

The Influence of Commitment, Satisfaction, and Relationship Quality on Loyalty with Trust as a Mediating Variable Based on Member Data at PT. Cakranesia Abadi

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Abstract

This study aims to analyze the influence of Commitment, Satisfaction, and Relationship Quality on Loyalty, with Trust serving as a mediating variable, based on Member Data from PT. Cakranesia Abadi. A quantitative approach was employed, utilizing a sample of 150 respondents who are customers of PT. Cakranesia Abadi. Data analysis was conducted using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with the SmartPLS 4 application. The results indicate that Commitment, Satisfaction, and Relationship Quality have a positive influence on Trust. Furthermore, Commitment, Satisfaction, and Relationship Quality also positively influence Loyalty. Trust was found to have a positive effect on Loyalty. Mediation analysis revealed that Trust positively mediates the influence of Commitment, Satisfaction, and Relationship Quality on Loyalty. These findings suggest that enhancing customer Commitment, Satisfaction, and Relationship Quality supported by effective Member Data management can boost customer Trust, thereby leading to increased customer Loyalty.

Keywords: Commitment, Satisfaction, Relationship Quality, Trust, Loyalty, and Member Data.

1. Introduction

According to (Jusriadi, 2022) Indonesian companies are highly competitive in the current era of globalization and business growth. As Indonesia is a developing nation, the rising demand for cement is crucial for economic growth. According to (Fathamumtahani, 2020) To navigate challenges and competition, companies producing goods and services must employ appropriate marketing strategies. By utilizing these strategies, companies can withstand competition and conduct their operations to meet desired sales and profit targets, while also ensuring their survival and growth (Krisnawati, 2020).

Based on 2024 GoodStats data regarding the top 10 cement producing regions in Indonesia, Tuban is recorded as the largest producer, with a production capacity reaching 17.1 million tons per year, followed by Banten at 10 million tons per year and Padang at 8 million tons per year. In addition to examining the distribution of cement production, companies also need to consider customer or Member Data as a key indicator of marketing performance.

This study employs Social Exchange Theory. According to (Lusiferina et al., 2023) Social exchange theory offers an appropriate lens for understanding how organizational support, self efficacy, and performance correlate with one another. This theory posits that social interactions are based on the

principle of reciprocity, meaning that individuals tend to reciprocate the treatment they receive from a system or from others.

According to (Rasnah, 2020) A Membership card is commonly used to meet various needs associated with Membership in an organization, business, club, or small group. It displays the holder's identity, including their name and Membership number. Some organizations require a photograph of the Member to be included on the card.

This study is based on relationship marketing. According to (Nurbakti et al., 2022) Relationship marketing is a business strategy employed to build profitable and enduring customer relationships, with the ultimate goal of enhancing customer Loyalty. Meeting client expectations is a crucial component of this strategy, serving as the foundation for gaining and maintaining customer Loyalty over the long term (Mulyaningtiyas et al., 2020).

In this study, Loyalty serves as the dependent variable. Loyalty reflects intended behaviors associated with goods or services purchased from a company. It represents a customer perspective characterized by a positive impression of the business, an intention to repurchase the company's offerings, and a willingness to recommend the company to external audiences (Sinulingga & Sihotang, 2021).

In this study, Trust is used as the intervening variable. According to (Heyken, 2022) Business leaders believe that when consumers purchase goods or services from their companies, "Trust in the company (seller)" is the most important factor. According to the 2020 Five Customer Service Index Report, 72 percent of business leaders hold the view that Trust outweighs price and convenience. In other words, sales are likely to be low if consumers do not Trust the business or its employees, even when the price and service are right. A lack of Trust has the same impact as a lack of Loyalty.

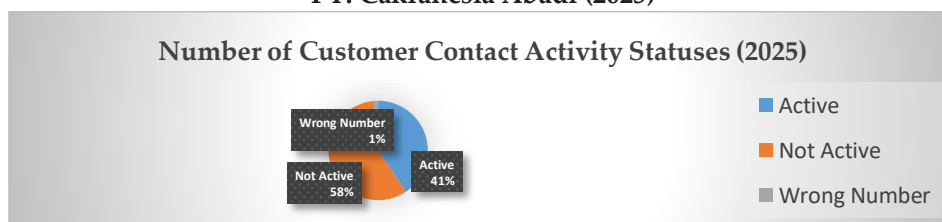
In this study, the independent variable is Commitment. According to (Risdiyanto et al., 2026) Commitment signals to customers a desire to establish a long-term relationship with the company. Customers become more loyal and less likely to switch to competitors when they derive tangible benefits from the relationship and form an emotional connection. Loyalty programs, personalized service, and consistently positive experiences can strengthen this Commitment.

Apart from the Commitment variable, there is also the Satisfaction variable, According to (Wardhana, 2024) Satisfaction is the positive feeling consumers experience regarding the goods or services they order or use specifically, the extent to which the performance of those goods or services aligns with consumer expectations. The term "customer" is used when an individual adopts a product or utilizes a service offered by a business or organization.

In addition to Commitment and Satisfaction which play a role in building customer relationships there is another crucial factor supporting the management and utilization of Member Data Relationship Quality. According to (Munawaroh, 2021) Relationship Quality is the key to the success of relationship marketing.

Data from PT. Cakranesia Abadi regarding Member numbers shows a positive upward trend from 2016, peaking in 2019 an indication that the marketing strategy employed at the time was effective in attracting customers. However, a significant decline occurred between 2019 and 2025. This drop may be attributed to several factors, such as shifting consumer needs, intensifying competition, a lack of innovation in Loyalty programs, and a potential decline in customer Satisfaction and engagement.

**Table 1. Customer Contact Activity Status Counts
PT. Cakranesia Abadi (2025)**



Source : PT. Cakranesia Abadi (2025)

Current operations reveal suboptimal customer data management, highlighting a gap between actual practices and the ideal state of customer relationship management. Data from PT. Cakranesia Abadi for 2025 regarding Member activity status shows that the majority of Members (58%) are inactive, while only 41% are active, with the remaining 1% classified as wrong number contacts. The high number of inactive Members indicates challenges in maintaining customer Loyalty. Potential causes include insufficient interaction between the company and its customers, a lack of appealing Membership programs, and services that do not fully meet consumer needs. Furthermore, shifting consumer behavior and intensifying competition contribute to the decline in Member activity. This situation is a critical concern for the company, given the significant role active Members play in driving sales and ensuring the company's long-term viability.

Table 2. Member Data Menu of PT. Cakranesia Abadi (2025)

Outlets	Member Code	Member Name	Phone Number	Address	KTP Number	JK	Date Of Birth	Input Date	Point Name	Number Of Point	Start Date	Expired Date	Type Of Member
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Source : PT. Cakranesia Abadi (2025)

Based on the 2025 data from PT. Cakranesia Abadi regarding the Member Data category, a second issue arises, the underutilization of customer data for behavioral analysis. Currently, the company's customer data is limited to basic details such as names, phone numbers, and addresses without undergoing further processing to gain insights into customer behavior. While the 2025 data indicates that the company possesses comprehensive customer information (including identity, contact details, and Membership status), the data is not updated regularly and thus fails to fully reflect the customers' current status. Furthermore, the available data has not been fully leveraged for analyzing customer behavior, such as purchasing patterns and product preferences. This situation demonstrates that the potential of the company's customer data is not being optimally realized therefore, improved data management and utilization are required to enhance the effectiveness of marketing strategies and foster stronger customer relationships.

Consequently, this study is relevant for further research into the influence of Commitment, Satisfaction, and Relationship Quality on Loyalty with Trust as a mediating variable based on Member Data from PT. Cakranesia Abadi. It is expected that this study will contribute theoretically to the development of relationship marketing research and provide tangible benefits to the company in formulating successful marketing strategies.

2. Theoretical Basis and Hypothesis

Theoretical Basis

Social Exchange Theory

According to (Sunnyoto, 2022) Social exchange theory explains the social relationships between groups of people across all their activities in terms of the rewards, costs, and benefits they derive. The theory also encompasses the levels of growth and specialization that drive social exchange within an organization. According to (Umar, 2017) The theory of social exchange comes from the word "exchange". Exchange is defined in the Big Indonesian Dictionary, as an act; an exchange, a transition; the act of swapping. However, the concept of "social" referring to social relationships focuses on matters beneficial to everyone (such as being helpful or charitable). Terminologically, social exchange theory is a social science theory positing that benefits, costs, and rewards influence social relationships. This theory explains how individuals perceive social relationships based on their views regarding the following: the proportional consistency between what is gained and what is given up, the nature of the interaction, and the opportunities for optimal social interaction.

Member Card

According to (Tarmizi, 2023) Businesses such as retail stores, insurance companies, boutiques, salons, and restaurants often use Membership cards to offer discounts to cardholders when they shop or make transactions. Customers typically must become Members before obtaining a Membership card.

According to (Krisnawati, 2019) A Membership card is typically used to show that you are a Member. According to (Rasnah, 2020) There are several types of Membership cards, including the following: First is the Free Membership Card, which can be obtained at no cost or requires only a fee to activate the Membership. Second is the Specialized Membership Card, which facilitates transactions between two entities: the product and service provider (including the card issuer) and the Member or participant who purchased the card. In contrast, the General Membership Card enables transactions involving three parties: the seller of goods and services, the service provider, and the Member or participant who purchased the card.

Commitment

According to (Diana, 2022) defining Commitment as an individual's emotional and psychological bond with a company, brand, or business relationship that fosters Loyalty despite the availability of other options in the market. According to Fullerton and Taylor in (Utami et al., 2013) Commitment is categorized into three main types: Affective Commitment, which arises and develops based on the comfort, security, and other benefits provided by the company the greater the perceived benefits and comfort, the stronger the individual's Commitment to their chosen company; Continuance Commitment, which can be described as the psychological bond a customer shares with a company, leading them to weigh the costs and benefits of purchasing the company's products and resulting in a tendency to rely on and remain highly committed to the firm; and Normative Commitment, which stems from a sense of moral obligation that causes a customer to feel uncomfortable or guilty if they fail to take a specific action.

Satisfaction

According to (Sasongko, 2021) It is stated that customer Satisfaction is a crucial indicator for generating superior customer value. This value yields strategic benefits such as improved relationships, increased Loyalty, and positive word of mouth while enhancing brand perception and purchase intent. (Hadita, 2023) adding that customer Satisfaction is defined as the extent to which customer requirements are met and expectations regarding goods or services are fulfilled. According to (Rachmawati & Krisnawati, 2022) The Satisfaction experienced by customers can determine their Loyalty to the company.

Indicators to measure customer Satisfaction, according to (Indrasari, 2019) as follows: (1) Expectation alignment, where customer Satisfaction is not measured directly but is assessed based on the degree of similarity or difference between the company's actual performance and the performance expected by the customer. (2) Intent to revisit, where inquiries are made to determine whether the customer wishes to use or purchase the company's services again. (3) Willingness to recommend, where customer Satisfaction is measured by observing whether the customer intends to purchase or reuse the services offered by the company.

Relationship Quality

According to (Jumarianingsih, 2019) Relationship Quality refers to the quality found in a relationship, generated through ongoing interactions between parties. Key indicators of such relationships include the following: (1) Consumer Trust, which encompasses all information a buyer possesses regarding a product, its features, and its benefits. (2) Satisfaction; etymologically, the term derives from the Latin words "satis" (meaning sufficient or adequate) and "facio" (meaning to do or to produce), and is typically defined as the outcome of efforts to produce a product. (3) Perceived value, defined as the ratio between customer benefits and sacrifices; customers incur risks such as those associated with acquiring the products and services offered by a company as well as transaction costs as part of the exchange process. (4) Friendship or social bonds, which represent mutually reinforcing connections, while the concept of "social" refers to a unity comprising distinct entities that nonetheless rely on one another.

Trust

According to (Tirtayasa, 2021), Consumer Trust is crucial for online businesses because it has the power to convert internet users into buyers. Amidst the prevalence of illicit online activities such as the

sale of counterfeit goods and transaction fraud Trust becomes critically important. According to (Mayer et al., 1995) There are three elements that constitute Trust and distinguish one seller from another: (1) Competence, which refers to the seller's qualities and ability to execute and complete transactions without causing disruption to the other party; (2) Benevolence, defined as the seller's desire to provide mutually beneficial Satisfaction for both the customer and themselves; and (3) Integrity, which refers to the seller's conduct in operating the business specifically, ensuring the accuracy of information provided to customers and the reliability of the goods being sold. According to (Diana & Krisnawati, 2025) Trust is not based solely on the platform or brand image, but also on user experience, information transparency, and service guarantees.

Loyalty

Loyalty is a crucial component of business strategy, with customer Satisfaction serving as the pillar of its achievement. High levels of Satisfaction drive the behaviors of ideal customers such as establishing mutually beneficial relationships, making repeat purchases, and voluntarily promoting the business through personal recommendations that benefit the company (Prabowo T. d., 2023). Tjiptono in (zahara, 2020) It is further noted that customer Loyalty is reflected in purchasing habits, which can be shaped by cost factors or emotional attachments to a brand such as a perception of exclusivity. Loyalty entails a strong Commitment to purchasing or using a specific service in the future, even though actual behavior may shift due to environmental changes or marketing efforts (Sukmanawati, 2022). Customer Loyalty indicators include: (1) Repeat purchases an indicator of user Loyalty toward a product that reflects interest and allows for the assessment of customer Satisfaction regarding the company's merchandise; (2) Loyalty and customer retention, even in the face of negative impacts on the business; and (3) Referrals, which reflect the overall vitality of the business, as customers are willing to recommend the company's products to others in their social circles.

Conceptual Framework

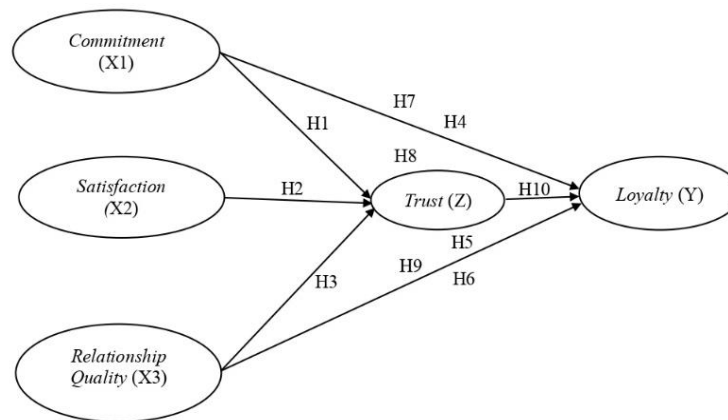


Figure 1. Conceptual Framework

Hypothesis

The relationship between Commitment and Trust

This study also posits that a higher level of customer Commitment to PT. Cakranesia Abadi leads to increased customer Trust in the company. This occurs because, when PT. Cakranesia Abadi demonstrates a strong Commitment to maintaining long-term customer relationships, customers become more willing to collaborate and express confidence in the company's ability to meet their needs and expectations. By utilizing Member Data, PT. Cakranesia Abadi can better understand customer preferences and characteristics, thereby enabling interactions that are more closely aligned with individual customer needs. Furthermore, customers are more likely to Trust PT. Cakranesia Abadi when the company focuses on sustaining ongoing relationships, delivering benefits, and providing consistent service. Despite the availability of numerous alternatives, customers with strong Commitment tend to maintain their relationship with PT. Cakranesia Abadi, as they believe the company is reliable and capable of delivering value that meets their expectations. In line with research

conducted by (Semuel, 2012) Regarding the impact of Customer Relationship Marketing on Trust, the findings indicate that Commitment has a significant positive effect on Trust. Customer Trust increases when a company demonstrates Commitment by providing goods and services that meet consumer needs, offering flexible service, and fulfilling its promises.

H1 : Commitment has a positive effect on Trust.

The relationship between Satisfaction and Trust

This study posits that higher levels of customer Satisfaction with PT. Cakranesia Abadi will lead to increased customer Trust in the company. This occurs because, when customers receive the expected benefits and services, they come to believe that PT. Cakranesia Abadi delivers consistent performance. PT. Cakranesia Abadi is able to better understand customer needs and preferences through its Member Data, allowing it to provide services that are more closely aligned with those needs. Furthermore, positive interaction experiences foster a favorable perception of the company's reliability and credibility. Despite the availability of alternative companies, satisfied customers place greater Trust in PT. Cakranesia Abadi, viewing it as a provider of value that fosters enduring customer relationships. Research by (Gultom et al., 2020) indicates that Satisfaction has a positive effect on Trust, demonstrating that positive customer experiences enhance Trust in the company's services.

H2 : Satisfaction has a positive effect on Trust.

The relationship between Relationship Quality and Trust

Current research also posits that a higher level of Relationship Quality between customers and PT. Cakranesia Abadi leads to increased customer Trust in the company. This occurs because the conviction that PT. Cakranesia Abadi can meet customer needs stems from a long-standing relationship built on effective communication, mutual understanding, and mutual benefit. PT. Cakranesia Abadi can enhance its understanding of customer preferences and characteristics by leveraging its existing Member Data, thereby enabling more precise and efficient strategies. Furthermore, consistent interactions foster positive perceptions regarding the company's integrity and professionalism. Despite the availability of similar companies, PT. Cakranesia Abadi is perceived as capable of maintaining mutually beneficial relationships and providing attentive service that meets customer requirements consequently, customers who share a close relationship with the company tend to place greater Trust in it. This aligns with research by (Chung-Tzer Liu et al., 2011) which demonstrates a positive relationship between Relationship Quality and customer Trust. Customers gain greater confidence in relationships that are solid and of high quality. Thus, the higher the perceived Relationship Quality, the stronger the Trust established within the relationship.

H3 : Relationship Quality has a positive effect on Trust.

The relationship between Commitment and Loyalty

This study posits that a higher level of customer Commitment to PT. Cakranesia Abadi leads to increased customer Loyalty toward the company. This dynamic arises from a relationship characterized by a mutual desire for long-term collaboration. By leveraging Member Data, the business can better understand customer needs and preferences, thereby developing solutions and services that align with customer expectations. Furthermore, consistent attention fosters a stronger relationship between the two parties. Despite the presence of numerous companies offering similar products, customers with strong Commitment to PT. Cakranesia Abadi are inclined to make repeat purchases and maintain their relationship with the company, Trusting in its ability to meet their needs and expectations. This aligns with research (Zegullaj et al., 2023) indicating that Commitment has a positive impact on Loyalty. Customers become increasingly loyal to companies that maintain positive relationships, tailor services to meet customer needs, and demonstrate a Commitment to long-term engagement. Strong Commitment reflects an enduring desire to sustain a valuable relationship, which drives the development of Loyalty.

H4 : Commitment has a positive effect on Loyalty.

The relationship between Satisfaction and Loyalty

Current research also suggests that customer Satisfaction with PT. Cakranesia Abadi will enhance customer Loyalty toward the company. This occurs because an experience that meets expectations fosters a positive perception of PT. Cakranesia Abadi, thereby driving the desire to utilize the products and services offered. PT. Cakranesia Abadi can leverage Member Data to gain deeper insights into customer characteristics and purchasing habits, allowing for better-aligned strategies. Furthermore, by delivering value that meets specific needs, PT. Cakranesia Abadi can strengthen its bond with customers and increase its appeal. Despite the wide range of choices available to them, satisfied customers are more likely to choose PT. Cakranesia Abadi for future purchases, as they perceive the company as a source of ongoing benefits. Research findings (Wahyudi, 2021) indicate that customer Satisfaction has a positive impact on customer Loyalty; when customers are satisfied with the services provided, their Loyalty increases. Experiencing Satisfaction makes customers more inclined to use the company's services again and maintain their relationship with the firm, thereby boosting customer Loyalty.

H5 : Satisfaction has a positive effect on Loyalty.

The relationship between Relationship Quality and Loyalty

This study posits that a higher level of Relationship Quality between customers and PT. Cakranesia Abadi will lead to increased customer Loyalty toward the company. This occurs because relationships built on mutual understanding and mutual benefit foster a bond that encourages long-term collaboration. PT. Cakranesia Abadi can gain insights into customer desires and needs through its existing Member Data, enabling the implementation of more targeted strategies. Furthermore, consistent communication enhances the perception of PT. Cakranesia Abadi. Despite the availability of numerous alternatives, customers who share a valuable relationship with PT. Cakranesia Abadi tend to choose the company, as it is perceived to meet their needs and deliver a satisfying experience. This aligns with research (Zahro & Miranti, 2024) indicating a positive relationship between Relationship Quality and Loyalty; when a company possesses the ability to build strong customer relationships facilitated by Trust and ongoing interaction customers become increasingly loyal and are more likely to continue using the products offered.

H6 : Relationship Quality has a positive effect on Loyalty.

The relationship between Commitment and Loyalty mediated by Trust

This study posits that a higher level of customer Commitment to PT. Cakranesia Abadi enhances customer Loyalty through the mechanism of Trust. This occurs because confidence in PT. Cakranesia Abadi's capabilities, reputation, and Commitment encourages customers to maintain their established relationship with the company. PT. Cakranesia Abadi can leverage Member Data to better understand customer needs and characteristics, thereby ensuring that implemented strategies align with customer expectations. Furthermore, positive experiences gained through interactions with PT. Cakranesia Abadi foster a desire to continue using the company's offerings. Even in the presence of alternatives, customers who Trust PT. Cakranesia Abadi viewing it as a consistent provider of value and a company that meets expectations will continue to prioritize it as their primary choice. This aligns with research (Zegullaj et al., 2023) indicating that Commitment has a positive effect on Trust. Additionally, Trust acts as a mediating variable in the relationship between Commitment and customer Loyalty. When a company demonstrates a strong Commitment to meeting customer needs, maintaining long-term relationships, and providing consistent service, customer Trust increases; consequently, customers are more likely to utilize the company's services frequently and develop greater Loyalty.

H7 : Trust mediates the effect of Commitment on Loyalty.

The relationship between Satisfaction and Loyalty mediated by Trust

This study posits that higher levels of Trust stemming from customer Satisfaction will lead to increased customer Loyalty toward PT. Cakranesia Abadi. This occurs because Satisfaction derived from transaction experiences that meet expectations fosters the belief that PT. Cakranesia Abadi is capable of providing reliable service. PT. Cakranesia Abadi can utilize Member Data to gain insights

into customer characteristics and purchasing habits, thereby enabling the implementation of more relevant strategies. Furthermore, the company's ability to consistently meet customer needs cultivates a sense of security and confidence during every interaction. This Trust encourages customers to make PT. Cakranesia Abadi their primary choice for fulfilling their needs. Despite the availability of numerous alternatives, the confidence built through satisfying experiences makes customers more inclined to make repeat purchases and maintain a relationship with PT. Cakranesia Abadi. Research by (Dewi, 2024), indicates that Satisfaction has a positive impact on both Loyalty and Trust. The findings also suggest that Trust positively influences Loyalty and acts as a mediator in this relationship. When company services result in customer Satisfaction, customers become more confident in the company's ability to meet their needs and expectations. This Trust encourages customers to continue using the services, recommend them to others, and make repeat purchases, ultimately fostering greater customer Loyalty.

H8 : Trust mediates the effect of Satisfaction on Loyalty.

The relationship between Relationship Quality and Loyalty mediated by Trust

Current research also suggests that a stronger Relationship Quality between customers and PT. Cakranesia Abadi enhances customer Loyalty through Trust. This occurs because a relationship grounded in mutual understanding and the provision of benefits fosters greater customer Trust in PT. Cakranesia Abadi. PT. Cakranesia Abadi can utilize Member Data to identify customer needs and behavioral patterns, thereby enabling the implementation of more targeted strategies. Furthermore, sustained attention builds customer confidence in PT. Cakranesia Abadi's ability to meet their expectations. This confidence encourages customers to select PT. Cakranesia Abadi as their primary choice for transactions. Despite the presence of numerous companies offering similar products, a sense of Trust underpinned by a valuable relationship makes customers more likely to maintain their engagement and demonstrate Loyalty to PT. Cakranesia Abadi. This aligns with findings from previous research (Chung-Tzer Liu et al., 2011), which established a positive relationship between Relationship Quality, Trust, and Loyalty. Additionally, research (Damberg et al., 2022) demonstrates that relational Trust mediates the relationship between relationship management and customer Loyalty. When customers perceive a positive relationship with the company reflected in a good reputation, attentiveness to needs, and interactions based on shared values their level of Trust increases, subsequently driving greater Loyalty. Thus, Trust acts as a mediator that reinforces the impact of Relationship Quality on Loyalty.

H9 : Trust mediates the effect of Relationship Quality on Loyalty.

The relationship between Trust and Loyalty

This study posits that establishing customer Trust in PT. Cakranesia Abadi will enhance customer Loyalty toward the company. This occurs because a high level of Trust strengthens emotional bonds and provides customers with a sense of security during transactions. Furthermore, PT. Cakranesia Abadi can utilize Member Data to gain insights into customers' purchasing habits and preferences, thereby enabling the provision of services and offers that are better aligned with customer needs and more effectively targeted. Although customers have a wide range of choices when selecting a company, those who feel comfortable with and Trust PT. Cakranesia Abadi are more likely to remain loyal and willing to maintain a long-term relationship with the firm. This aligns with research by (Wahyudi, 2021), which demonstrates a positive relationship between Trust and Loyalty. When a company enjoys a high level of Trust, customers gain confidence in service quality and believe the company acts in their best interests; this fosters long-term relationships and increases customer Loyalty.

H10 : Trust has a positive effect on Loyalty.

3. Research Methods

This study employs a quantitative approach. According to (Sugiyono, 2020), this approach is grounded in the positivism paradigm and is used to examine specific populations or samples. Data were collected using research instruments, and statistical methods were applied to test the previously

formulated hypotheses. The study includes three independent variables Commitment (X1), Satisfaction (X2), and Relationship Quality (X3) as well as one intervening variable, Trust (Z), and one dependent variable, Loyalty (Y). The subjects of this study are PT. Cakranesia Abadi customers both Members and non-Members who have a transaction history with the company. As the exact size of the population is unknown, data collection was conducted by distributing questionnaires to a sample of 150 individuals.

Sampling was conducted using a non-probability method, meaning that each Member of the population had an unequal chance of being selected. The study utilized primary data collected directly from respondents via a questionnaire distributed through Google Forms. Each statement in the questionnaire was rated on a five point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Indicators for each research variable were used to construct a structured questionnaire. The data source consisted of PT. Cakranesia Abadi customers whether active, inactive, or non-Members who had a transaction history. Subsequently, the collected data were analyzed using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with the aid of SmartPLS version 4 software. This method was selected due to its ability to simultaneously analyze relationships between variables encompassing both direct and indirect effects including relationships involving mediating variables within the research model.

4. Results and Discussion

Measurement Model Evaluation

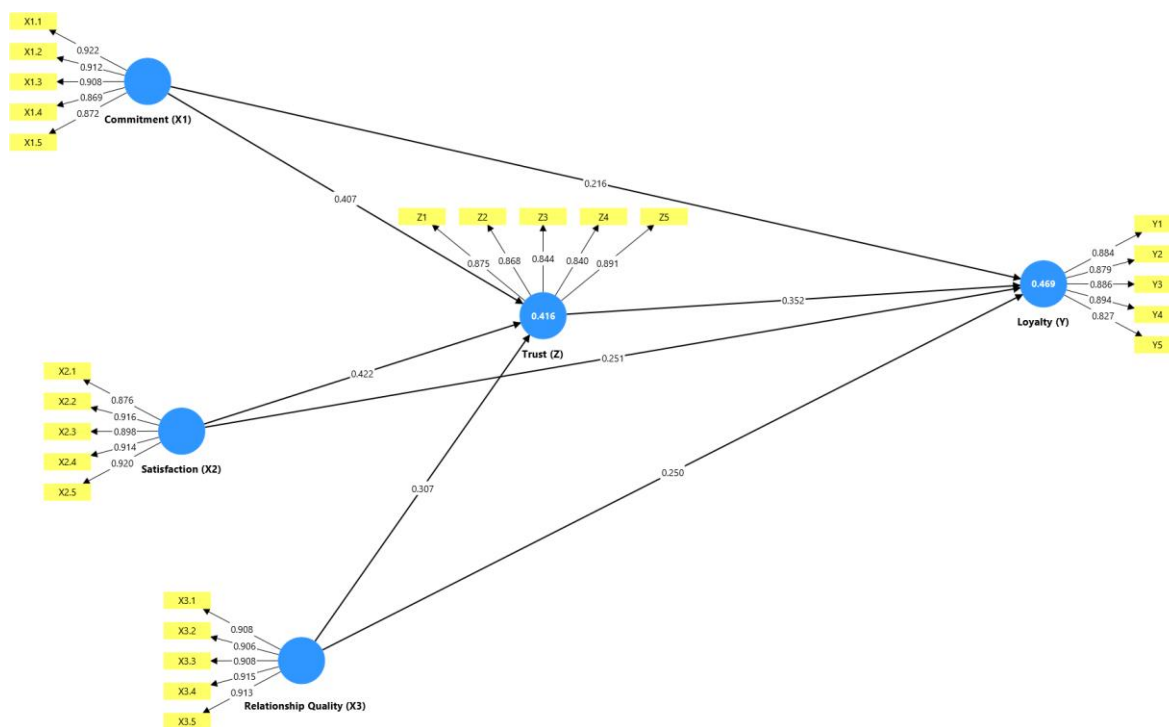


Figure 2. Research Outer Model

Source : Research data analysis results (2026).

Convergent Validity Test

Convergent validity testing is used to evaluate the validity of indicators regarding the variable constructs in this study. This is done by assessing the degree of association between the indicators and the latent constructs. An indicator is considered valid if it has an outer loading value of at least 0.70 (Ghozali & Latan, 2020). Based on Figure 2, all indicators constituting the variables of Commitment, Satisfaction, Relationship Quality, Trust, and Loyalty exhibit outer loading values of at least 0.70. Therefore, no indicators were removed or modified within the research model.

Average variance extracted (AVE)

In addition to outer loadings, convergent validity is also measured using the Average Variance Extracted (AVE) value. AVE represents the proportion of indicator variance explained by the latent construct; for a construct to demonstrate adequate convergent validity, the AVE value must be ≥ 0.50 (Ghozali & Latan, 2020).

Table 3. Values Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Commitment (X1)	0.805
Satisfaction (X2)	0.819
Relationship Quality (X3)	0.828
Trust (Z)	0.746
Loyalty (Y)	0.764

Source : Research data analysis results (2026).

Based on Table 3, the AVE value for each research variable exceeds the minimum threshold of 0.50. This indicates that the construct is capable of identifying and explaining the variance of its constituent indicators. Consequently, the convergent validity criterion for the research model has been met.

Reliability Test (Composite Reliability & Cronbach's Alpha)

In this study, Composite Reliability and Cronbach's Alpha values were used to assess the reliability of latent constructs. Constructs with Composite Reliability and Cronbach's Alpha values of at least 0.70 are considered to have an adequate level of reliability (Ghozali & Latan, 2020).

Table 4. Values Composite Reliability & Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability
Commitment (X1)	0.940	0.954
Satisfaction (X2)	0.945	0.958
Relationship Quality (X3)	0.948	0.960
Trust (Z)	0.915	0.936
Loyalty (Y)	0.923	0.942

Source : Research data analysis results (2026).

Based on Table 4, Composite Reliability and Cronbach's Alpha values were used to assess the reliability of the latent constructs. The constructs met the required threshold, with Composite Reliability values exceeding 0.70 for all variables. These findings indicate a high level of internal consistency among the applied indicators, demonstrating that the research instrument is reliable and suitable for further analysis.

Test R-square (R²)

According to (Hamid & Anwar, 2019) strong, moderate, and weak independent variables are indicated by R-square values of 0.75, 0.50, and 0.25, respectively. These R-square values also reflect the degree of variation in the dependent variable in relation to the independent variable.

Table 5. Test R-square

Variable	R-square
Trust (Z)	0.416
Loyalty (Y)	0.469

Source : Research data analysis results (2026).

Based on Table 5, the R-square value for the Trust variable is 0.416, according to the structural model analysis results. This figure indicates that the variables Commitment, Satisfaction, and Relationship Quality account for 41.6% of the variation in Trust. Other elements not included in this research model influence 58.4% of that variation.

Furthermore, with an R-square value of 0.469, it can be concluded that Commitment, Satisfaction, Relationship Quality, and Trust account for 46.9% of the variation in the Loyalty variable. Other variables not included in this study account for the remaining 53.1% of that variation. Thus, it can be

concluded that this research model is sufficiently adequate to explain the variations in the Trust and Loyalty variables.

Hypothesis Testing

Hypothesis testing in this study involves independent, dependent, and intervening variables, aiming to evaluate the direct and indirect effects among the variables under investigation. P-values are used to conduct the tests; a relationship is considered significant if the p-value is less than 0.05, whereas a p-value greater than 0.05 indicates a non-significant result. Additionally, significance is assessed based on the t-statistic value, with a threshold of 1.96 at the 5% significance level. If the t-statistic exceeds 1.96, it is concluded that a significant effect exists. SmartPLS (Partial Least Squares) software version 4.0 is utilized to process the data and test the hypotheses in this study (Ramadhani, 2025).

Table 6. Hypothesis Testing

Variable	Original Sample (O)	T statistics (O/STDEV)	P Values
Commitment (X1) → Trust (Z)	0.407	6.682	0.000
Satisfaction (X2) → Trust (Z)	0.422	7.151	0.000
Relationship Quality (X3) → Trust (Z)	0.307	4.619	0.000
Commitment (X1) → Loyalty (Y)	0.216	3.071	0.002
Satisfaction (X2) → Loyalty (Y)	0.251	3.480	0.001
Relationship Quality (X3) → Loyalty (Y)	0.108	3.050	0.002
Commitment (X1) → Trust (Z) → Loyalty (Y)	0.143	3.467	0.001
Satisfaction (X2) → Trust (Z) → Loyalty (Y)	0.108	3.050	0.000
Relationship Quality (X3) → Trust (Z) → Loyalty (Y)	0.149	3.718	0.002
Trust (Z) → Loyalty (Y)	0.352	4.275	0.000

Source : Research data analysis results (2026).

The test results presented in Table 6 reveal that all hypothesis are supported. These findings indicate that there is a positive relationship between the dependent variable (Loyalty) and the independent variables (Commitment, Satisfaction, and Relationship Quality), both directly and through the mediating role of Trust.

Table 7. Summary of Hypothesis Results

Hypothesis	Original Sample (O)	P Values	Information
H1 Commitment has a positive effect on Trust.	0.407	0.000	Accepted
H2 Satisfaction has a positive effect on Trust.	0.422	0.000	Accepted
H3 Relationship Quality has a positive effect on Trust.	0.307	0.000	Accepted
H4 Commitment has a positive effect on Loyalty.	0.216	0.002	Accepted
H5 Satisfaction has a positive effect on Loyalty.	0.251	0.001	Accepted
H6 Relationship Quality has a positive effect on Loyalty.	0.108	0.002	Accepted
H10 Trust has a positive effect on Loyalty.	0.352	0.000	Accepted

Source : Research data analysis results (2026).

Table 8. Summary of Mediation Hypothesis Results

Hypothesis	Original Sample (O)	P Values	Information	Conclusion
H7 Trust mediates the effect of Commitment on Loyalty.	0.143	0.001	Accepted	Full Mediation
H8 Trust mediates the effect of Satisfaction on Loyalty.	0.108	0.000	Accepted	Full Mediation

H9	Trust mediates the effect of Relationship Quality on Loyalty.	0.149	0.002	Accepted	Full Mediation
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Source : Research data analysis results (2026).

5. Discussion

The Influence of Commitment on Trust

The testing of the first hypothesis (H1) aims to demonstrate the effect of Commitment on Trust. The analysis results show a positive sample value of 0.407, with a t-statistic of 6.682 (exceeding the 1.97 threshold) and a p-value of 0.000 (below 0.05). Consequently, since Commitment is shown to have a positive effect on Trust, the first hypothesis (H1) is accepted.

These findings indicate that the level of customer Commitment to PT. Cakranesia Abadi is commensurate with the level of Trust. Satisfactory Commitment reflects a desire to establish a long-term relationship based on the expectation of sustained benefits. PT. Cakranesia Abadi fosters Trust through product availability, service quality, and strong business relationships. Furthermore, closer relationships are cultivated through the use of Member Data, thereby enhancing Trust in the company's capability and integrity to consistently meet customer needs.

These results are consistent with research conducted by (Semuel, 2012) Regarding the impact of Customer Relationship Marketing on Trust and Loyalty, it is concluded that Commitment has a significant positive effect on Trust. Furthermore, (Zegullaj et al., 2023) also reported findings indicating that Commitment positively influences Trust. This demonstrates that customer Trust increases with corporate Commitment.

The Effect of Satisfaction on Trust

The testing of the second hypothesis (H2) aimed to demonstrate the effect of Satisfaction on Trust. The analysis results showed an initial sample value of 0.422, indicating a positive direction, with a t-statistic of 7.151 (> 1.97) and a p-value of 0.000 (< 0.05). Consequently, Satisfaction has a positive effect on Trust thus, the second hypothesis (H2) is accepted.

Research findings indicate that the level of customer Satisfaction at PT. Cakranesia Abadi is commensurate with the level of Trust held by customers. Positive assessments regarding products, services, and experiences gained during their relationship with PT. Cakranesia Abadi reflect this Satisfaction. High levels of Satisfaction demonstrate that customer expectations are effectively met, thereby reinforcing Trust in the goods and services provided. Furthermore, Member Data at PT. Cakranesia Abadi facilitates a more accurate understanding of customer needs, enabling the creation of satisfying customer experiences and the maintenance of customer Trust.

These results are consistent with research conducted by (Gultom et al., 2020), which indicates that Satisfaction has a positive effect on Trust. Furthermore, (Wahyudi, 2021) also states that customer Satisfaction positively influences Trust. This demonstrates that customers who are satisfied with their experience tend to develop Trust in the company.

The Influence of Relationship Quality on Trust

The testing of the third hypothesis (H3) aims to demonstrate the effect of Relationship Quality on Trust. The analysis results show an initial sample value of 0.307, indicating a positive direction. The t-statistic value is 4.619 (greater than 1.97), and the p-value is 0.000 (less than 0.05). Therefore, it is demonstrated that Relationship Quality has a positive impact on Trust, and the third hypothesis (H3) is accepted.

These findings indicate that PT. Cakranesia Abadi possesses a level of Relationship Quality characterized by harmonious and mutually beneficial interactions, which serves to enhance customer Trust. This quality is reflected in effective communication, attentiveness to customer needs, and positive interaction experiences. Such conditions foster the conviction that PT. Cakranesia Abadi has the capability and integrity to meet customer needs. Furthermore, Member Data enables more personalized interactions, thereby boosting Trust and sustaining long-term customer engagement.

These results are consistent with research conducted by (Chung-Tzer Liu et al., 2011) which states that Relationship Quality has a positive effect on customer Trust. The findings indicate that as the Relationship Quality established by a company improves, customer Trust increases. Based on these findings, it can be concluded that Relationship Quality positively influences Trust.

The Influence of Commitment on Loyalty

The testing of the fourth hypothesis (H4) aimed to demonstrate the effect of Commitment on Loyalty. The analysis results showed a positive path coefficient of 0.216, along with a t-statistic of 3.071 (exceeding the 1.97 threshold) and a p-value of 0.002 (below the 0.05 threshold). Consequently, the results indicate that Commitment has a positive effect on Loyalty thus, the fourth hypothesis (H4) is accepted.

Research findings indicate that customer Commitment is linked to the development of Loyalty at PT. Cakranesia Abadi. This Commitment is strengthened through positive experiences with the company, such as satisfying service and the availability of products that meet specific needs. Furthermore, Member Data helps maintain customer relationships and enables the provision of services better aligned with customer requirements. These factors encourage customers to continue purchasing products from PT. Cakranesia Abadi to meet their needs on an ongoing basis.

These results are consistent with research conducted by (Zegullaj et al., 2023) which demonstrates that Commitment has a positive effect on Loyalty. Furthermore, (Simbolon, 2016) also reported findings indicating that Commitment positively influences Loyalty. Commitment is a component that impacts customer Loyalty within long-term relationships, suggesting that customer Loyalty is commensurate with customer Commitment.

The Effect of Satisfaction on Loyalty

The testing of the fifth hypothesis (H5) aims to demonstrate the effect of Satisfaction on Loyalty. The analysis results show a positive initial sample value of 0.251. Regarding significance, the t-statistic value is 3.480 (> 1.97) and the p-value is 0.001 (< 0.05). Therefore, Satisfaction has a positive effect on Loyalty, and the fifth hypothesis (H5) is accepted.

Analysis indicates that the alignment between consumer expectations and actual transaction experiences drives customer Satisfaction. Factors such as appropriate product quality, responsive service, and PT. Cakranesia Abadi's ability to consistently meet customer needs are key to ensuring Satisfaction. Customer data also enables the company to understand preferences and enhance the customer experience accordingly. Such conditions encourage consumers to continue choosing the available products and foster repeat purchases.

These results are consistent with research conducted by (Wahyudi, 2021) which indicates that customer Satisfaction has a positive influence on Loyalty. Furthermore, (Dewi, 2024) also states that research findings show Satisfaction has a positive impact on Loyalty. Satisfied customers are more likely to recommend the company's products or services to others and continue using them in the long term.

The Effect of Relationship Quality on Loyalty

The testing of the sixth hypothesis (H6) aimed to demonstrate the effect of Relationship Quality on Loyalty. The analysis results showed a positive initial sample value of 0.108. Significance testing yielded a t-statistic of 3.050 (exceeding the 1.97 threshold) and a p-value of 0.002 (below the 0.05 threshold). Consequently, the results indicate that Relationship Quality has a positive impact on Loyalty thus, the sixth hypothesis (H6) is accepted.

The results of this study indicate that customer Loyalty at PT. Cakranesia Abadi is linked to Relationship Quality. A sense of comfort and Trust emerges from well-maintained Relationship Quality. Furthermore, Member Data enables PT. Cakranesia Abadi to better understand customer needs and preferences, thereby personalizing interactions. Such conditions encourage consumers to continue using the products offered and make them more inclined to purchase other items.

These results are consistent with research conducted by (Zahro & Miranti, 2024) which demonstrates a positive relationship between Relationship Quality and Loyalty. Furthermore, (Putri, 2023) also

indicates that Relationship Quality has a positive effect on Loyalty. Relationship Quality comprising Satisfaction, Trust, and Commitment can enhance customer Loyalty in maintaining long-term relationships with the company.

The Effect of Commitment on Loyalty through Trust

The seventh hypothesis (H7) test aims to demonstrate the influence of Commitment on Loyalty through Trust. According to the analysis results, the initial sample value of 0.143 indicates a positive result. Based on the evidence of significance, a t-statistic value of $(3.467 > 1.97)$ and a p-value of $(0.001 < 0.05)$ were found. Therefore, it is shown that Commitment has a positive impact on Loyalty through Trust, so the seventh hypothesis (H7) is accepted.

These findings indicate that Trust mediates the impact of Commitment on customer Loyalty at PT. Cakranesia Abadi. When a company consistently delivers quality service and excellent products while effectively meeting customer needs, it fosters greater customer Trust. By leveraging Member Data, the company can gain a deeper understanding of customer requirements. Customers are more inclined to maintain their relationship with the company and continue making purchases due to the Trust established through positive experiences. Customers of PT. Cakranesia Abadi develop Loyalty to the company thanks to the Trust built through high quality products, responsive service, accurate order fulfillment, and effective communication.

These results are consistent with research conducted by (Zegullaj et al., 2023) which found that Commitment has a positive effect on Trust. Furthermore, the study demonstrated that Trust acts as a mediating variable in the relationship between Commitment and Loyalty. The findings indicate that the greater the Commitment a company demonstrates in maintaining customer relationships, the higher the level of customer Trust, which ultimately enhances Loyalty. Customers become loyal because the company has built Trust through excellent service, open communication, attention to customer requirements, and the ability to resolve issues quickly. This Trust gives customers the confidence to maintain the relationship and make repeat purchases.

The Effect of Satisfaction on Loyalty through Trust

The testing of the eighth hypothesis (H8) aimed to demonstrate the effect of Satisfaction on Loyalty mediated by Trust. The analysis results showed a positive initial sample value of 0.108. Significance testing yielded a t-statistic of 3.050 (exceeding the 1.97 threshold) and a p-value of 0.000 (below the 0.05 threshold). Consequently, Satisfaction was found to have a positive impact on Loyalty through Trust thus, the eighth hypothesis (H8) was accepted.

Analysis results indicate that Trust mediates the relationship between customer Satisfaction and customer Loyalty at PT. Cakranesia Abadi. Customers who enjoy their experience tend to place greater Trust in the company. This Satisfaction stems from the company's ability to provide products that meet needs, offer accurate information, ensure smooth transaction processes, and utilize Member Data to understand customer preferences. Consumers of PT. Cakranesia Abadi develop Loyalty to the company due to the Trust established through the company's Commitment to maintaining long-term relationships, providing solutions to customer issues, continuously addressing customer needs, and demonstrating concern for customer Satisfaction.

These results are consistent with research conducted by (Dewi, 2024), which found that Satisfaction has a positive effect on both Loyalty and Trust. This indicates that higher levels of customer Satisfaction lead to higher levels of customer Trust and Loyalty. Trust acts as a mediating variable linking Satisfaction to Loyalty. The research also demonstrates that Trust positively influences Loyalty and effectively mediates this relationship. In other words, satisfied customers tend to develop Trust, which in turn fosters Loyalty. Customers become loyal to the company because Trust has been established through honesty, service reliability, and the ability to meet customer expectations.

The Effect of Relationship Quality on Loyalty through Trust

The testing of the ninth hypothesis (H9) aims to demonstrate the effect of Relationship Quality on Loyalty mediated by Trust. The analysis results show a positive initial sample value of 0.149. Significance testing yielded a t-statistic of 3.718 (exceeding the 1.97 threshold) and a p-value of 0.002

(below the 0.05 threshold). Consequently, this confirms that Relationship Quality has a positive impact on Loyalty through Trust thus, the ninth hypothesis (H9) is accepted.

The results of this study indicate that Trust mediates the impact of Relationship Quality on customer Loyalty at PT. Cakranesia Abadi. The company's ability to maintain long-term partnerships, attend to customer needs, and communicate effectively fosters greater customer Trust. By utilizing Member Data, the company gains a deeper understanding of customer characteristics, allowing for more personalized interactions. Customers of PT. Cakranesia Abadi develop Loyalty to the company due to the Trust established through relationship building, the prompt fulfillment of needs, the provision of clear information, and the company's Commitment to maintaining mutually beneficial business relationships.

These results are consistent with research conducted by (Chung-Tzer Liu et al., 2011) which demonstrates that Relationship Quality has a positive relationship with Trust and Loyalty. Furthermore, research by (Damberg et al., 2022) indicates that relational Trust mediates the relationship between relationship management and customer Loyalty. Based on the preceding discussion, it can be concluded that Trust mediates the impact of Relationship Quality on Loyalty. The better the Relationship Quality established by a company, the greater the customer Trust, which in turn generates higher levels of customer Loyalty. Consumers become loyal to the company because it has built Trust by attending to their needs, addressing complaints, and providing satisfactory solutions.

The Effect of Trust on Loyalty

The testing of the tenth hypothesis (H10) aims to demonstrate the effect of Trust on Loyalty. Based on the analysis results, an initial sample value of 0.352 was obtained, indicating a positive relationship. Significance testing yielded a t-statistic of 4.275 (exceeding the 1.97 threshold) and a p-value of 0.000 (below the 0.05 threshold). Consequently, it is concluded that Trust has a positive effect on Loyalty thus, the tenth hypothesis (H10) is accepted.

Research findings indicate a relationship between customer Loyalty and PT. Cakranesia Abadi. Trust is reflected in the belief in the company's credibility, consistency, and ability to provide goods and services that meet customer expectations. Consistent product quality and responsive service are examples of the positive experiences that have fostered this Trust. Furthermore, Member Data enables PT. Cakranesia Abadi to understand customer needs and deliver appropriate value. Consequently, customers are more inclined to transact with PT. Cakranesia Abadi.

These results are consistent with research conducted by (Wahyudi, 2021) which indicates that Trust has a positive relationship with customer Loyalty. Furthermore, (Dewi, 2024) also states that Trust has a positive effect on Loyalty. Strong Trust in a company can help customers remain loyal to the company over the long term.

6. Conclusion

The research findings indicate that customer Trust and Loyalty at PT. Cakranesia Abadi are positively influenced by the variables of Commitment, Satisfaction, and Relationship Quality. An increase in Trust enhances customer Trust, which in turn strengthens customer Loyalty toward the company. Furthermore, the results demonstrate that Trust acts as a mediator in the relationship between Commitment, Satisfaction, and Relationship Quality and customer Loyalty. Consequently, Trust can be categorized as a crucial component in efforts to consistently build and maintain customer Loyalty.

PT. Cakranesia Abadi is advised to enhance customer Commitment, maintain Satisfaction, and strengthen relationships through quality service, effective communication, and sustainable Loyalty programs. To boost customer Trust, the company must provide services that are consistent, clear, and aligned with expectations. To ensure broader applicability and general utility of the findings, future researchers should expand the scope of the study and the sample size, as well as incorporate additional variables that may influence Loyalty.

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