

## The Influence of Customer Trust and Customer Commitment to Consumer Purchase Intention of Electronic Products

Teuku Muana REFI\*

Finance and Banking Study Program, Faculty of Economics, Akademi Keuangan Perbankan Nusantara,  
Medan Banda Aceh-Idi Street, East Aceh Regency, Aceh Province, Indonesia.  
[teukumuanarefi@akubanknusantara.ac.id](mailto:teukumuanarefi@akubanknusantara.ac.id)

JAMALI

Finance and Banking Study Program, Faculty of Economics, Akademi Keuangan Perbankan Nusantara,  
Medan Banda Aceh-Idi Street, East Aceh Regency, Aceh Province, Indonesia.  
[jamali@akubanknusantara.ac.id](mailto:jamali@akubanknusantara.ac.id)

Muhammad JAMIL

Finance and Banking Study Program, Faculty of Economics, Akademi Keuangan Perbankan Nusantara,  
Medan Banda Aceh-Idi Street, East Aceh Regency, Aceh Province, Indonesia.  
[muhammadjamil@akubanknusantara.ac.id](mailto:muhammadjamil@akubanknusantara.ac.id)

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### ABSTRACT:

This research conducted to investigate the effect of customer trust and customer commitment of purchase intention consumer of electronic Banda Aceh. Respondents in this research were all consumers of electronic at Banda Aceh which amounted to 100 respondents (convenience sampling). The analysis model that used in this research was the multiple linear regression. Based on the regression results found that trust and commitment positively affect to purchase intention consumer of electronic at Banda Aceh. Partially two variables that significantly affected to purchase intention, the two variables were trust and commitment ( $\alpha=0,05$ ).

**Keywords:** Purchase Intention; Trust; Commitment.

**JEL Classification:** M31.

### INTRODUCTION

Electronics are now a major need, electronics are always followed by increasingly advanced technological developments. Electronics are widely used by all parties, electronics are also used by economic actors, namely households, companies, governments, exports, and imports. Everything is now using electronic technology, even in certain places already use robots for a job. So this makes companies engaged in the electronics sector have to continue to create innovations, better ideas, and can meet consumer needs. Morgan and Hunt define trust as a condition when one of the parties involved in the exchange process believes in the reliability and integrity of the other party. The definition explains that trust is a willingness or willingness that is the result of a belief that the parties involved in the exchange will provide consistent, honest, responsible, light-hearted, and good quality. This

belief will create purchase intention and a close relationship between the parties who will be involved in the exchange. The customer's purchase intention must continue to be realized so that later the customer will make a purchase. With the purchase, the company can survive and earn profits. Today, electronic products have touched almost all aspects or fields of human life, from household appliances, children's toys, entertainment (recreation), education, administration, trade, medicine, transportation to war equipment, and space investigations. The fields involved in electronics have developed rapidly.

## LITERATURE REVIEW

Purchase intention is obtained from a learning process and a thought process that forms a perception [1,2]. This purchase intention creates a motivation that is recorded in his mind and becomes a very strong desire which in the end when a consumer has to fulfill his needs will actualize what is in his mind [3,4]. The effect of the purchase intention hierarchy is used to describe the order in which beliefs arise. Customer intention is how likely the customer is to buy a brand or how likely the customer is to switch from one brand to another [5].

Trust is the foundation of business [6,7]. A business transaction between two or more parties will occur if each trusts each other. This trust cannot simply be recognized by other parties/business partners, but must be built from scratch and can be proven [8]. Trust has been considered as a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected [9,10]. Trust is the belief that the actions of another person or group are consistent with their words. Trust is born from a process that slowly accumulates into a form of trust. Several literatures have defined trust with various approaches [11]. Initially, belief was widely studied from the discipline of psychology, because it was related to a person's attitude. In its development, trust has become the study of various scientific disciplines. Trust as credibility [12]. Credibility as the extent to which the buyer believes that the seller has the expertise to perform activities effectively and reliably. Trust relates to the company's intention to rely on their exchange partners. Trust as a virtue, because it is based on the extent to which the company believes that its partners have beneficial intentions and motives.

Trust is essentially a "central component in all exchange relationships". Trust itself has a search relationship with purchase intention, which means that the more a customer believes in a product [13,14], the more customers buy intention about the product. Without this situation, apart from a very positive attitude, it will be very difficult to make a purchase [15]. Based on the description, that the purchase intention of the customer is influenced by customer trust. Then the hypothesis that can be drawn from the explanation above is:

H1: Customer trust has a positive and significant effect on customer purchase intentions.

H2: Customer commitment has a positive and significant effect on customer purchase intentions.

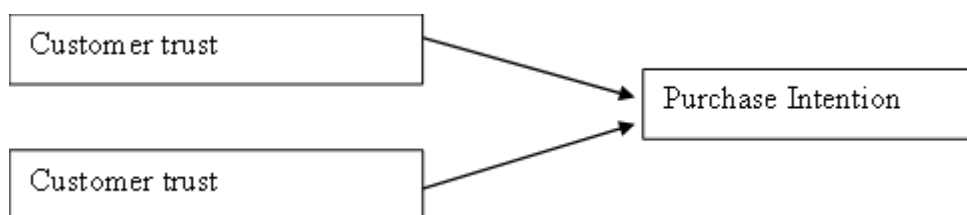


Figure 1. Research Framework

## Hypothesis

The hypothesis is an initial assumption or conclusion and is still temporary which will be proven true after field data (empirical) can be obtained. Based on the description of the literature above, it can be formulated as follows:

H1 : Customer trust has a positive and significant effect on the purchase intention of electronic products.

H2: Customer commitment has a positive and significant effect on the purchase intention of electronic products.

## RESEARCH METHODS

### Data Analysis Tools

The data analysis tool used is multiple regression analysis, which is an analytical method used to determine how much influence one variable has on other variables. This selection is based on the presence of one dependent variable and more than one independent variable. Multiple regression requires the classical assumption test. The formula for multiple regression is as follows:

$$Y = b_1x_1 + b_2x_2 + e$$

Where :

- y = Purchase Intention
- B1 b2 = Regression Coefficient
- X1 = Trust
- X2 = Commitment
- e = Standard Error

### Hypothesis Test

Ho1: The trust variable has no significant effect on the purchase intention of electronic product customers in Banda Aceh.

Subject : The trust variable has a significant effect on purchase intention. electronic product customers in Banda Aceh.

Ho2: Commitment variable has no significant effect on purchase intention of electronic product customers in Banda Aceh.

Ha2 : Commitment variable has a significant effect on purchase intention on electronic product customers in Banda Aceh.

To measure the close relationship between the influence of the dependent variable (Y) on the independent variables (X1, X2), correlation analysis was used to find the correlation coefficient (R). To see how much influence trust and commitment have on purchase intention, the determinant coefficient (R<sup>2</sup>) is used to determine the results of multiple linear regression on the hypothesis that will be used by determining a quantity which states that how does one variable affect other variables.

### t test (Partial Test)

To test the hypothesis, in this study the author uses the t-test (test) by comparing the t-count statistics with the t-table statistics, so it can be explained with the following conditions:

- If t-count statistic > t-table statistic, then Ha is accepted
- If t-count statistic < t-table statistic, then Ha is rejected

Partial test is a test used to test the ability of the partial coefficient. Decision making is made based on the comparison of the value of each regression coefficient with the value of ttable (critical value) according to the significance level used, which is 5%. If tcount of a regression coefficient is smaller than ttable, then the decision is to reject the acceptance area of hypothesis 1 (H1), hypothesis 2 (H2). This means that the regression coefficients of the independent variables, namely trust (X1) and commitment (X2), are not different from zero. Or in other words the variables of trust (X1) and commitment (X2) have no effect on purchase intention (Y). Meanwhile, if in testing the regression coefficient, tcount is greater than the value of ttab, then the decision is to accept hypothesis 1 (H1), hypothesis 2 (H2). This means that the regression coefficient of the independent variable is confidence (X1) and commitment (X2) are different from zero. Or in other words, the variables of trust (X1) and commitment (X2) have an effect on purchase intention (Y).

Table 1. Analysis of Respondents' Answer Index to the Purchase Intention Variable

No.	Variable	Strongly Disagree		Not Agree		Not enough Agree		Agree		Very Agree		Mean
		Fr	%	Fr	%	Fr	%	Fr	%	Fr	%	
1	You have the motivation to Buy brand/product this electronics	-	-	4	4.0	9	9.0	52	52.0	35	35.0	4.18
2	You want to buy this brand/electronic product	-	-	1	1.0	12	12.0	59	59.0	28	28.0	4.14
3	In the future, you have a plan to buy this brand/electronic product	-	-	13	13.0	15	15.0	49	49.0	23	23.0	3.82
4	You behave will buy this brand/electronic product	3	3.0	8	8.0	9	9.0	44	44.0	36	36.0	4.02
Overall average score												4.04

Table 2. Reliability of Research Variables (Alpha)

No.	Variable	Variable Items	Alpha	Reliability
1	Purchase Intention (Y)	3	0.772	Reliable
2	Trust (Xi)	3	0.756	Reliable
3	Commitment (X2)	4	0.631	Reliable

Source: Primary data (processed), 2021

Table 3. KMO and Bartlett's Test Dependent Variables (X1, X2) KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,634
<i>Bartlett's Test of Sphericity</i> Approx. Chi-Square	165,559
Df	28
Sig.	'000

Table 4. Factors Considered by Consumers (X1, X2)

Faktor	Eigen Value	%Variance	Cumulative %
1.	2,481	31,008	31,008
2.	1,575	19,685	50,693

Table 5. Rotated Component Matrix(a)

	Component	
	1	2
This electronic brand/product always maintains the trust of its customers	,777	
The competence of this electronic brand/product has complied with the tabulated specifications	,834	
These electronic brands/products maintain their integrity in the eyes of customers by delivering their electronic products to customers on time	787	
You are very proud of this brand/electronic product		,676
You have a sense of belonging to this brand/electronic product		,765
The success of this brand/electronic product for a long time has been your concern		,623
You really support this brand/electronic product		,628

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

KNIO dan Bartlett's Test Independent Variable (Y)  
 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	,688
<i>Bartlett's Test of Sphericity</i> Approx. Chi-Square	81,504
Df	6
Sig.	'000

Table 6. Factors Considered by Consumers (Y)

Factor	Eiger Value	%Variance	Cumulative %
1.	2,078	51,940	51,940

Table 7. Rotated Component Matrix(a) Component Matrix

	Component 1
You have the motivation to buy this brand/electronic product	,797
In the future, you have a plan to buy this brand/electronic product	,855
You behave will buy this brand/electronic product	,841

Extraction Method: Principal Component Analysis

Table 8. Multicollinearity Test Results

	Tolerance	VIF	Description
Trust (X1)	0.946	1.057	Non Multicollinearity
Commitment (X2)	0.946	1.057	Non Multicollinearity

Source: Primary data (processed), 2021

## RESULTS

To determine the effect of customer trust and customer commitment on the purchase intention of electronic products in Banda Aceh, multiple linear regression was used by operating the purchase intention variable (dependent variable) with two independent variables consisting of trust and commitment variables. From the results of the SPSS analysis, a regression equation is obtained as shown in the following table:

Table 9. Regression Analysis Model of the Effect of Customer Trust and Commitment Customers Against Purchase Intentions for Electronic Products in Banda Aceh  
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t count	t table	Sig.	Collinearity Statistics	
	B	Std. Error	B				Tolerance	VIF
1. (Constant)	,184	,641		287		,775		
Customer trust	402	,101	,351	3,976	1.66023	000	946	1,057
Customer Commitment	,499	,135	,326	3,686	1.66023	000	946	1,057

a. Dependent Variable: Purchase Intention

Source: Primary Data (processed), 2021

Table 10. Results of Correlation and Determination Analysis

R	R Square	Adjusted R Square	Std. Error of the Estimate
.532(a)	.283	.268	.647

Source: Primary Data (processed), 2021

## Hypothesis Test

### T-Test Results (Partially)

The Effect of Trust on the Purchase Intention of Consumers of Electronic Products To determine the effect of trust on customers of electronic products, it can be seen based on the following table:

Table 11. Mai Confidence Variable Regression Coefficient

Variable	Coefficient Regression	Sig	t count	t table
Trust	0.351	.000	3.976	1.66023

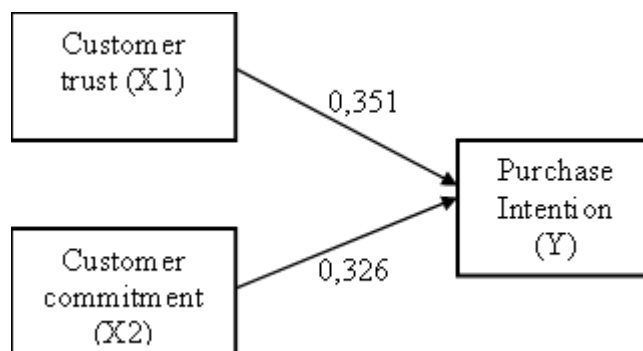


Figure 2. Concept of Theoretical Thinking After Factor Analysis

## CONCLUSION

1. The trust variable has a positive and significant effect on customer purchase intentions for electronic products in Banda Aceh.
2. The commitment variable has a positive and significant effect on customer purchase intentions for electronic products in Banda Aceh.
3. The trust variable is the most dominant factor influencing purchase intention in this study. This can be seen from the results of the standardized coefficients which show that the confidence factor has the highest value.

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