



**MEASURING THE ATTRACTIVENESS OF MEMBERSHIP CARDS IN  
MAINTAINING CUSTOMER LOYALTY (CASE STUDY AT  
INDOMARET FRESH MAUMBI WATUTUMOU STORE)**

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**Abstract**

*This study aims to determine the effect of membership card appeal on customer loyalty at Indomaret Fresh Watutumou. The background of this study is based on the importance of membership-based marketing strategies in retaining customers and increasing repeat visits. This study uses a quantitative approach with a survey method by distributing questionnaires to 30 respondents who are Indomaret Fresh Watutumou customers. Data analysis was carried out using simple linear regression with the help of SPSS version 25. The results showed that the appeal of membership cards had a significant effect on customer loyalty. This is indicated by the coefficient of determination ( $R^2$ ) value of 0.672, which means that 67.2% of the variation in customer loyalty can be explained by the appeal of membership cards. The correlation coefficient ( $R$ ) value of 0.820 indicates a very strong relationship between the two variables. In addition, the results of the t-test show a significance value of  $0.000 < 0.05$ , which indicates that the effect is significant. Thus, it can be concluded that the higher the appeal of membership cards felt by customers, the higher their level of loyalty. This study provides important implications for Indomaret management in designing more attractive membership programs to maintain and increase customer loyalty.*

**Keywords:** Attraction, Membership Card, Customer Loyalty, Indomaret Fresh, Linear Regression

**Abstrak**

Penelitian ini bertujuan untuk mengetahui pengaruh daya tarik kartu keanggotaan terhadap loyalitas pelanggan di Indomaret Fresh Watutumou. Latar belakang penelitian ini didasarkan pada pentingnya strategi pemasaran berbasis keanggotaan dalam mempertahankan pelanggan dan meningkatkan kunjungan ulang. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada 30 responden yang merupakan pelanggan Indomaret Fresh Watutumou. Analisis data dilakukan menggunakan regresi linear sederhana dengan bantuan SPSS versi 25. Hasil penelitian menunjukkan bahwa daya tarik kartu keanggotaan berpengaruh signifikan terhadap loyalitas pelanggan. Hal ini ditunjukkan oleh nilai koefisien determinasi ( $R^2$ ) sebesar 0,672 yang berarti bahwa 67,2% variasi loyalitas pelanggan dapat dijelaskan oleh daya tarik kartu keanggotaan. Nilai koefisien korelasi ( $R$ ) sebesar 0,820 menunjukkan hubungan yang sangat kuat antara kedua variabel. Selain itu, hasil uji t menunjukkan nilai signifikansi  $0,000 < 0,05$  yang menandakan bahwa pengaruh tersebut signifikan. Dengan demikian, dapat disimpulkan bahwa semakin tinggi daya tarik kartu keanggotaan yang dirasakan pelanggan, maka semakin tinggi pula tingkat loyalitas mereka. Penelitian ini memberikan implikasi penting bagi pihak manajemen Indomaret dalam merancang program keanggotaan yang lebih menarik untuk mempertahankan dan meningkatkan loyalitas pelanggan.



**Kata Kunci:** Daya Tarik, Kartu Keanggotaan, Loyalitas Pelanggan, Indomaret Fresh, Regresi Linear

## I. INTRODUCTION

Retail is the activity of selling goods or services directly to end consumers for personal use, not for resale (Kotler & Armstrong, 2012). In recent decades, the retail industry has experienced very rapid development, both in terms of format, technology, and marketing strategy.

The Indonesian Retail Entrepreneurs Association (Aprindo) estimates that national retail growth in 2023 will reach 4.0–4.2% annually (year-on-year), higher than the previous year which was at 3.8–3.9%.

The rapid growth of the retail sector can trigger increasingly tight competition between companies, especially with the emergence of new players and the rapid development of e-commerce (Kotler & Keller, 2016).

Indomaret continues to expand aggressively with a target of managing 22,500 outlets in 2023, and focuses on service innovations such as the launch of the i.saku digital wallet and the Indomaret Fresh concept (Wartaekonomi, 2023).

Indomaret continues to grow even though many other retailers are closing their stores, thanks to an aggressive expansion strategy, use of digital technology, and innovation in customer service (Warta Ekonomi, 2023; Kontan, 2023).

Indomaret's i-Saku and i-Kupon digital programs allow customers to get various exclusive benefits, while strengthening long-term relationships through an integrated membership system (Indomaret, 2023).

In maintaining its customers, Indomaret has developed several programs for consumers, from price cuts, online sales, discounts and membership cards. Based on the descriptions above, the author is interested in conducting a study entitled "Measuring the attractiveness of membership cards in maintaining customer loyalty (Case study at the Indomaret Fres Maumbi Watutumou Store).

## II. THEORETICAL STUDIES

### Customer Loyalty

According to Kotler and Keller (2012), customer loyalty is a customer's commitment to consistently repurchase a product or service in the future, despite situational influences and marketing efforts that have the potential to cause switching. Loyalty is formed through positive experiences and customer satisfaction with the value offered by the company.

There are several indicators of customer loyalty:

- Repeat purchase
- Tendency to recommend to others
- High brand preference
- Tolerance for price increases

### **Membership System**

A membership system is a relationship marketing strategy designed to create long-term relationships with customers. Through this system, the company provides added value in the form of incentives, loyalty programs, or exclusive access to customers who join as members.

According to Griffin (2005), membership programs can strengthen customers' emotional ties to brands through:

- Collecting customer data
- Personalized offers
- Providing rewards or incentives

### **Loyalty Programs**

A loyalty program is a form of reward given to customers who make repeat transactions. According to Buttle (2009), the main purpose of a loyalty program is to retain customers, increase purchase frequency, and create customers who are loyal to the brand.

Types of loyalty programs include:

- Point-based: Customers collect points from transactions and exchange them.
- Tier-based: Customers get a higher membership level based on the number of purchases.
- Cashback/direct rewards: Customers get direct discounts or gifts.

### **Technology in Membership Systems**

Advances in information technology allow membership systems to be integrated digitally. Mobile applications such as Indomaret's i-Saku are a place for membership systems that make it easier for customers to make transactions while getting loyalty program benefits. According to Laudon and Traver (2020), digital integration in modern retail increases service efficiency and deepens understanding of consumer behavior.

## **III. RESEARCH METHODS**

### **3.1. Data and Data Sources**

The type of data used in this study is qualitative data collected through a questionnaire using the Google Form link and the data source analyzed in this study is primary data sourced from the responses of the community who are customers at Indomaret Fresh Watutumou, North Minahasa.

### **3.2. Population and Sample**

#### **1. Population**

Population is the entirety of the research target. According to Sugiyono (2014) population is an area consisting of objects/subjects with certain characteristics that are determined to be studied and then conclusions are drawn. The population in this study were all consumers at Indomaret Fresh Watutumou

#### **2. Sample**

The sampling method in this study was to use the saturated sampling technique (Census Method) which is a technique for determining samples where all members of the population are used as samples (Sugiyono, 2014).

Sampling using the accidental sampling method, namely the number of samples is determined in advance according to the research objectives and the samples are taken randomly. The use of accidental sampling is due to simplifying and accelerating sample collection.

Rao Purba (in Martanti 2006) said that in determining the sample size, the following formula is used:

Where:

$Z$  = Level of confidence required in sample research

$Moe$  = Margin of error, or the maximum level of error that can be tolerated

$n$  = Sample size

The reason for using this formula is because the population size is not known with certainty. The level of confidence used is 95 percent or  $Z = 1.96$  and  $Moe = 10$  percent (0.1). So the number of this study is as follows:

Based on the calculations obtained above, the number of samples studied is 96.04 respondents. To facilitate the research, the researcher took a sample of 100 respondents who are part of the consumers of Indomaret Fresh Watutumou.

### **3.3. Data Collection Method**

The data collection techniques used in this study are:

#### **1. Observation**

Observation technique is a method of collecting data by observing directly in the field. This process takes place with observations that include seeing, recording, calculating, measuring, and recording events and incidentally the author is part of the respondents in this study.

## 2. Interview

The interview technique is a way to find data by asking questions directly or verbally to the research subjects, namely all Indomaret Fresh Watutumou consumers related to additional data to complete the data from the questionnaires that are distributed.

## 3. Questionnaire

Is a research data collection technique that is carried out by distributing links from Google Forms containing several questions addressed to all Indomaret Fresh Watutumou consumers,

### 3.4. Operational Definition of Variables

#### 3.4.1. Research Variables

This study involves 2 variables, namely 1 dependent variable and 1 independent variable. The dependent variable in this study is Customer Loyalty, while the independent variable in this study is the Attraction of Membership Cards.

#### 3.4.2. Operational Definition

##### 1. Membership Card Attraction

Membership card program as a program offered in the form of a membership card to customers who are willing to pay a small fee with the aim of building long-term customer loyalty. Indicators:

1. Discounts
2. Better service
3. Better social relations
4. Better offers

##### 2. Customer Loyalty

Loyalty as a deeply held commitment to repurchase or support a preferred product or service in the future even though the influence of the situation and marketing efforts have the potential to cause customers to switch.

Indicators:

- 1) Recommend to others.
- 2) Extend the active period
- 3) Not affected by promotions carried out by competitors.
- 4) Talk positively about the company

## 3.5. Data Analysis Method

To determine the Effect of Membership Card Attraction on Customer Loyalty, a simple regression equation is used as follows:

$$Y = a + bX$$

Where:

Y = Customer Loyalty

X = Membership Card Attractiveness

a = Constant

b = Slope

To determine the magnitude of the relationship between the Membership Card Attractiveness Variable and Customer Loyalty, a correlation equation is used with the following formula:

$$r = \frac{n\sum XY - (\sum X)(\sum Y)}{\sqrt{n\sum X^2 - (\sum X)^2 n\sum Y^2 - (\sum Y)^2}}$$

To determine the influence of the attractiveness of membership cards on total customer loyalty, the determination formula used is:

$$Kd = r^2 \times 100\%$$

Table 3.1 Guidelines for Providing Interpretation

Correlation Coefficient

Coefficient Interval	Level of Relationship
0,00 - 0,19	Very Low
0,20 - 0,39	Low
0,40 - 0,59	Sufficient
0,60 - 0,79	Strong
0,80 - 1,00	Very Strong

Source: Business research methodology by Sugiono, 2010

The Determination guidelines are taken according to Guilford as quoted by Supranto (2009) as in table 3.2 below:

Table 3.2 Guidelines for Interpretation of Determination Coefficient

Statement	Description
> 4%	Very Low Influence
5% - 16%	Low but Definite Influence
17% - 49%	Quite Significant Influence
50% - 81%	High or Strong Influence
> 80%	Very High Influence

Source: Supranto (2009)

### 3.6. Hypothesis Testing

In this study, hypothesis testing will be conducted to determine whether or not there is an influence (variable X) as an independent variable on (variable Y) as a dependent variable. The basis for decision making (Ghozali, 2011) is by using probability significance figures, namely:

- a. If the probability significance figure > 0.05 then  $H_0$  is accepted and  $H_a$  is rejected.
- b. If the probability significance figure < 0.05 then  $H_0$  is rejected and  $H_a$  is accepted.

The hypotheses in this study are:

Hypothesis 1

$H_0$ : The Attractiveness of Membership Cards Does Not Affect Customer Loyalty.

$H_a$ : The Attractiveness of Membership Cards Does Affect Customer Loyalty

#### IV. RESEARCH RESULTS

In accordance with the results of data testing to see the contribution of the Membership Card Ownership variable to the Consumer Loyalty Variable at the Indomaret Fresh Watutumou Store, this can be seen in table 4.5 below regarding the Coefficients.

Table 4.5 Coefficients <sup>a</sup>						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
	B	Std. Error	Beta			
1	(Constant)	3.648	2.247	1.624	.108	
	Kartu Anggota	.808	.102			

a. Dependent Variable: Loyalitas Konsumen

Based on table 4.5 above, the Regression equation between Membership Card Variable and Consumer Loyalty can be derived as follows

$$Y = 3.648 + 0.808 X$$

Where

Y = Consumer Loyalty

X = Membership Card

Constant = 3.648

Based on the regression equation  $Y = 3.648 + 0.808 X$  above, it can be explained that the constant value of 3.648 means that even though there is no Membership Card variable, for example 0, the Consumer Loyalty value based on the Regression equation above is a constant value of 3.648. Furthermore, based on the regression equation, it can be seen that the contribution of the Membership Card variable to the increase in Consumer Loyalty value is 0.808, meaning that every 1 unit increase in the Membership Card variable will increase 0.808 of Consumer Loyalty, while if there is a decrease of 1 unit from the Membership Card, it will decrease the Consumer Loyalty value by 0.808.

For that, it can be said that the contribution of the Membership Card variable to Community Welfare is 0.808 per change in the Membership Card variable.

#### 4.1.1.1 Simple Correlation Analysis

To see the closeness of the relationship between the Membership Card variable and Consumer Loyalty, the Correlation analysis is used and processed using the SPSS 22 application with the results can be seen in table 4.6 below.

**Table 4.6**  
**Correlations**

		Loyalitas Konsumen	Kartu Anggota
Pearson Correlation	Loyalitas Konsumen	1.000	.625
	Kartu Anggota	.625	1.000
Sig. (1-tailed)	Loyalitas Konsumen	.	.000
	Kartu Anggota	.000	.
N	Loyalitas Konsumen	100	100
	Kartu Anggota	100	100

Based on the data in table 4.6 Correlations above, where the magnitude of the relationship between the Membership Card Variable and the Consumer Loyalty Variable can be seen in the Pearson Correlation value in table 4.6 above of 0.625

The relationship or correlation value of 0.625 if referring to table 3.1 of the correlation value interpretation table, then the value of 0.625 indicates a strong relationship, so it can be said that the Membership Card Variable has a strong relationship with the Consumer Loyalty Variable at the Indomaret Fresh Watutumou Maubi Store.

#### 4.1.1.2 Determination Analysis.

To determine the magnitude of the influence of the Membership Card Variable on the Consumer loyalty variable at the Indomaret Fresh Watutumou Maumbi Store, the results of the determination analysis test can be seen as in table 4.7 below.

**Table 4.7**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.625 <sup>a</sup>	.391	.384	2.02519

a. Predictors: (Constant), KartuAnggota

b. Dependent Variable: LoyalitasKonsumen

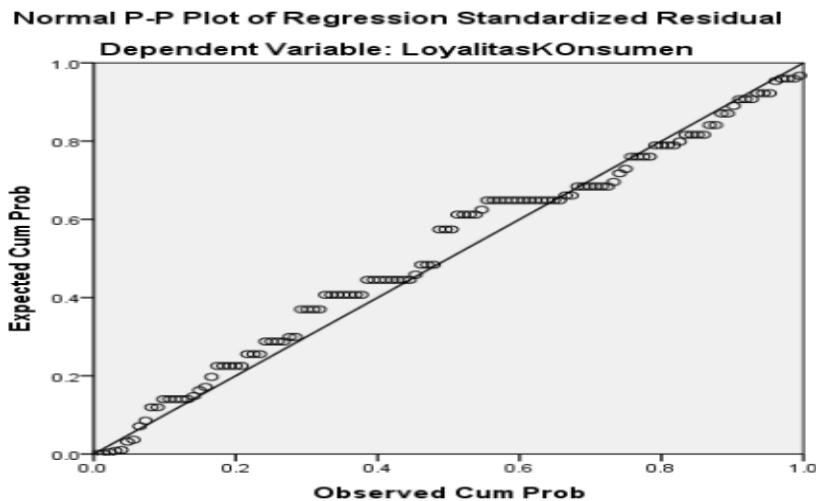
Based on the data in table 4.7 where the R Square value of the Landing membership card variable is 0.391 or 39.1%, this value if referring to table 3.2 regarding the interpretation table of determination values, the value of 0.391 is included in the category of quite significant so that it can be said that the Membership Card Variable has a significant effect on the Consumer Loyalty Variable.

#### 4.1.1.3 Classical Assumption Test

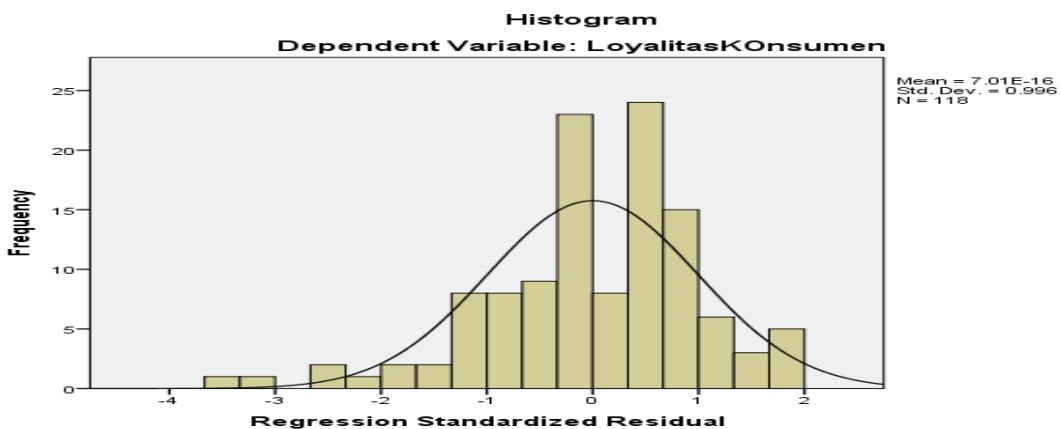
To find out whether the conditions for the regression equation are met, it is necessary to conduct a classical assumption test including:

##### 1) Normality Test.

The purpose of the normality test is to find out whether the distribution of existing data meets the regression requirements and based on data analysis, the distribution of data can be seen in Figure 4.14 below.



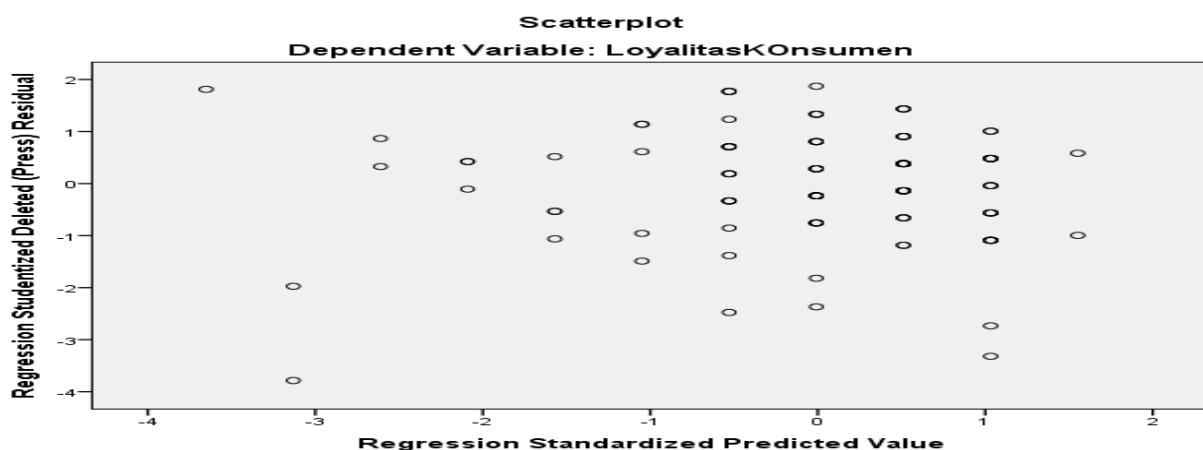
From the data distribution in Figure 4.14, it shows that the data distribution is in the range of a straight line, so it can be concluded that the regression data can be said to have a normal distribution. This is also supported by the Histogram diagram in Figure 4.15 below



From the figure 4.15 above, it shows that the data does not show a certain pattern but in a normal bell-shaped form, thus indicating that the data distribution is normal.

##### 2) Regression Model Fit Test

To see the relationship between the predicted value and the Studentized Delete Residual as shown in figure 4.16 below.



Looking at the acceptance requirements of the Fit model feasibility test, where the data is spread around the zero number on the Y axis, and based on the data in the image above, it shows that consumer loyalty data is spread between the zero axis and appears to form a certain pattern so that it can be said that this regression pattern meets the requirements for predicting consumer loyalty.

#### 4.1.1.4 Hypothesis Testing

Based on this study, the hypothesis raised is

H0: Membership Card Ownership Variable Does Not Affect Consumer Loyalty.

Ha: Membership Card Ownership Variable Affects Consumer Loyalty.

With the acceptance requirements, namely

- If the probability significance number is  $> 0.05$ , then H0 is accepted and Ha is rejected.
- If the probability significance number is  $< 0.05$ , then H0 is rejected and Ha is accepted.

And based on the data in the calculation table of 7,926 and a significance value of 0.000 which is smaller than the alpha of 0.05, it can be said that the Observation Hypothesis (H0) which states that the Membership Card Ownership Variable has no effect on Consumer Loyalty is rejected and accepts the Alternative Hypothesis (Ha) which states that the Membership Card Ownership Variable has an effect on Consumer Loyalty.

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