



## Building Customer Trust through Satisfaction, Value, and Brand Image: A Study of Coffee Consumers in Indonesia

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### Abstract

This study is motivated by the increasing competition in the coffee industry, both locally and nationally, making it essential to understand the factors that shape customer trust. The purpose of this research is to analyze the influence of Customer Satisfaction, Customer Value, and Brand Image on Customer Trust among coffee consumers in Indonesia. A quantitative approach was used, involving respondents who are coffee consumers from various regions in Indonesia. Data analysis was conducted using multiple linear regression with the assistance of SPSS. The findings show that all three independent variables have a positive and significant effect on Customer Trust, with Brand Image having the most dominant influence, followed by Customer Value and Customer Satisfaction. This indicates that a positive perception of the brand, perceived value, and customer satisfaction collectively form strong trust in coffee products. This study provides practical implications for coffee industry players to strengthen brand image, deliver tangible added value, and maintain customer satisfaction to build trust-based loyalty. It also opens opportunities for further research by adding mediating or moderating variables within the context of coffee consumer behavior in Indonesia.

**Keywords:** *Customer Trust, Customer Value, Customer Satisfaction, Brand Image, Coffee Industry, Indonesian Consumers*

### INTRODUCTION

The coffee industry in Indonesia has experienced rapid growth over the past decade. The rise of urban lifestyles and coffee culture has encouraged the emergence of various local and global coffee brands. Increasing competition requires coffee businesses to focus not only on product quality but also on building long-term relationships with customers through customer trust. Trust is an important foundation for maintaining loyalty and ensuring business sustainability.

Several factors are believed to influence the formation of customer trust, including Customer Satisfaction, Customer Value, and Brand Image. Customer Satisfaction reflects the extent to which customer expectations are met, while Customer Value refers to the perceived benefits compared to the costs incurred. Brand Image plays a significant role in shaping perceptions and beliefs about a brand.

Although previous studies have explored these variables, research that simultaneously examines the influence of Customer Satisfaction, Customer Value, and Brand Image on Customer Trust, specifically in Indonesia's coffee industry, remains limited. Most studies have focused on loyalty as the dependent variable rather than trust, which serves as the foundation for long-term customer-brand relationships. Therefore, this study aims to determine whether Customer Satisfaction, Customer Value, and Brand Image significantly influence Customer Trust among coffee consumers in Indonesia.

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## **LITERATURE REVIEW**

### **Customer Satisfaction**

Customer satisfaction is the level of happiness or disappointment a person feels after comparing their expectations for a product or service with the reality they experience. If the results meet or exceed expectations, customers will be satisfied; conversely, if the results fall short of expectations, they will be dissatisfied. This satisfaction reflects the customer's final assessment of the overall performance of a product or service (Kotler & Keller, 2016). Indicators of customer satisfaction typically include: conformity to expectations, satisfaction with the user experience, intention to repurchase, and recommendations to others.

### **Customer Value**

Customer value refers to a customer's perception of the benefits received from a product or service compared to the costs they incur. In this context, the benefits referred to include not only quality and price, but also the emotional and social experiences experienced by customers. This value can vary between individuals, depending on their priorities and needs. Overall, customer value is created when the benefits obtained exceed the sacrifices made by the customer (Morgeson & Martin, 2020). Indicators for measuring customer value can include: functional benefits, emotional benefits, social benefits, price perception, and quality.

### **Brand Image**

Brand image is the perception formed in the minds of consumers about a brand, based on the experiences, impressions, and associations consumers have with the product or service. Brand image reflects how consumers perceive and value it, which is formed through direct interactions, marketing communications, and public opinion. A strong brand image can increase customer trust and loyalty, and differentiate a brand from competitors (Kotler & Keller, 2016).

### **Customer Trust**

Customer trust is the belief that a company or brand will deliver on its promises and expectations consistently, reliably, and responsibly. Trust is built through repeated positive experiences, a good reputation, and honest and transparent communication. In the context of business relationships, customer trust is crucial because it forms the basis of customer loyalty and the sustainability of long-term relationships (Chaudhuri & Holbrook, 2021). Indicators include reliability, integrity, competence, and security.

## **RESEARCH METHOD**

The approach used in this study was quantitative with a survey method. Data were collected by distributing questionnaires to 675 respondents who are active coffee consumers in Indonesia. Respondents were selected using a purposive sampling technique with certain criteria, namely, consumers who have consumed coffee regularly in the past 3 months. The questionnaire used consisted of a 1-6 Likert scale that measured consumer perceptions of each variable: Customer Satisfaction, Customer Value, Brand Image, and Customer Trust. The collected data were then analyzed using SPSS statistical tools to test validity, reliability, and relationships between variables using multiple regression tests. The results of this analysis are expected to provide an understanding of the factors that influence the level of consumer trust in coffee brands in Indonesia.

## FINDINGS AND DISCUSSION

### Respondents' Profile

This study involved 675 respondents who are active coffee consumers in Indonesia. Most respondents were between 20 and 30 years old, with a slightly higher proportion of men (51.1%) than women (48.9%). Regarding the type of coffee they usually purchase, the majority of respondents preferred finely ground coffee (70.7%), followed by medium ground coffee (16%), and coffee beans (7.3%). In terms of profession, the majority of respondents were students (53.2%), followed by private sector workers/entrepreneurs (24%), and other professions such as civil servants and members of the Indonesian National Armed Forces/Police.

This demographic profile provides an overview of the sample characteristics that will be used for further analysis regarding the factors influencing consumer trust in coffee brands in Indonesia.

### Normality Test

A normality test was conducted to determine whether the research data were normally distributed. This study used two test methods: Kolmogorov-Smirnov and Shapiro-Wilk, with a significance level of 0.05. The results are presented in Table 1 as follows:

**Table 1.** Normality Test Results

Variable	Kolmogorov-Smirnov Statistic	df	Sig.	Shapiro-Wilk Statistic	df	Sig.
MCV	0.14	675	0	0.945	675	0
MCS	0.18	675	0	0.916	675	0
MBI	0.153	675	0	0.942	675	0
MCT	0.136	675	0	0.961	675	0

Source: Results of data processing with SPSS

The data processing results show that the data is not normally distributed. However, due to the large sample size of this study ( $n = 675$ ), referring to the opinions of [Ghasemi and Zahediasl \(2012\)](#) and [Hair et al. \(2020\)](#), formal normality tests such as Kolmogorov-Smirnov and Shapiro-Wilk tend to be overly sensitive, thus rejecting normality even when deviations from the normal distribution are very small. Therefore, the assumption of normality is not an issue in this study.

### Multicollinearity Test

A multicollinearity test is performed to identify high correlations between independent variables in a regression model. High multicollinearity can affect the stability of regression coefficient estimates and reduce the model's predictive accuracy. Therefore, this test is important to ensure that each independent variable provides a unique and non-overlapping contribution to explaining the dependent variable. The results of the multicollinearity test are presented in Table 2 below:

**Table 2.** Multicollinearity Test Results

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
(Constant)	0.622	0.182		3.412	0.001		
MCV	0.28	0.047	0.235	5.983	0	0.524	1.907
MCS	0.087	0.041	0.085	2.119	0.034	0.499	2.003
MBI	0.455	0.036	0.456	12.607	0	0.617	1.621

Source: Results of data processing with SPSS

From Table 2, the VIF values for the three independent variables are <10, and the Tolerance value is >0.1. Thus, there are no symptoms of multicollinearity, and the model is suitable for use.

### Heteroscedasticity Test

The heteroscedasticity test aims to detect irregularities in the error variance of a regression model. If the error variance is not constant, this can lead to bias in coefficient estimates and distort statistical inference results. Therefore, the heteroscedasticity test is important to ensure that the regression model produces valid and reliable estimates. The results of the heteroscedasticity test are presented in Table 3 below:

**Table 3.** Heteroscedasticity Test Result

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
(Constant)	-3.535	0.712		-4.964	0.000		
MCV	-0.088	0.183	-0.025	-0.479	0.632	0.524	1.907
MCS	0.304	0.161	0.103	1.892	0.059	0.499	2.003
MBI	-0.008	0.141	-0.003	-0.057	0.954	0.617	1.621

Source: Results of data processing with SPSS

### Linearity Test

One of the important assumptions in regression analysis is that the relationship between the independent and dependent variables is linear. Therefore, a linearity test is performed to determine whether there is a relationship between each independent variable. The results of the linearity test are presented in Table 4 below:

**Table 4.** Linearity Test Result

Variable Relationships	Sig. Deviation from Linearity	Conclusion
MCT – MCV	0,002	Not linear
MCT – MCS	0,010	Not linear
MCT – MBI	0,259	Linear

Source: Results of data processing with SPSS

Based on the results of the linearity test, it is known that the Brand Image (MBI) variable has a linear relationship with Customer Trust (MCT). Meanwhile, Customer Value (MCV) and Customer Satisfaction (MCS) show a non-linear relationship with MCT. This indicates that MBI can be analyzed using a linear approach such as linear regression. Meanwhile, MCV and MCS, because their relationship is not linear with MCT, the results of linear regression can still be used, but must be interpreted with caution, or analyzed with a non-linear/transformation approach (if necessary). However, in the context of this study, because the number of samples is large and using multiple linear regression for initial exploration, the results can still be used exploratively and are supported by the results of significant tests in the regression.

### Validity Test

Validity testing is conducted to determine the extent to which each item (indicator) measures the intended construct or variable. Validity is tested using the Pearson correlation method between the scores of each item and the total score of the variable. The results of the validity test are presented in Table 5 below:

**Table 5.** Validity Test Result

Variable	Number of Items	Pearson Correlation Range	Sig.	Conclusion
Customer Value (MCV)	5	0,473 – 0,805	0,000	Valid
Customer Satisfaction (MCS)	3	0,805 – 0,872	0,000	Valid
Brand Image (MBI)	3	0,657 – 0,892	0,000	Valid

Source: Results of data processing with SPSS

Based on Table 5, all items from the three variables (MCV, MCS, and MBI) have a significance value of less than 0.05. This indicates that all items in the questionnaire meet validity requirements. Therefore, all items used in the research instrument are deemed valid and suitable for further analysis.

### Reliability Test

Reliability testing aims to measure internal consistency between items within a single construct or variable. The method used is Cronbach's Alpha. The general criterion for declaring a construct reliable is if the Cronbach's Alpha value is  $> 0.70$ . The results of the reliability test are presented in Table 6 below:

**Table 6.** Reliability Test Result

Reliability Test	Cronbach's Alpha	Number of Items	Remarks
MCV	0.916	6	Reliable
MCS	0.881	4	Reliable
MBI	0.844	4	Reliable
MCT	0.844	4	Reliable

Source: Results of data processing with SPSS

Based on Table 6, all variables have a Cronbach's Alpha value above 0.70, which means that all items in the construct are consistent and reliable in measuring the variables in question.

### Linear Regression Equation

The results of multiple linear regression produce the following model:

$$CT = 0,622 + 0,280(CV) + 0,087(CS) + 0,455(BI)$$

This model shows that:

- a. Customer Value (X1) has a positive and significant effect on Customer Trust (Y). This means that the higher the perceived value of a coffee product, the higher the level of customer trust in the brand. This indicates that customer perceptions of the benefits of a coffee product that are commensurate with or exceed the costs incurred play a significant role in building brand trust. This finding is consistent with [Silalahi and Novenson \(2024\)](#), who also studied coffee, where value co-creation and value consistency are the basis for building consumer trust."
- b. Customer Satisfaction (X2) has a positive and significant effect on Customer Trust (Y). The more satisfied consumers are with the product and service, the greater their trust in the coffee brand. This finding is consistent with [Saulina and Syah's \(2018\)](#) research in the context of Starbucks Indonesia, which shows that satisfaction is a mediator between service quality and trust (SINTA 2). In addition, [Kautsar et al. \(2025\)](#) also stated that customer satisfaction strengthens the relationship between service quality and trust at Kopi Kenangan, and [Arifinda and Dermawan \(2024\)](#) found that in Luwak White Koffie, CS has a significant effect on Brand Trust (SINTA 2)."
- c. Brand Image (X3) has the strongest and most significant influence on Customer Trust (Y). This indicates that positive perceptions of coffee brand image play a dominant role in building customer trust. This finding is in line with previous studies in Indonesia, including studies on Sunyi coffee and House of Coffee & Hope (SINTA 2), which found that Brand Image significantly influences the Trust of local coffee consumers ([Sunyi et al., 2020](#)). A study by [Wardani et al. \(2023\)](#) on Kopi Kenangan also confirmed that Brand Image contributes significantly to Brand Trust. Furthermore, research by Fore Coffee in Yogyakarta (Scopus-indexed, 2024) strengthens the positive relationship between Brand Image and Trust. Even in the international context in Jakarta, a study on Starbucks explains that Brand Image is a dominant factor in building loyalty, with trust as a foundation that reduces the risk of consumer perception.

### CONCLUSIONS

Based on the results of multiple linear regression analysis and other statistical tests, several important conclusions were obtained:

1. Customer Value has a positive and significant effect on Customer. This shows that the higher the value consumers perceive for coffee products (in terms of price, quality, and benefits), the higher their level of trust in the coffee brand.
2. Customer Satisfaction has a positive and significant effect on Customer Trust. This proves that customer satisfaction felt from the coffee consumption experience can increase trust in the brand.
3. Brand image has the most dominant influence on customers. This indicates that a positive coffee brand image, whether in terms of public perception, quality consistency, or brand identity, is the most important factor in building consumer trust.

4. Simultaneously, the three independent variables have a significant influence on Customer Trust, and the regression model formed is fit to explain the phenomenon of customer trust in the context of the coffee industry in Indonesia.

### Suggestion

Based on the research results, here are some suggestions that can be put forward both theoretically and practically for Coffee Industry Players:

- a. Focus on strengthening your brand image through a consistent and authentic branding strategy. A strong brand image has been proven to be a key factor in driving customer trust.
- b. Increase customer perceived value by offering competitive prices, relevant promotions, and added value (e.g., loyalty programs, comfortable premises, quality ingredients).
- c. Pay attention to the quality of service and the overall customer experience to maintain satisfaction levels, as these play a role in building long-term trust.

### LIMITATIONS & FURTHER RESEARCH

Further research can add other variables, such as Perceived Quality, Word of Mouth, or Emotional Attachment, to explain Customer Trust more comprehensively, and it is recommended to use the SEM or PLS-SEM structural model approach, especially if there is a mediation or moderation relationship.

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