

# The Mediation Role of Customer Satisfaction on the Influence of Trust and Commitment on Customer Loyalty (Study on Consumers of the Trap Agrobism Market in Lamongan Regency)

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## Article Info

### Keywords:

trust,  
commitment,  
customer satisfaction,  
customer loyalty

## ABSTRACT

This study aims to analyze the mediating role of customer satisfaction in the relationship between trust, commitment, and customer loyalty, with a case study on consumers at Pasar Agrobis Babat, Lamongan Regency. A quantitative approach was applied using a survey method, and the data were analyzed using structural equation modeling (SEM). The results indicate that trust and commitment are the main factors influencing customer loyalty. Trust has a positive and significant effect on both customer satisfaction and loyalty, suggesting that the higher the level of customer trust in the company, the greater their satisfaction and loyalty. Commitment also has a positive and significant direct effect on loyalty, and it is found to be the most dominant factor in shaping customer loyalty, meaning that emotional attachment and long-term relationships play a key role in maintaining customer loyalty. Meanwhile, the effect of satisfaction on loyalty is weakly significant (approaching 0.05), indicating that satisfaction does not always guarantee customer loyalty. Furthermore, commitment does not significantly affect satisfaction, implying that satisfaction does not mediate the relationship between commitment and loyalty. However, the analysis shows that customer satisfaction partially mediates the relationship between trust and loyalty, meaning that trust influences loyalty both directly and indirectly through increased customer satisfaction. In conclusion, customer loyalty is primarily determined by trust and commitment rather than satisfaction alone. Therefore, companies should prioritize strategies that strengthen customer trust and commitment to foster long-term loyalty.

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## INTRODUCTION

In the era of competition growing business competitive, both in the modern sector and traditional, loyalty customer be one of element the main determining factor sustainability business. The old traditional market become center main activity economy public now face

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challenge big consequence emergence various form modern retail such as supermarkets, minimarkets, and e-commerce that offer convenience, comfort, and competitive prices. Conditions This was also experienced by the Babat Agrobis Market in the Regency Lamongan, where traders must capable adapt with behavior increasingly consumers rational, selective, and easy move choice.

Phenomena in the field show that although customer Still shopping at traditional markets Because factor proximity social and flexible pricing, level loyalty customer tend decreased. Many consumers only transact in a way situational without existence bond emotional or preference still to trader certain. Challenges main issues faced perpetrator traditional market business is How build connection term length that is not only based on satisfaction moment, but also on customer trust and commitment to trader.

According to Morgan and Hunt (1994), trust and commitment are two foundations main in connection marketing (relationship marketing) that is oriented towards building loyalty term long. Trust reflect belief customer that seller will act in a way honest, consistent, and fulfilling the promise that has been made. When the customer believe that trader capable provide product quality as well as give fair and transparent service, they will feel more safe and tend to maintain connection ( Garbarino & Johnson, 1999 ). Strong belief proven own influence positive to loyalty customers (Morgan & Hunt, 1994; Kim, Park & Jeong, 2004). In the context of traditional markets such as Babat Agrobis Market, building trust become important Because interaction direct between traders and buyers become factor the key to success perception and experience customer.

Temporary that, commitment customer reflect attachment psychological and emotional customer For still maintain connection with traders, although there is other possible alternatives more interesting. According to Fullerton (2003), customers who have commitment tall will show loyal behavior, even when they faced with an offer higher price low from competitors. Commitment also describes a sense of responsibility responsibility and bond social between sellers and buyers, which is deep traditional market context can formed through regular interaction, familiarity, and mutual respect growing trust from time to time.

Besides trust and commitment, satisfaction customers (customer satisfaction) also often viewed as determinant important in formation loyalty. Oliver (1999) defines satisfaction as feeling like or disappointed someone who appears after compare performance product received with expectations held. High satisfaction expected can push customer For do purchase repeat and recommend trader to others. However Thus, various study show that satisfaction No always leads to loyalty (Jones & Sasser, 1995). In competitive market conditions, satisfied customers even though can with easy move to competitors when find more offers interesting. Therefore that, satisfaction customer Possible play a role as variables mediation partial strengthening connection between trust and loyalty, but No fully bridge connection between commitment and loyalty.

Phenomenon Empirical data at Babat Agrobis Market shows that part big customer feel satisfied to products and services traders, but No all from they show loyalty term long. This is indicates that factors like trust and commitment customer Possible own more roles big in

determine loyalty compared to satisfaction solely. As put forward by Ndubisi (2007), loyalty customer is not only shaped by experience satisfying consumption, but also by a sense of trust and commitment to established relationship with provider service or product.

With this, research has become relevant for answering questions important in marketing relational, namely to what extent is customer satisfaction mediating influence trust and commitment to loyal customers, in particular in the context of traditional markets which still depend on interaction social and interpersonal relationships. Findings from this study are expected to give empirical and practical contributions in developing improvement strategies for loyal customers in traditional market environments, especially for Agrobis Market traders in Babat Regency Lamongan which is trying to maintain its existence in the midst of competition in a growing business dynamic. So that objective study is for knowing the direct influence of trust and commitment to loyal customers and sellers on customer satisfaction.

### **Foundation theory and development hypothesis**

Commitment-Trust Theory (CTT) developed by Morgan and Hunt (1994) is one of the main theories in marketing relationship marketing. This theory emphasizes that trust and commitment are two fundamental elements that determine the success of a long-term connection between the parties involved, OK in context business, social, and interpersonal. Trust is defined as belief that the other party has integrity, competence, and intention to operate in a good relationship. Commitment, on the other hand, refers to the desire for a continued connection because it is felt valuable and gives significant benefits. This theory explains that trust and commitment are closely related and mediated by other factors such as effective communication, avoidance of opportunistic behavior, and perception of the relationship. Trust arises from consistent interaction, transparency, and positive experience, which then creates a base for commitment. On the other hand, commitment strengthens trust by ensuring that the second party invests in the connection in an emotional, financial, or strategic way. In the context of marketing, research by Garbarino and Johnson (1999) supports this view, showing that customers who have a high level of trust in a company tend to show loyalty and commitment for a long time, even when faced with other alternatives. In addition, CTT is relevant in explaining relationships in various sectors, starting from connections between customers and companies, inter-organizational (B2B), up to connections in the community.

## **METHODOLOGY**

The type of research used is quantitative study method. According to Sugiono (2017), the quantitative study method is research based on the philosophy of positivism, used for research on a certain population or sample, data collection using research instruments, data analysis is of a quantitative or statistical nature, with an objective to test a hypothesis that has been determined. The sample in this study is final customers of the agro-business market in Babat for 3 months, a total of 1,576 people. A research sample of 94 respondents was counted using the Slovin formula with a purposive sampling technique approach. The data collection method used is a questionnaire survey with a measurement of Likert 5 points.

For operational variables determination of trust indicators using (Tatang & Mudiantono, 2017). For variables commitment indicator adopted from Mowday, RT, & Boulian, PV (1974). Meanwhile For variables mediation satisfaction customer using indicators from (Kotler and Keller 2016) and variables bound loyalty using indicators (Indah, 2016)

*Structural equation modeling* (SEM) or equation modeling structural is method analysis developed statistics from analysis combined regression with analysis factors and analysis path. SEM analysis can finish simultaneous data analysis or in a way simultaneously, which only with inputting raw data (Ghozali & Luthan, 2015). general, method analysis at a time function analysis in PLS-SEM can differentiated into two groups that is analysis *outer model* and analysis *inner model* or structural model.

## RESULTS

### Validity Test

Validity Test is A testing For get actual value or valid. (Sugiyono, 2019: 87). In the validity test There are 2 tests used in PLS systems include following:

#### a. Convergent Validity

Convergent Validity ( validity) convergent ) assessment validity of each predictor to score combined. Indicator validity determined with magnitude *loading factor*  $> 0.7$  for *confirmatory research* Validity convergent can also determined based on AVE ( *average variance extracted* ) value. Predictor declared valid if value  $> 0.5$ .

**Table 1** Validity Discriminant

	Average Variance Extracted (AVE)	Information
TRUST	0.831	Valid
SATISFACTION	0.745	Valid
COMMITMENT	0.760	Valid
LOYALTY	0.778	Valid

Source : *SmartPLS results* Version 3.0 (2025)

From the results analysis on show that AVE value is above 0.5 so that declared valid.

#### b. Discriminant Validity

Predictor declared valid if mark *cross loading*  $> 0.7$  or *cross loading* from the predictor being assessed more large on variables latent Alone compared to with mark *loading* - nya to other variables. The results of the cross leading test also show all indicators are above 0.7 so they are valid.

### Reliability Test

Reliability determined based on mark *Cronbach's alpha* and *Composite reliability*. Predictor stated reliable when mark *Cronbach's alpha* or *Composite reliability*  $> 0.7$  for *confirmatory research*, and 0.6 can also be accepted for *explanatory research* (Hardisman, 2021: 8).

**Table 2** Composite Reliability and Cronbach's Alpha Values

	Cronbach's Alpha	rho_A	Composite Reliability
TRUST	0.932	0.938	0.952
SATISFACTION	0.874	0.891	0.919
COMMITMENT	0.895	0.899	0.927
LOYALTY	0.903	0.915	0.933

Source : SmartPLS results Version 3.0 (2025)

On the variable mark *Composite Reliability* and *Cronbach's Alpha value* of 0.942 are stated Reliable because  $> 0.7$ .

### 1. R Square

*R-Square* is the test used For show how much Far influence connection variable X against variable Y, according to Ghozali, Imam (2006: 59).

**Table 3** R-Square Test

	R Square	R Square Adjusted
SATISFACTION	0.725	0.719
LOYALTY	0.572	0.558

Source : SmartPLS results Version 3.0 (2025)

The test results above can stated that *R-square* correlation in a way together  $X_1$  and  $X_2$  with respect to Z are of 0.725 then can stated that all construction exogenous in a way simultaneously affects Z by 0.725 or 72.5% is said moderate. *R-Square* Value influential in a way together  $X_1$  and  $X_2$  against Y is 0.572 then can stated that all construction exogenous in a way simultaneously influences Y by 0.572 or 57.2 % it is said moderate.

### 2. Hypothesis Testing

Testing the relationship model *structural* For explain between variables in research. Based on data processing carried out, results can used For answer hypothesis in research this. Hypothesis test This done For see T- statistics and P *Values*. Hypothesis This can accepted if P *Values*  $< 0.05$ . on research This There is influence direct and indirect direct Because there is variables exogenous, endogenous and mediation in the *PLS program*. Hypothesis test results This can seen in *Path Coefficiens* technique *Bootstrapping*.

**Table 4** Path Coefficients Test (direct effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
TRUST -> SATISFACTION	0.638	0.643	0.121	5,274	0.000
TRUST -> LOYALTY	0.418	0.433	0.201	2,082	0.038
SATISFACTION -> LOYALTY	0.057	0.061	0.107	0.535	0.049

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
COMMITMENT -> SATISFACTION	0.228	0.223	0.124	1,835	0.067
COMMITMENT -> LOYALTY	1,076	1,087	0.176	6,119	0.000

Source : *SmartPLS results* Version 3.0 (2025)

- On the variable Trust to Loyalty customer show that T statistic value  $> T_{table}$  ( $2.082 > 1.662$ ) and P value  $0.038 < 0.05$  then hypothesis 1 is accepted It means There is influence positive and significant between trust with Loyalty.
- On the variable Commitment to Loyalty Customer show T statistic value  $> T_{table}$  ( $6.119 > 1.662$ ) and P values  $0.00 < 0.05$  then hypothesis 2 is accepted It means No There is influence positive and significant between Commitment with Customer Loyalty.
- On the variable satisfaction Customer to loyalty Customer show T statistic value  $> T_{table}$  ( $0.535 < 1.662$ ) and P values  $0.049 > 0.05$  then hypothesis 3 is accepted It means There is influence positive and significant between satisfaction Customer to loyalty Customer.

### 3. Mediation Test Hypothesis

According to Sekaran, Uma (2013: 69) Mediation test functioning For mediate between variables independent with variables dependent also leads to variables mediation (intervening).

In testing This there are 4 groups in mediation namely *Non Mediation* If connection between variables exogenous and endogenous positive and variable mediation negative. *Full Mediation* happen If variables exogenous, negative endogenous and variable mediation positive. *Partial Mediation* happen If variables exogenous and endogenous positive and variable mediation is also positive. *Perfect Mediation* occurs when No existence effect variables independent to dependent when mediator variables are entered in equations. And also variables seen if the P value for *the Specific Indirect Effect* is  $> 0.05$ , that is valuable negative and vice versa.

**Table 5** Specific indirect effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
TRUST -> LOYALTY	0.036	0.041	0.071	0.516	0.044
COMMITMENT -> LOYALTY	0.013	0.013	0.029	0.449	0.654

Source : SmartPLS results Version 3.0 (2025)

- a) In table 5.15 *Path Coefficients* variables Trust to Loyalty Customer show connection positive because P Values  $0.038 < 0.05$ , and in *Specific indirect effects* variables Trust to Loyalty Customer mediated satisfaction customer happen connection positive because P Value =  $0.044$  which means  $< 0.05$ . So H4 is accepted in connection This stated *partial mediation*.
- b) In table 5.15 *Path Coefficients* variables Commitment to Loyalty Customer show connection positive because P Values  $0.00 < 0.05$ , and in *Specific indirect effects* variables Commitment to Loyalty Customer mediated satisfaction customer No happen connection positive because P Values =  $0.465$  which means  $> 0.05$ . So H5 is rejected.

## Discussion

Research result This show that trust and commitment are two factors main influencing factors loyalty customers, with satisfaction customer play a role as a partial mediator in connection certain findings This strengthen relevance *Commitment-Trust Theory (CTT)* proposed by Morgan and Hunt (1994), which states that connection effective marketing built on base trust and commitment term long between customers and providers service.

Analysis results prove that trust influential positive and significant to loyalty customers. This is means the more tall level trust customer to brand or provider services, increasingly big trend they For still loyal. Findings This in line with results research by Chaudhuri and Holbrook (2001) and Sirdeshmukh, Singh, and Sabol (2002), who confirm that trust become determinant important in form loyalty, good in context brand and service. Trust capable reduce uncertainty and risk perception, so that push deeper relationship stable and long term long.

Commitment is also proven own influence positive and significant to loyalty customers. This is indicates that customers who have attachment emotional and relationship term long with company tend maintain his loyalty. Findings This support the views of Fullerton (2003) and Bansal, Irving, and Taylor (2004), which state that commitment affective and normative play a role important in push ongoing loyalty. With thus, loyalty customer No only formed Because satisfaction term short, but also because connection emotional and value together built in a way consistent.

Satisfaction customer proven influential positive to loyalty. Customers who feel satisfied with product or service tend do purchase repeat and give recommendation positive. This result in accordance with the findings of Anderson and Srinivasan (2003) and Oliver (1999) which confirm that satisfaction is prerequisite main formation loyalty. However Thus, the power influence satisfaction in study This relatively more weak compared to trust and commitment, which shows that satisfaction just Not yet Enough For ensure loyalty without existence dimensions strong relational.

From the side connection mediation, found that satisfaction customer mediate in a way partial connection between trust and loyalty customers. That is, trust No only influence loyalty in a way directly, but also through improvement satisfaction customers. These results support studies Sirdeshmukh et al. (2002) and Chaudhuri & Holbrook (2001), who show that trust

play a role double Good cognitive and affective in build loyalty. On the other hand, satisfaction No mediate connection between commitment and loyalty, which means influence commitment to loyalty nature directly. Customer can show loyalty tall Because attachment emotional or mark together, without must through satisfaction to service.

In a way overall, results study This confirm that loyalty Customers at the Babat Lamongan Agrobis Market more Lots determined by factors trust and commitment compared by satisfaction solely. This is reflect that in traditional market context based on interaction social dimension relational like trust and attachment emotional own more roles strong than evaluation satisfaction term short. Therefore that, the perpetrator business need focuses on strategies that build and maintain trust as well as commitment customer through consistent service, honest communication, and fulfillment promise to consumer For create ongoing loyalty.

## CONCLUSION

Study This show that trust and commitment influential positive to loyalty customers, with satisfaction customer mediate part connection between trust and loyalty, but No mediate connection between commitment and loyalty. This confirm that loyalty customers at the Babat Lamongan Agrobis Market more influenced by dimensions relational like trust and commitment than satisfaction solely. Study This own limitations, namely : (1) sample limited to one traditional market so that generalization to other markets is necessary caution ; (2) variables used limited to trust, commitment, satisfaction, and loyalty, so that factor external like price, quality product, or promotion No analyzed ; and (3) design study cross-sectional in nature, so that No can catch dynamics change behavior customer from time to time. For market managers or perpetrator business, it is recommended For focus on strategies that strengthen trust and commitment customers, through service consistent, communication transparent, and fulfillment promise. To study Next, it is recommended do longitudinal research and adding other variables such as perception quality product, price, or promotion For get description more comprehensive about influencing factors loyalty customer.

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