure customer satisfaction, that company can't identify unsatisfied customers that could churn or leave to using product/service from the company and it will become negative customer reviews. The company also can't identify happy customers so the company could activate as evangelists or referrers. Finally, the company can't predict or prevent customer churn to plan proactively without metrics to analyze.

### C. Product Quality

Quality has been the subject of many and varied definitions. Each definition has both strengths and weaknesses in relation to criteria such as measurement and generalizability, managerial usefulness and consumer relevance. Product quality can be classified into five groups. First, the transcendent approach. According to the transcendent approach, quality is synonymous with innate excellence, absolute and universally recognizable: 'You will know it when you see it'. The origin of quality as excellence dates back to the Greek philosophers who referred to it as 'the best', 'the highest form', or 'the highest idea'. According to this approach, the title 'quality' should only be attributed to those products and services that achieve the highest standards.

This approach has some shortcomings is unlike the Greeks in ancient times philosophizing over the concept of quality, practitioners in the world of business seek something much more practical. For them quality should be capable of implementation, delivery and measurement. Second, the product based approach is product-based approach is on quality as a precise and measurable variable. Any differences (in quality) that do occur reflect differences in the quantity of some ingredient or attribute possessed by a product. This approach leads to a vertical or hierarchical ordering of quality. Products are ranked according to the amount of ingredients or attributes that each possesses. However, an unambiguous ranking is possible only if the ingredients/attributes in question are considered preferable by all buyers. Third, the user based approach. This approach starts from the premise that quality 'lies in the eyes of the beholder'. Consumers have specific wants or needs and those products that best meet their preferences are those that they view as having the highest quality. There are two problems with this approach. First, with so many different preferences in the marketplace it is obviously difficult arriving at an agreed definition of quality. Second, it tends to equate quality with satisfaction. The user-based approach focuses exclusively on the customer in the determination of quality. The strength of this approach is that it allows the customer the say in defining quality. However, this strength may also be viewed as a weakness. The reason is that expectations can also be highly varied, and personal, which can be problematic. Furthermore, customers may not be in a position to articulate their expectations due to a lack of knowledge and understanding. Fourth, the manufacturing based approach is rooted in the subjectivity of consumer preferences, the manufacturing-based approach, as the name suggests, focuses on internal matters. It refers to conformance specifications. Products are designed and manufactured according to predetermined specifications. Quality control techniques help to detect deviations from the specification. In the case of services, the measuring of quality may be more difficult. However, under a process of standardization or routinization (McDonaldization of Services), services are subject to a form of standard operating procedures or models, which helps in the measuring of quality. Last, value based approach is absolute, the value-based approach regards quality as relative to price. According to this view, the buyer's perception of value represents a mental trade-off between the quality or benefits perceived relative to price paid. Thus, buyers, in effect, use price as an index of quality as well as an index of the sacrifice that is made in purchasing it. Perceived product value is the outcome of the subjective consumer judgment of product benefits [15]. In this study, perceived product quality referred to the customer assessment of price acceptability, attractiveness, and worth of the product under consideration.

#### *D. Brand Image*

Product brand image may be defined as the overall product meaning conveyed to consumers. Brand image as overall perceptions about a brand as reflected by brand associations [16]. These associations refer to any aspect of the brand held in consumers' memory and formed through the experiences with the brand in previous encounters. Brand Image is how customers think of a brand. It can be defined as the perception of the brand in the minds of the customers. Brand image can be developed over time. The customers form an image based on their interactions and experience with the brand. These interactions take place in many forms and not necessarily involve the purchase or use of products and service. Research has shown that product brand image has a halo effect on consumer's perceptions of product attributes [17, 18]. The halo effect is described in psychology as a subjective bias that causes an individual's evaluation of one characteristic to impact his or her evaluation of other characteristics. Based on the halo effect, the consumer's evaluation of particular attributes of a branded product can be influenced by their general impression of the overall brand image [19, 20]. For instance, a favorable (or non-favorable) brand image can be have a positive (or negative) influence on the evaluation of all other attributes of a branded product. As a result of this halo effect, a strong and favorable brand image will positively bias consumer's impression of other attributes of the branded product. This phenomenon makes product brand image one of the key elements leading to increase consumer's purchase intentions, particularly in online retailing, where consumers typically cannot examine the product directly. Thus, in the online environment, consumers may use brand image as a surrogate for a variety of product attributes, particularly when the product cannot be examined directly [21, 22].

#### *E. Variables Relationship And Hypothesis Development*

The relationship between frontline employees and customers are perceived to be trustful, information exchange about purchases tend to be better. Thus, customers are more likely to express their needs and expectations to the employees; in turn, employees tend to deliver products and services that can better satisfy customers [23, 24]. Furthermore, in the long run, satisfied customers become loyal to the brand. Empirical studies show that interpersonal trust is correlated with customer satisfaction. Retail employees have direct and close interactions with customers in the buying process. Thus, they have an influence on customer satisfaction. One stream of research focuses on examining employee attributes and their impact on employee performance [25]. However, there is little research that emphasizes understanding the impact of interpersonal trust relationships between employees and customers on the desired results of customer satisfaction.

Interpersonal trust concerns the psychological willingness of individuals to accept other people's actions which are based on the individual's expectations in relation to certain actions given [26]. In retail settings, when the relationship between retail employees and customers is considered reliable, the purchasing process tends to be better. Thus, customers are more likely to express their needs and expectations to retail employees where employees will tend to provide products and services that can be more satisfying to customers. Furthermore, in the long run, satisfied customers become loyal to the brand. Empirical studies show that interpersonal trust correlates with customer satisfaction.

*H<sub>1a,b</sub>: Interpersonal trust have a positive influence on customer satisfaction.*

A product quality is the ability of a product to carry out its functions, including durability, reliability, accuracy, ease of operation and repair, and other valuable attributes with significant effect of product quality on the loyalty of users. Theories about product quality and customer satisfaction include a discussion of the company's professional practices and procedures intended to contribute to an understanding of product quality and customer satisfaction [27, 28]. Company production management officials must aim at measuring, understanding and improving the production process and material flow. Goods and services can be produced in accordance with improved safety specifications to meet or exceed consumer tastes and expectations for increasing revenue acquisition for the business. The adoption of the importance of production control (PC). The PC determines and regulates coordination schedules and monitors material flow and production system activities in short-term steps to increase customer satisfaction with production output and promote sustainable consumption [27]. So that with the production control, the company will produce quality that is in accordance with consumer expectations.

*H<sub>2a,b</sub>: Product quality have positive effect to moderate the relationship between interpersonal trust to customer satisfaction.*

Brand image is a representation of the overall perception of the brand and is formed from information and past experience of the brand. The brand image is relates to attitudes in the form of beliefs and preferences towards a brand. Consumers who have a positive image of a brand will be more likely to make a purchase. Brand Image also allows consumers to get to know, evaluate the quality of the product, and can cause a low risk of purchase. In generally brands even though the price offered is more expensive. Meanwhile, a success in finding some relationships between brand image and customer satisfaction by looking at the reactions of people to

different salespeople. They found a positive relationship between brand image and customer satisfaction.

*H<sub>3a,b</sub>: Brand image have a positive to moderate the relationship between interpersonal trust to customer satisfaction.*

From the description, the description of the research model is showed in figure 1.



Figure 1. The Research Model

### 3. RESULT AND DISCUSSION

The study was conducted in November 2018 for consumers of KumaKuma products who made a purchase transaction in one of the KumaKuma outlets at ITC Permata Hijau Jakarta. The method of data analysis in this study used the ANOVA Univariate Analysis. The type of data used in this study is quantitative data. Based on the existing population, 120 people were used as respondents. The research instrument or data collection tool that will be used in this study is a questionnaire, while in the measurement of data in this study using a bipolar semantic differential scale consisting of five intervals (1-5) that use negative to positive responses and respondents choose one of five that interval. This study we used independent variables or independent variables (X), namely interpersonal trust, variable dependent or dependent variable (Y), customer satisfaction, and moderating variables in this study, namely product quality and brand image. Measurement of product quality variables using the model of brand image variables using the model. Measurement of customer satisfaction variables using the model. Validity test is a test used to show the extent to which the measuring instrument used in measuring what is measured. A questionnaire said to be valid if the question in the questionnaire is able to reveal something that will be measured by the questionnaire. Test the validity of this study using the SPSS program. The testing technique used in this study using Bivariate Pearson correlation (Pearson Moment Products). The analysis is done by correlating each item's score with the total score. The total score is the sum of all items. The question items that correlate significantly with the total score indicate that these items are able to provide support in revealing what you want to express a Valid. If  $r \text{ count} \geq r \text{ table}$  (2-sided test with sig. 0.05) then the instrument or items of questions are significantly correlated with the total score.

The level of reliability is indicated by the coefficient value, which is the reliability coefficient that measures the high reliability of a measuring instrument. Reliability shows the consistency of a measuring device in measuring the same symptoms. That the reliability test of measuring instruments in this study uses the Cronbach Alpha coefficient ( $\alpha$ ). In research, reliability is the extent to which the measurement of a test remains consistent after repeated attempts on the subject and under the same conditions. Research is considered reliable when providing consistent results for the same measurements. It cannot be relied upon if repeated measurements give different results. High and low reliability, empirically indicated by a number called the value of the reliability coefficient. High reliability is indicated by the value of  $r_{xx}$  approaching the number 1. The general agreement is considered to be quite satisfactory if  $\geq 0.700$ . Data analysis has the purpose of studying the differences in the average variable response or indicators of certain problems between individual groups, including testing hypotheses about these differences. The data analysis used in this study is the ANOVA univariate analysis. The ANOVA univariate provides a simple and unambiguous approach, which can be used on balanced data or unbalanced data. This model uses contrast to express the main effects and interactions. The focus of this study is the impact of interpersonal trust on customer satisfaction which moderate by product quality and brand image where the results show univariate ANOVA testing as follows. So that, in general the regression equation for this test is as follows:

$$Y_{ijk} = \mu + IT_i + (ITPQ)_{ij} + \epsilon \quad (1)$$

Table I. Tests of Between-Subjects Effects (Interpersonal trust-Product quality)

Source	df	F	Sig.
Corrected Model	3	7.380	0.000
Intercept	1		0.891
IT_Code	1	0.019	0.138
IT_Code * PQ_Code	2	2.233	0.000
Error	116	10.871	
Total	120		
Corrected Total	119		

Results of this test identify that the variables that will be used have an influence in determining the level of customer satisfaction. Test statistics using F-test statistics on the line 'Interpersonal trust and product quality' where  $F_0 = 2.233$  (Sig. 0.000) with a free degree of 2/116. This indicates a rejection of  $H_0$ , so it can be concluded that the data supports the proposed hypothesis. This shows that interpersonal trust that is moderated by product quality affects customer satisfaction. The higher the level of interpersonal trust is moderated by the perception of product quality, the higher the customer satisfaction of the product (see Table II).

Table II. Parameter Estimates (Interpersonal trust-Product quality)

Parameters	B	$\beta$	t	Sig.
Intercept	$\beta_0$	0.368	2.313	0.022
[IT_Code=1,00]	$\beta_1$	0.070	0.271	0.787
[IT_Code=2,00]		0 <sup>a</sup>		
[IT_Code=1,00] * [PQ_Code=1,00]	$\beta_2$	-0.592	-2.355	0.020
[IT_Code=1,00] * [PQ_Code=2,00]		0 <sup>a</sup>		
[IT_Code=2,00] * [PQ_Code=1,00]	$\beta_3$	-0.973	-4.024	0.000
[IT_Code=2,00] * [PQ_Code=2,00]		0 <sup>a</sup>		

Table II is shown by the  $\beta$  coefficient, the statistical hypothesis procedure is tested through the Univariate General Linear Model (GLM). Tests conducted to see the difference in the average gap in product quality (Y) formed by low interpersonal trust (IT) (IT = 1), and high interpersonal trust (IT) (IT = 2) on low product quality respondents (PQ = 1) or high product quality (PQ = 2) after calculating the effect of linear interpersonal trust (X) on the same product quality (Y) in all cells captured in table III.

Table III. Intercept Parameter  $\beta_i$  Design in A (Interpersonal trust-Product quality)

	PQ_Code2	PQ_Code1	Difference	Hypothesis
IT_Code2	$\beta_0$	$\beta_0 - \beta_3$	$\beta_3$	H3a
IT_Code1	$\beta_0 + \beta_1$	$\beta_0 + \beta_1 - \beta_2$	$\beta_2$	H2a
Difference	$-\beta_1$	$\beta_1 - \beta_3 - \beta_2$		
Hypothesis	H1a			

***H<sub>1a</sub>: Specifically for PQ\_Code2, IT\_Code1 > IT\_Code2***

H<sub>1a</sub>: Especially for groups of respondents with high product quality, respondents who have a high perception of interpersonal trust have higher purchase intention than groups of respondents who have low interpersonal trust. The intercept calculation table shows there is a difference between [PQ = 2] [IT = 2] and [PQ = 2] [IT = 1] for product quality  $-\beta_1$  results obtained.

***H<sub>2a</sub>: Specifically for IT\_Code1, PQ\_Code2 > PQ\_Code1***

H<sub>2a</sub>: Especially for groups of respondents with low interpersonal trust, respondents who have a high product quality perception have higher purchase intention than the group of respondents who have a low perception of product quality. The intercept calculation table shows that there is a difference between [PQ = 2] [IT = 1] and [PQ = 1] [IT = 1] with respect to interpersonal trust obtained by the results of  $\beta_2$ .

***H<sub>3a</sub>: Specifically for IT\_Code2, PQ\_Code2 > PQ\_Code1***

H<sub>3a</sub>: Especially for groups of respondents with high interpersonal trust, respondents who have a low product quality perception have higher purchase intention than the group of respondents who have high product quality perceptions. The intercept calculation table shows that there is a difference between [PQ = 1] [IT = 2]

and [PQ = 2] [IT = 2] with respect to interpersonal trust obtained by the results of  $\beta_3$  (see Table IV).

$$Y_{ijk} = \mu + IT_i + (ITBI)_{ij} + \epsilon \tag{2}$$

Table IV. Tests of Between-Subjects Effects (Interpersonal trust-Brand image)

Source	df	F	Sig.
Corrected Model	3	0.630	0.597
Intercept	1	0.196	0.658
IT_Code	1	0.323	0.571
IT_Code * BI_Code	2	0.775	0.463
Error	116		
Total	120		
Corrected Total	119		

Results of this test identify that the variables that will be used have an influence in determining the level of customer satisfaction. Statistical tests using F-test statistics on the line 'Interpersonal trust and brand image' where  $F_0 = 0.775$  (Sig. 0.463) with a free degree of 2/116. This indicates a rejection of  $H_0$ , so it can be concluded that the data supports the proposed hypothesis. This shows that interpersonal trust that is moderated by the brand image affects customer satisfaction. The higher the level of interpersonal trust is moderated by the perception of brand image the higher the customer satisfaction of the product (see Table V).

Table V. Parameter Estimates (Interpersonal trust-Product quality)

Parameter	B	$\beta$	t	Sig.
Intercept	$\beta_0$	0.091	0.382	0.703
[IT_Code=1,00]	$\beta_1$	-0.130	-0.455	0.650
[IT_Code=2,00]		0 <sup>a</sup>		
[IT_Code=1,00] * [BI_Code=1,00]	$\beta_2$	0.278	1.011	0.314
[IT_Code=1,00] * [BI_Code=2,00]		0 <sup>a</sup>		
[IT_Code=2,00] * [BI_Code=1,00]	$\beta_3$	-0.206	-0.727	0.469
[IT_Code=2,00] * [BI_Code=2,00]		0 <sup>a</sup>		

Table V is shows by the  $\beta$  coefficient, the statistical hypothesis procedure is tested through the Univariate General Linear Model (GLM). Tests conducted to see the difference in the average gap in brand image (Y) formed by low interpersonal trust (IT) (IT = 1), and high interpersonal trust (IT) (IT = 2) in low brand image respondents (PQ = 1) and high brand image (PQ = 2) after calculating the effect of linear interpersonal trust (X) on the same brand image (Y) in all cells, as in table VI.

Table VI. Intercept Parameter  $\beta_i$  Desain B (Interpersonal trust-Product quality)

	BI_Code2	BI_Code1	Difference	Hypothesis
IT_Code2	$\beta_0$	$\beta_0 - \beta_3$	$\beta_3$	H3b
IT_Code1	$\beta_0 - \beta_1$	$\beta_0 - \beta_1 + \beta_2$	$\beta_2$	H2b
Difference	$\beta_1$	$-\beta_3 + \beta_1 + \beta_2$		
Hypothesis	H1b			

**H<sub>1b</sub> : Specifically for BI\_Code2, IT\_Code2>IT\_Code1**  
 H<sub>1b</sub> : Especially for groups of respondents with a high brand image, respondents who have a high perception of interpersonal trust have higher purchase intention from groups with low interpersonal trust perceptions. The intercept calculation table shows there is a difference between [BI = 2] [IT = 2] and [BI = 2] [IT = 1] towards the brand image obtained by the results of  $\beta_1$ .

**H<sub>2b</sub> : Specifically for IT\_Code1, BI\_Code1>BI\_Code2**  
 H<sub>2b</sub> : Especially for groups of respondents with low interpersonal trust, respondents who have high brand image perceptions have higher purchase intention than groups with low brand image perceptions. The intercept calculation table shows there is a difference between [BI = 2] [IT = 1] and [BI = 1] [IT = 1] with respect to interpersonal trust the results of  $\beta_2$  are obtained.

**H<sub>3b</sub> : Specifically for IT\_Code2, BI\_Code2>BI\_Code1**  
 H<sub>3b</sub> : Especially for groups of respondents with high interpersonal trust, respondents who have a low brand image perception have higher purchase intention than the group with a high brand image perception. The intercept calculation table shows that there is a difference between [BI = 1] [IT = 2] and [BI = 2] [IT = 2] with respect to interpersonal trust obtained  $\beta_3$  results.

4. CONCLUSION

Customer satisfaction is an important thing for companies that must always be maintained to be able to increase sales of the company. Because the creation of customer satisfaction on the goods/ services offered will certainly increase the company's turnover. This study discusses the factors that influence consumer satisfaction on KumaKuma products, namely interpersonal trust which is moderated by product quality and brand image. The managerial implication that can be suggested is to increase product quality in accordance with consumer expectations and increase the brand image of KumaKuma products. Improving product quality and brand image on interpersonal trust is important in achieving customer satisfaction. The high achievement of interpersonal trust in consumers makes the company succeed in building trust from consumers, and the company will definitely to get more returning customers, including free recommendations from consumers to the people closest to them. The impact of interpersonal trust that is influenced by product quality and brand image has an impact on whether consumers are satisfied or not about the products offered. KumaKuma's products can now be said to be of high quality and have a good brand image in the eyes of their customers but rival products also have similar qualities. The first step that must be done to be able to remain a superior product and not lose competitiveness with competing products is to identify consumer



expectations about the product so that the company can create products that can be in line with current consumer expectations. After that, together with the management, make all the planning well starting from the concept of activities and activities to the amount of costs needed for product development. The final step that must be done is to evaluate or review this activity, which aims to see how much the results obtained to achieve customer satisfaction with the products offered. With this plan, it is expected that company sales can get better and company sales increase. The results that can be concluded from this study are: (i) High interpersonal trust will increase customer satisfaction (the first hypothesis is accepted); (ii) High interpersonal trust that is moderated by high product quality will increase customer satisfaction (second hypothesis is accepted); (iii) High interpersonal trust that is moderated by a high brand image will increase customer satisfaction (the third hypothesis is accepted). The results show that all the results of the hypothesis in this study were accepted. The limitations of the study refer to several weaknesses in this study. The limitations contained in this study are: (i) This research was conducted only at one KumaKuma product store by taking the object of research at ITC Permata Hijau. (ii) This research only discusses interpersonal trust towards customer satisfaction which is moderated by product quality and brand image. (iii) The inconsistency of the results of the respondents' answers in answering the questionnaire (questionnaire) and the condition of the store environment that made respondents not comfortable enough when answering the questionnaire (questionnaire) submitted to them. Based on the results of this study where product quality and brand image influence interpersonal trust in customer satisfaction. So it is very important to increase product quality and brand image of a product. Based on this, several suggestions are expected that can improve customer satisfaction: (i) The research was conducted in several retail stores that sell one brand so that more accurate results are obtained. (ii) Variables in the study can be added to several other variables such as the effect of price, service quality and brand loyalty.

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