

EFFECT OF RELATIONSHIP MARKETING, STORE IMAGE, AND COMPLETENESS OF PRODUCTS TO CUSTOMER LOYALTY THROUGH TRUST AS VARIABLE INTERVENING (STUDY ON PAKNING JAYA TRADE BUSINESS)

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ABSTRACT

The level of competition in the business world is already considered very tight in Indonesia because every business tries to attract market share in order to retain consumers and attract new consumers. Therefore, it is necessary to carry out various efforts through market strategies in order to win the competition and ultimately achieve business objectives. One aspect of taking part in a change is the public's demand for loyalty. This study aims to determine and analyze the effect of Relationship Marketing, Store Image, and product completeness on consumer loyalty through Trust as a variable intervening in the Pakning Jaya trading business. The number of respondents used in this research is 100 respondents who shop at Pakning Jaya trading business. The research analysis technique used in this research is Accidental Sampling analysis using descriptive analysis and multiple linear regression with the help of PLS software. From the tests that have been done, it can be seen that Relationship Marketing, Store Image, and product completeness have affected customer loyalty to consumers of Pakning Jaya's trading business.

Keywords: Relationship Marketing, Store Image, Product Completeness, Trust, Loyalty

INTRODUCTION

The level of competition in the business world is considered very tight in Indonesia because every business tries to attract market share in order to retain customers and attract new consumers. Therefore, it must carry out various efforts through market strategies in order to win the competition and ultimately achieve business goals. Therefore, trading businesses must start considering the steps that will be taken to face this competition, one of the trading businesses located on the Pakning River is Pakning Jaya which has focused on trading various kinds of basic necessities since 2003.

In its development to date, Pakning Jaya's trading business has not yet had a greater impact on its customers, which has triggered it to be unprepared to face increasingly fierce trading business competition. One aspect that must be paid more attention to by this trading business is the relationship between consumers and trust in the completeness of the products traded by the Pakning Jaya trading business. Therefore, it must be examined whether Relationship Marketing (Schlesinger et al., 2017), Store Image (Alic et al., 2017), and Completeness of products affect loyalty (Rehman et al., 2020) with Trust (Abdelmaaboud et al., 2021) as mediation for Pakning Jaya consumers.

Through data recapitulation of sales revenue from the Pakning trading business, the annual income from the Pakning Jaya trading business has been realized (Napitupulu et al., 2021), but the income per semester is still fluctuating, with an average annual sales of Rp. 22,228,743,600 / 1 year. Even though sales for 5 years have been carried out, the trend of Pakning Jaya's sales results occurred in 2019 which entered 2020 with a decrease identified a decrease in Pakning Jaya's Consumer Loyalty. This can also be interpreted that sales revenue is still fluctuating because the relationship between staff and consumers is still not good and the goods being traded are still incomplete which results in customers being less loyal to Pakning Jaya's trading business.

Relationship Marketing is a very important concept for attracting and retaining customers in an organization, Sivesan, (2012). Research conducted by Putri & Nursinta, (2017) and Kusmayadi, (2009) results that Relationship Marketing has a positive impact on customer loyalty which can be interpreted as Relationship

Marketing can indeed produce positive things for Loyalty. Store Image (Fajri et al., 2021) is the view or perception of the public towards the store's name or product or it can also be interpreted by determining the position of the store effectively in terms of value, quality, and price. In choosing a store or trading business that will later be entered for shopping, the seller must first build a good image so that potential consumers will later be interested in shopping repeatedly Shopiah & Shihabuddin, (2008). Trust is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes, and benefits, Mowen & Minor, (2010). Product completeness is the activity of procuring goods according to the business the store runs (food-based products, household goods, general products, etc., Y.Yofi, (2017). Research obtained by Safa'atillah, (2018)) states that product completeness can influence customer loyalty/loyalty, which means that product completeness is an important variable in order to gain customer loyalty, in contrast to Yofi's research, (2017) which shows product completeness does not significantly impact customer loyalty.

Based on the phenomena and background above, deeper research will be carried out regarding the influence of Relationship marketing, Store Image, and Completeness of products on the Trust and Customer Loyalty of Pakning Jaya. Based on these journals, this research will focus on the variables Relationship marketing, Store Image, and Product Completeness.

The aims of this research are (1) to analyze the effect of Relationship Marketing on Customer Loyalty of Pakning Jaya Trading Business. (2) Analyzing the effect of Store Image on Customer Loyalty of Pakning Jaya Trade Business. (3) Analyze the effect of product completeness on customer loyalty to the Pakning Jaya trading business. (4) Analyze the effect of Relationship Marketing on Pakning Jaya Trade Business Trust. (5) Analyzing the effect of Store Image on Customer Trust of Pakning Jaya Trading Enterprises. (6) Analyze the effect of product completeness on the Pakning Jaya Trade Business Trust. (7) Analyze the influence of Trust on the Loyalty of the Pakning Jaya Trading Business. (8) Analyze the effect of Relationship Marketing with Trust mediating the influence of Loyalty. (9) Analyzing the effect of Store Image with Trust mediating the effect of Loyalty. (10) Analyzing the effect of Product Completeness with Trust mediates the effect of Loyalty.

LITERATURE REVIEW

Marketing in general can be interpreted as the process of selling or promoting a product or service (Hidayat et al., 2022). Marketing management according to Rachmawati & Jasa, (2011) is the process of preparing integrated communications that aim to provide information (Chandra et al., 2018; Sudarno et al., 2022) about goods or services (Setiawan et al., 2021) in relation to satisfying human needs and desires that begin with meeting human needs which then grow into human desires.

Marketing is a process of interaction between individuals or groups to sell or promote a product that aims to meet the needs of that individual or group, whereas according to Noor, (2014), marketing is a social and managerial process that can meet individual or group needs through the creation and exchange of products and value with others.

Based on the theories that have been described, it can be concluded that marketing is a process of providing information regarding a product or service that aims to meet the needs or desires of individuals/groups that will grow into human desire.

Trusts

Trust or Consumer Trust is a person's willingness to be sensitive to the actions of others based on the hope that other people will take certain actions toward people who trust them, without depending on their ability to supervise (Juprizon et al., 2022) and control them, Albertini & Mayer, (2010). The indicators used according to Albertini & Mayer, (2010) are (1) Sincerity/Sincerity, (2) Capability, and (3) Integrity.

Loyalty

Loyalty is a customer's deep commitment (Yarmanelis et al., 2022) to resubscribe or repurchase selected products/services consistently in the future, even though situational influences and marketing efforts have the potential to cause switching customer behavior, Kotler & Keller, (2012). The indicators used according to Kotler & Keller, (2012) are (1) Repeat Purchases (Loyalty to product purchases), (2) Retention (Resistance to negative influences on the company), and (3) Referrals (Referring in total to the existence of the company).

Relationship Marketing

Relationship marketing is a strategic orientation or philosophy of running a business that focuses more on efforts to maintain and develop relationships with current customers (especially profitable customers or selected

customers) rather than capturing new customers, Tjiptono, (2018). The indicators used according to Tjiptono, (2018) are (1) Identification, (2) Individualization, and (3) Interaction.

Store Image

Store Image is the view or perception of the public towards the store's name or product or it can also be interpreted by determining the position of the store effectively in terms of value, quality (Jacksen et al., 2021), and price. In choosing a store or trading business that will later be entered to shop, the seller must first build a good image so that potential customers will later be interested in shopping repeatedly Shopiah & Shihabuddin, (2008). The indicators used according to Sunyoto, (2014) are (1) Store Settings, (2) Shopping Convenience, and (3) Strategic location.

Product Completeness

Product completeness is product completeness which concerns the depth, breadth, and quality of the products offered as well as the availability of these products at any time in the shop, Utami, (2010). The indicators used according to Utami, (2010) are (1) the variety of products sold, (2) the variety of products sold, (3) the availability of products sold, and (4) the types of brands (Arif et al., 2021) available.

Research Hypothesis

The hypothesis is a temporary conjecture whose truth has yet to be tested. The hypothesis developed in this study is based on a literature review and previous research which is described as follows:

The Effect of Relationship Marketing on Loyalty

Research conducted by Putri & Nursinta, (2017) and Kusmayadi, (2009) states that Relationship Marketing has a significant and positive effect on Loyalty. Based on the results of previous research, the hypotheses taken in this study are:

H1: Relationship Marketing has an effect on Consumer Loyalty in the Pakning Jaya trading business in Pakning River.

Effect of Store Image on Loyalty

Research conducted by Ruslan, (2020) states that Store Image has a significant and positive effect on Loyalty. Based on previous research, the hypotheses taken in this study are:

H2: Image Store has an effect on Consumer Loyalty in the Pakning Jaya trading business in Pakning River.

Effect of Product Completeness on Loyalty

In Safa'atillah's research, (2018) states that Product Completeness has a significant and positive effect on Loyalty. Meanwhile, based on research (Y.Yofi, 2017) states that Product Completeness does not really have an impact on Loyalty. Based on the results of previous research, the hypotheses taken in this study are:

H3: Completeness of Products affects Consumer Loyalty in the Pakning Jaya trading business in Pakning River.

The Effect of Relationship Marketing on Trust

In research by Samuel, (2012) and Pradita, (2019) stated that Relationship Marketing has a significant and positive effect on Trust. Based on the results of previous research, the hypothesis taken in this study is:

H4: Relationship Marketing has an effect on Consumer Trust in the Pakning Jaya trading business in Sungai Pakning.

Effect of Store Image on Trust

Prasetya's research, (2014) and Kotandi, (2005) stated that Store Image has a positive and significant effect on Trust. Based on the results of previous research, the hypothesis taken in this study is:

H5: Store Image has an effect on Trust in the Pakning Jaya trading business in Pakning River.

Effect of Product Completeness on Trust

In research (Winardi, 2016) and Pujiwidodo, (2016) stated that product completeness has a positive and significant effect on trust. Based on the results of previous research, the hypothesis taken in this study is:

H6: Completeness of Products affects Consumer Trust in the Pakning Jaya trading business in Pakning River.

The Effect of Trust/Trust on Loyalty

Research conducted by Ishak, (2009), Bahrudin & Zuhro, (2016) and Kusmayadi, (2009) states that Trust has a significant and positive effect on Loyalty. Based on the results of previous research, the hypotheses taken in this study are:

H7: Trust has an effect on consumer loyalty in the Pakning Jaya trading business in Pakning River.

The Effect of Relationship Marketing on Loyalty with Trust as an Intervening Variable

The research conducted by Darwin (2014) stated that the variable Trust (Trust) has an effect but has no impact / no effect on Loyalty. Based on the results of previous research, the hypothesis taken is:

H8: Relationship Marketing has an effect on Loyalty with Trust as a Consumer Intervening variable in the Pakning Jaya trading business in Sungai Pakning.

The Effect of Store Image on Loyalty with Trust as an Intervening Variable

Research conducted by Aulia (2019) stated that Store Image has an effect on Loyalty with Trust as an Intervening variable. Based on the results of previous research, the hypothesis taken is:

H9: Store Image has an effect on Loyalty with Trust as a Consumer Intervening variable in the Pakning Jaya trading business in Pakning River.

The Effect of Product Completeness on Loyalty with Trust as an Intervening Variable

Research conducted by Hamdani, (2016) stated that the completeness of products/services has a positive and significant effect on loyalty with Trust as an Intervening variable. Based on the results of previous research, the hypotheses that can be taken are:

H10: Completeness of Products affects Loyalty with Trust as a Consumer Intervening variable in the Pakning Jaya trading business in Pakning River.

RESEARCH METHODS

Population and Sample

This research was conducted at the Pakning Jaya trading business located on Jln. Yellow Bamboo No. 336, Pakning River – Bengkalis. The research time was from June 22 2022 to completion. The population is the consumers of the Pakning Jaya trading business, totaling 100 people. The sample is a research subject that can represent the entire research population. The sampling technique is Accidental Sampling, in which the sample used and researched by consumers who meet with researchers at the research location at the Pakning Jaya store are 100 respondents. As well as using Roscoe's data collection techniques as a reference, including: (1) The sample size used in this study uses a minimum of 30 to 500 samples, (2). If the sample uses various types of variables, then 1 variable gets 30 samples, (3). If in this study you will use Multivariate analysis (Multiple Regression or Correlation), then the number of samples is required to be 10 times more than the number of variables obtained, and (4). For simple experimental measurements, using the experimental group and the control group, the number of samples is 10 to 20 samples.

Operational Variables

The following is the operationalization of the variables for each variable: (X.1) Relationship marketing is (1) Identification, (2) Individualization, and (3) Interaction, Tjiptono & Fandy, (2018). (X.2) Store Images are (1) Store Settings, (2) Shopping Convenience, and (3) Strategic location, Sunyoto, (2014). (X.3) Product completeness is (1) The variety of products sold, (2) The variety of products sold, (3) The availability of products sold, and (4) The types of brands available, Utami, (2010). (Y1) Trust is (1) Sincerity/Sincerity, (2) Ability, and (3) Integrity, Albertini & Mayer, (2010). and Loyalty (Y2) are (1) Repeat Purchase (Loyalty to product purchases), (2) Retention (Resistance to negative influences on the company), and (3) Referrals (Referring in total to the existence of the company), Kotler & Keller (2012).

Data Collection Technique

The data collection technique used by the first researcher was a questionnaire, which was a technique for collecting data by asking various written questions to be answered in writing by the respondents. The second, documentation according to Sugiyono, (2015) is a method used to obtain data and information in the form of books, archives, documents, written numbers, and pictures in the form of reports and information that can

support research, and the third is interviews, which are meetings held by two people to exchange information or an idea by way of question and answer so that it can be narrowed down into a conclusion or meaning on a particular topic.

Questionnaire Test

The questionnaire test is divided into 2 tests, namely: (1) Validity indicates a measure that actually measures what is to be measured. So, it can be said that the higher the validity of a test tool, the more the test tool hits its target or the more it shows what should be measured. A test can be said to have high validity if the test performs its measuring function, or provides measurement results in accordance with the meaning and purpose of holding the test. If the validity value of each statement item is greater than 0.30 or $r \geq 0.30$ then the statement items are considered valid, Sugiyono, (2012), and (2). A reliability test is a tool for measuring questionnaires which are indicators of variables or constructs. A questionnaire is said to be reliable or reliable if one's answers to statements are consistent or stable from time to time. According to Sugiyono, (2015) that the reliability coefficient is 0.6.

Convergent Validity Test

Convergent validity refers to the degree of correspondence between the attributes of the measurement results of the measuring instrument and the theoretical concepts that explain the existence of the attributes of these variables. From a measurement model with reflexive indicators. Convergent Validity is assessed based on the correlation between item scores. The individual reflexive measure is said to be high if the outer loading value is more than 0.7. According to Chin (1998) for early-stage research, a loading scale of 0.5 to 0.6 was considered sufficient to estimate data.

Discriminant Validity Test

Discriminant validity refers to the degree of discrepancy between attributes that should not be measured by measuring instruments and theoretical concepts about these variables. The discriminant validity of the reflexive measurement model can be calculated based on the cross-loading value of the manifest variable for each latent variable. If the correlation between the latent variable and each indicator (manifest variable) is greater than the correlation with other latent variables, then the latent variable can be said to predict the indicator better than the other latent variables.

Construct Reliability Test

Reliability is a scale or data measuring instrument and the resulting data is called reliable if the instrument consistently produces the same results every time it is performed. The reliability of the measurement scale is the extent to which a scale can provide consistent results if measurements with the scale are repeated. Reliability is measured by looking at the composite reliability value. The variable is said to have high reliability if the composite reliability value is above 0.7.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between the independent (independent) variables. If the results of the study show that the Variance Inflation Factor (VIF) value is ≥ 10 , it means that there is multicollinearity, conversely, if the VIF value is < 10 , it means that there is no multicollinearity (Sari 2012).

Determination Coefficient Test

The Coefficient of Determination test or R-square is the contribution of influence between 0 and 1 given the independent variable or independent variable on the dependent variable or dependent variable. In other words, the value of the coefficient of determination or R-square is useful for predicting and seeing how much influence the contribution of variable X simultaneously (together) has on variable Y.

Predictive Relevance Test (Q2)

The R-square in the PLS model can be evaluated by looking at the Q-square (Predictive Relevance) for the variable model. A q-square value > 0 indicates the model has predictive relevance, conversely if a Q-square value ≤ 0 indicates the model has less predictive relevance. Q-square measures how well the observed values are produced by the model and also the parameter estimates. A Q-square value greater than 0 (zero) will indicate that the model has a Predictive Relevance value, whereas if the Q-square value is less than 0 (zero) it will indicate that the model has less Predictive Relevance. However, if the calculation results show a Q-square value of more

than 0 (zero), then the model is said to have a relevant predictive value. If the value obtained is 0.02 (small), 0.15 (moderate), and 0.35 (large).

Effect Size Test (F2)

Effect Size or F-square is done to find out the goodness of the model. An F2 value of 0.02 is categorized as a weak influence of predictor latent variables (exogenous latent variables) at the structural level. An F2 value of 0.15 is categorized as a moderate influence of predictor latent variables (exogenous latent variables) at the structural level. The F2 value of 0.35 is categorized as a strong influence of latent predictor variables (exogenous latent variables) at the structural level.

Hypothesis Test (t)

According to Ghozali, (2012), a hypothesis is a statement about the population (parameters) whose truth will be tested based on the data obtained from the research sample (statistics). What is tested in statistics is the null hypothesis. There are also results obtained by carrying out this t-Hypothesis Test, including the following: If the significant value is $<$ from alpha, then H_a : accepted and H_0 : rejected, and if the significant value is $>$ from alpha, then H_0 : accepted and H_a : rejected.

RESEARCH RESULTS AND DISCUSSION

Characteristics of Respondents

Based on the results obtained based on the characteristics (Renaldo et al., 2021) of the respondents, there were divided into several characteristics including characteristics based on gender where as many as 61% or 61 were male and 39% or 39 were female. Then, the characteristics of respondents are based on age. Of the 100 respondents, 4 people aged 05-25 years with a percentage value of 4%, aged 26-40 years were 18 people with a percentage value of 18%, ages 41-55 years were 51 people with a percentage value of 51%, and ages 56 - 76 years as many as 27 people with a percentage value of 27%, and the characteristics of the respondents are based on recent education. Of the 100 respondents, 37 people graduated from elementary school with a percentage value of 37%, 28 people last junior high school education with a percentage value of 28%, 31 people last high school education with a percentage value of 31%, and tertiary education is 4 people with a percentage value 4%.

Descriptive Analysis

This study consists of 5 variables, which include 3 independent variables, namely Relationship Marketing (X1). By using 6 (six) item statements regarding Relationship Marketing, of all the indicators that have the highest index value is 70.2, which means that Pakning Jaya trading business customers agree that Pakning Jaya trading business employees are able to make decisions for every consumer request when shopping. Meanwhile, the lowest index value is 57.8, which means that customers still disagree with Pakning Jaya trading business employees who already know the attitude of each consumer when shopping. The average score of this variable is 3.27 which can be interpreted that the level of Relationship Marketing in the Pakning Jaya trading business is still not good. Store Images (X2). Using the 6 (six) statement items regarding Store Image, of all the indicators that have the highest index value is 73.2, which means that customers feel comfortable with the treatment of trading business employees in serving consumers. While the lowest index value is 69.0, which means that customers still don't feel comfortable when shopping at Pakning Jaya Trading Enterprises. The average score of this variable is 3.50 which means that the Store Image level in the Pakning Jaya trading business is good. Product Completeness (X3). By using the 8 (eight) statement items regarding the completeness of the product, that of all the indicators that have the highest index value is 74.2, which means that customers perceive the products being traded as already tending to meet their daily product needs. While the lowest index value is 61.8, which means that customers still think that the desired product has not been fulfilled when shopping at the Pakning Jaya trading business. The average score of this variable is 3.57, which means that the level of product completeness in the Pakning Jaya trading business is good. Trusts (Y1). By using 6 (six) item statements regarding Trust, that of all the indicators that have the highest index value is 73.2, which means that trading business employees' customers are able to know the various products that will be offered to consumers. While the lowest index value is 65.0, which means that customers still do not agree with the attitude of Pakning Jaya trading business employees towards customers. The average score of this variable is 3.47 which means that the level of trust in the Pakning Jaya trading business is good. and While 1 other variable is Loyalty (Y2). By using 6 (six) statement items regarding Loyalty, that of all the indicators that have the highest index, namely 72.0, which means that customers will refer Pakning Jaya to other people and will return to the Pakning Jaya trading business to the shop. While the lowest index value is 66.8, which means that even though they will refer to other

people, there are times when customers will shop at other stores. The average score of this variable is 3.65 which means that the level of loyalty in the Pakning Jaya trading business is good.

Validity and Reliability Test

Table 1. Validity dan Reliability

Variable	Indicator	Validity	Information	Alpha Coefficient	Information
Relationship Marketing (X1)	X1.1	0.389	Valid	0.615	Reliable
	X1.2	0.358	Valid		
	X1.3	0.501	Valid		
	X1.4	0.489	Valid		
	X1.5	0.445	Valid		
	X1.6	0.378	Valid		
Store Image (X2)	X2.1	0.368	Valid	0.770	Reliable
	X2.2	0.359	Valid		
	X2.3	0.364	Valid		
	X2.4	0.468	Valid		
	X2.5	0.370	Valid		
	X2.6	0.502	Valid		
Product Completeness (X3)	X3.1	0.420	Valid	0.741	Reliable
	X3.2	0.426	Valid		
	X3.3	0.494	Valid		
	X3.4	0.385	Valid		
	X3.5	0.495	Valid		
	X3.6	0.390	Valid		
	X3.7	0.421	Valid		
	X3.8	0.387	Valid		
Trust (Y1)	Y1.1	0.354	Valid	0.701	Reliable
	Y1.2	0.562	Valid		
	Y1.3	0.500	Valid		
	Y1.4	0.446	Valid		
	Y1.5	0.359	Valid		
	Y1.6	0.362	Valid		
Loyalty (Y2)	Y2.1	0.371	Valid	0.847	Reliable
	Y2.2	0.367	Valid		
	Y2.3	0.401	Valid		
	Y2.4	0.417	Valid		
	Y2.5	0.396	Valid		
	Y2.6	0.422	Valid		

Source: Research Results, 2022 (Processed Data)

Based on the table above, the Validity test shows that all statement items for Relationship Marketing (X1), Store Image (X2), Product Completeness (X3), Trust (Y1) and Loyalty (Y2) variables have a correlation value greater than 0, 30, thus meaning that the statement items on the variables X1, X2, X3, Y1, and Y2 are valid for further testing. Whereas the reliability test shows that all statement items for Relationship Marketing (X1), Store Image (X2), Product Completeness (X3), Trust (Y1) and Loyalty (Y2) variables have an alpha correlation value above 0.6, thus meaning the statement items on the variables X1, X2, X3, Y1, and Y2 are reliable for further testing.

Convergent Validity Test

Table 2. Table of Convergent Validity

Variable	Statement	Outer Loading
Relationship Marketing (X1)	X1.1	0.415
	X1.2	0.849
	X1.3	0.626
	X1.4	0.658
	X1.5	0.403
	X1.6	0.724

Variable	Statement	Outer Loading
Store Image (X2)	X2.1	0.520
	X2.2	0.412
	X2.3	0.973
	X2.4	0.628
	X2.5	0.503
	X2.6	0.847
Product Completeness (X3)	X3.1	0.426
	X3.2	0.923
	X3.3	0.533
	X3.4	0.317
	X3.5	0.723
	X3.6	0.796
Trusts (Y1)	Y1.1	0.867
	Y1.2	0.658
	Y1.3	0.522
	Y1.4	0.309
	Y1.5	0.508
	Y1.6	0.981
Loyalty (Y2)	Y2.1	0.627
	Y2.2	0.945
	Y2.3	0.832
	Y2.4	0.812
	Y2.5	0.738
	Y2.6	0.629
	Y2.7	0.424
	Y2.8	0.415

Source: Research Results, 2022 (Processed Data)

From the results of data processing with SmartPLS shown in the table above, that the majority of the indicators for each variable in this study have a loading factor value greater than 0.50, 0.60 and 0.70, so it is said to be valid. However, there are 8 statements that are below 0.50 in the first variable Relationship Marketing, the second variable is Store Image, the third variable is product completeness, the first Y is Trust, the second Y is Loyalty. Because variable indicators that have loading values less than 0.50, 0.60 and 0.70 have a low level of validity, so these variable indicators need to be eliminated or removed from the model. Then the statement of variables that have been eliminated with the following results:

Table 3. Second Convergent Validity Table

Variable	Statement	Outer Loading
Relationship Marketing (X1)	X1.2	0.982
	X1.3	0.607
	X1.4	0.648
	X1.6	0.724
Store Image (X2)	X2.1	0.882
	X2.3	0.580
	X2.4	0.653
	X2.5	0.914
Product Completeness (X3)	X2.6	0.702
	X3.2	0.618
	X3.3	0.579
	X3.5	0.633
Trusts (Y1)	X3.6	0.729
	Y1.1	0.623
	Y1.2	0.725
	Y1.3	0.595
	Y1.5	0.630
	Y1.6	0.502

Variable	Statement	Outer Loading
Loyalty (Y2)	Y2.1	0.679
	Y2.2	0.653
	Y2.3	0.615
	Y2.4	0.937
	Y2.5	0.519
	Y2.6	0.553

Source: Research Results, 2022 (Processed Data)

Based on the table above, after the second Convergent Validity test was carried out after elimination, the data was above 0.50, 0.60, and 0.70 and showed that there was an increase in the Loading Factor value, which can be seen in statements X1.2, X2.1, X2.4, X2.5, X3.3, Y1.2, Y1.3, Y1.5, Y2.1 and Y2.4.

Discriminant Validity Test

Table 4. Table of Discriminant Validity

Variabel	X	Y1	Y2
X1.1	0.521	0.101	0.147
X1.2	0.449	0.007	0.335
X1.3	0.126	0.131	0.014
X1.4	0.158	0.072	0.068
X1.5	0.058	0.025	0.057
X1.6	0.243	0.034	0.190
X2.1	0.720	0.192	0.013
X2.2	0.553	0.160	0.011
X2.3	0.473	0.238	0.154
X2.4	0.285	0.180	0.082
X2.5	0.036	0.087	0.027
X2.6	0.478	0.121	0.199
X3.1	0.063	0.014	0.041
X3.2	0.423	0.107	0.204
X3.3	0.419	0.157	0.094
X3.4	0.374	0.027	0.217
X3.5	0.231	0.147	0.090
X3.6	0.296	0.145	0.110
Y1.1	0.315	0.867	0.340
Y1.2	0.107	0.258	0.146
Y1.3	0.064	0.122	0.024
Y1.4	0.047	0.227	0.062
Y1.5	0.032	0.085	0.077
Y1.6	0.138	0.381	0.010
Y2.1	0.128	0.168	0.524
Y2.2	0.262	0.020	0.458
Y2.3	0.017	0.004	0.321
Y2.4	0.149	0.142	0.312
Y2.5	0.225	0.130	0.298
Y2.6	0.046	0.065	0.474
Y2.7	0.172	0.021	0.248
Y2.8	0.198	0.010	0.415

Source: Research Results, 2022 (Processed Data)

From the results of the cross loading in the table above, it shows that the correlation value of the construct with the indicators is greater than the correlation value with the other constructs. Thus, all constructs or latent variables already have good Discriminant Validity, where the indicators in the construct indicator block are better than indicators in other blocks.

Heterotraits and Monotraits Test

Table 5. Monotrait Heterotraits Table

	X1	X2	X3	Y1	Y2
X1					
X2	0.744				
X3	0.589	0.858			
Y1	0.869	0.835	0.568		
Y2	0.841	0.867	0.517	0.789	

Source: Research Results, 2022 (Processed Data)

From the results of the Heterotrait and Monotrait Tests in the table above it can be said that the data is said to be valid, because all numbers are below the value of 0.9 and the data is said to be valid with discriminant validity.

Construct Reliability Test

Table 6. Construct Reliability Table

Variable	Composite Reliability
Relationship Marketing	0.738
Store Image	0.730
Product Completeness	0.714
Trusts	0.721
Loyalty	0.742

Source: Research Results, 2022 (Processed Data)

The results in the table above show that the Composite Reliability value for all constructs is above the value of 0.70. With the values that have been generated, all constructs have a good level of reliability in accordance with predetermined value limits.

Multicollinearity Test

Table 7. Trust Multicollinearity Table

Variable	VIF(Y1)	Information
Relationship Marketing	1.207	No multicollinearity
Store Image	1.176	No multicollinearity
Product Completeness	1.320	No multicollinearity

Source: Processed PLS data, 2022

Based on the table above, it can be concluded that the regression model for this study does not occur with a multicollinearity process because the VIF values of all variables X to Y1 are below the number 10 which has been set to see the VIF value.

Table 8. Loyalty Multicollinearity Table

Variable	VIF(Y2)	Information
Relationship Marketing	1.167	No multicollinearity
Store Image	1.082	No multicollinearity
Product Completeness	1.205	No multicollinearity

Source: Processed PLS data, 2022

Based on the table above, it can be concluded that the regression model for this study does not occur with a multicollinearity process because the VIF values of all variables X to Y2 are below the number 10 which has been set to see the VIF value.

Determination Coefficient Test

Table 9. Determination Coefficient Table

	R Square	R Square Adjusted
Trust	0.791	0.784
Loyalty	0.967	0.965

Source: PLS processed data, 2022

From the table above it can be concluded that the adjusted R Square of the Trust variable is 0.784 or 78.4%. Meanwhile, the Trust variable (Y1) which is influenced by the Relationship Marketing, Store Image, and Product Completeness variables is 0.791 or 79.1%. While the remaining 21.9% is influenced by other variables not observed in this study. Meanwhile, the adjusted R Square for the Loyalty variable is 0,965 or 96.5%. While the Loyalty variable (Y2) which is influenced by the Relationship Marketing, Store Image, and Product Completeness variables is 0.967 or 96.7%. While the remaining 3.3% is influenced by other variables not observed in this study.

Predictive Relevance Test (Q2)

Table 10. Predictive Relevance Table

	Q Square Value	Information
Trust	0.167	Has Predictive Ability
Loyalty	0.130	Has Predictive Ability

Source: PLS processed data, 2022

Based on the table above, it can be concluded that the model for this research is relevant because the Q Square value of all variables X on Y is above the number 0 which has been set to see the Q Square value.

Effect Size Test (F2)

Table 11. Effect Size Table

	Effect Size Value	Information
X against Y1	1.752	Strong Influence
X against Y2	1.119	Strong Influence
Y1 against Y2	0.505	Strong Influence

Source: PLS processed data, 2022

Based on the table above, it can be concluded that the models for this study are all of a strong influence because the Effect Size values of all variables X on Y and Y1 on Y2 are above the number 0.35 which has been set to see the Effect Size value.

Hypothesis Test (t)

Table 12. Hypothesis Table

Variable	O	T	α	P Value	Results Significance
Relationship Marketing to Loyalty	0.154	0.965	0.050	0.039	Positive Significant Influence
Relationship Marketing to Trust	0.823	3.055	0.050	0.001	Positive Significant Influence
Store Image of Loyalty	0.003	0.056	0.050	0.955	Influence Not Significant
Store Image to Trust	0.181	2.144	0.050	0.039	Positive Significant Influence
Product Completeness to Loyalty	0.990	16.119	0.050	0.000	Positive Significant Influence
Completeness of Products against Trust	0.065	0.325	0.050	0.754	Influence Not Significant
Trust in Loyalty	0.246	0.795	0.050	0.409	Positive Significant Influence
Relationship Marketing on Loyalty with Trust as an Intervening variable	0.000	0.009	0.050	0.993	Not Intervening
Store Image on Loyalty with Trust as an Intervening variable	0.478	2.859	0.050	0.005	Intervene
Completeness of Products on Loyalty with Trust as an Intervening variable	0.008	0.032	0.050	0.812	Not Intervening

Source: PLS processed data, 2022

Based on the table above it can be concluded that: From the table above it can be seen that the Original Sample value in the first statement is positive with a value of 0.154 meaning that it is in accordance with the predetermined conditions, then the T – Statistics value is 0.965 which is smaller than the value of 1.64 ($0.965 < 1.64$) with the result that the P Value is at 0.039 which is smaller than the value of 0.05, it can be concluded that testing for the Relationship Marketing variable has a significant positive effect on Loyalty. Furthermore, from the table above it can be seen that the Original Sample value in the second statement is positive with a value of 0.823 meaning that it is in accordance with the predetermined conditions, then the T – Statistics value is 3.055 which is greater than the value of 1.64 ($3.055 > 1.64$) with the result The P Value is at 0.001 which is smaller than the value of 0.05, so it can be concluded that testing for the Relationship Marketing variable has a positive and significant effect on Trust.

Then the table above can be seen that the Original Sample value for the third statement is positive with a value of 0.003 meaning that it is in accordance with the predetermined conditions, then the T – Statistics value is 0.056 which is smaller than the value of 1.64 ($0.056 < 1.64$) which can be taken meaning that the data is not significant, and with the results of the P Value being at 0.955 which is greater than the value of 0.05, it can be concluded that the test for the Store Image variable has no significant effect on Loyalty. From the table above it can be seen that the Original Sample value for the fourth statement is positive with a value of 0.181 meaning that it is in accordance with the predetermined conditions, then the T – Statistics value is 2.144 which is greater than the value of 1.64 ($2.144 > 1.64$) which can be taken meaning that the data is significant, and with the results of the P Value being at 0.039 which is smaller than the value of 0.05, it can be concluded that testing for the Store Image variable has a significant positive effect on Trust.

Then the table above can be seen that the Original Sample value for the fifth statement is positive with a value of 0.990 meaning that it is in accordance with the predetermined conditions, then the T – Statistics value is 16.119 which is greater than the value of 1.64 ($16.119 > 1.64$) which can be taken meaning that the data is significant, and with the P Value results being at 0.000 which is smaller than the value 0.05, it can be concluded that testing for the Product Completeness variable has a positive and significant effect on Loyalty. From the table above it can be seen that the Original Sample value of the sixth test statement is positive with a value of 0.065 meaning that it is in accordance with the predetermined conditions, then the T – Statistics value is 0.325 which is smaller than the value of 1.64 ($0.325 < 1.64$) which can be taken meaning that the data is not significant, and with the results of the P Value at 0.754 which is greater than the value of 0.05, it can be concluded that testing for the Product Completeness variable has no effect on Trust.

Then from the table above it can be seen that the Original Sample value for the seventh statement is positive with a value of 0.246 meaning that it is in accordance with the predetermined conditions, then the T – Statistics value is 0.795 which is smaller than the value of 1.64 ($0.795 < 1.64$) with the result The P Value is at 0.409 which is greater than the value of 0.05, so it can be concluded that testing for the Trust variable as a mediating variable has a significant positive effect on Loyalty. From the table above it can be seen that the Original Sample value for the eighth statement column is positive with a value of 0.000 meaning that it is in accordance with the predetermined conditions, then the T – Statistics value is 0.009 which is smaller than the value of 1.64 ($0.009 < 1.64$) with the result The P Value is at 0.993 which is greater than the value of 0.05, so it can be concluded that the Trust test is not an Intervening influence variable in helping Relationship Marketing to increase Loyalty levels.

Then from the table above it can be seen that the original sample statement of the ninth is positive with a value of 0.478 which means it is in accordance with the predetermined conditions, then the T – Statistics value is 2.859 which is greater than the value of 1.64 ($2.859 > 1.64$) with a P result Value is at 0.005 which is smaller than the value of 0.05, so it can be concluded that Trust has succeeded in becoming an influential intervening variable in helping Store Image to increase Loyalty levels. And from the last statement, namely the tenth, it can be seen that the Original Sample value is positive with a value of 0.008 which means that it is in accordance with the predetermined conditions, then the T – Statistics value is 0.032 which is smaller than the value of 1.64 ($0.032 < 1.64$) with P results The value is at 0.812 which is greater than the value of 0.05, so it can be concluded that the Trust test is not an intervening influence variable in helping Product Completeness to increase Loyalty levels.

Discussion

From the research that has been done, the results of the influence of the independent variables Relationship Marketing (X1), Store Image (X2), and Product Completeness (X3) on the dependent variable, namely Loyalty (Y2) with Trust (Y1) as the mediating variable, are as follows: (1) Demographic characteristics, the demographic characteristics of respondents in the Pakning Jaya trading business are divided into 3, namely Gender, Age, and also the last Education. It can be seen from the data that has been obtained, it can be seen that the customers of

Pakning Jaya's trading business tend to be men with an age range of 41-55 years with most recent education in elementary school (elementary school) and senior high school (high school). (2) The effect of Relationship Marketing on Loyalty, in general the results of testing the first hypothesis prove that Relationship Marketing has a significant positive effect on Loyalty. Based on the results obtained by Relationship Marketing, it proves that there is a positive influence on loyalty, so this hypothesis is accepted. This result can be taken to mean that Pakning Jaya's trading business customers already feel connected to a good relationship with the trading business. These results are the same as the results of previous research conducted by Putri & Nursinta, (2017), where the research results prove that there is an effect of Relationship Marketing on customer loyalty. (3) The effect of Relationship Marketing on Trust, in general the results of the first hypothesis testing prove that Relationship Marketing has a significant positive effect on Trust. Based on the results obtained by Relationship Marketing, it proves that there is a positive influence on Trust, so this hypothesis is accepted. This result can be taken to mean that Pakning Jaya's trading business customers already feel connected to a good relationship so that consumer trust arises in the trading business. These results are the same as the results of previous research conducted by Bahrudin & Zuhro, (2016), where the results of his research prove that there is an influence of Relationship Marketing on customer trust.

(4) The effect of Store Image on Loyalty, in general the results of the first hypothesis testing prove that Store Image has no significant positive effect on Loyalty. Based on the results obtained by Store Image, it proves that there is no positive effect on loyalty, so this hypothesis is accepted. This result can be taken to mean that the customers of the Pakning Jaya trading business still do not feel that the Store Image owned by the Pakning Jaya trading business is good enough to influence consumer loyalty. These results are inversely proportional to the results of previous research conducted by Prasetya, (2014), where the results of his research prove that there is an effect of Store Image on customer loyalty. (5) The effect of Store Image on Trust, in general the results of the first hypothesis testing prove that Store Image has a significant positive effect on Trust. Based on the results obtained by Store Image, it proves that there is a positive influence on Trust, so this hypothesis is accepted. This result can be taken to mean that the customers of the Pakning Jaya trading business already feel that the level of Store Image owned by the Pakning Jaya trading business is good enough to influence consumers' trust to shop at the Pakning Jaya trading business. These results are in comparison with the results of previous research conducted by Kotandi, (2005), where the results of his research prove that there is an influence of Store Image on customer trust. (6) Effect of Product Completeness on Loyalty, in general the results of the first hypothesis testing prove that Product Completeness has a significant positive effect on Loyalty. Based on the results obtained Product Completeness proves a positive influence on Loyalty, so this hypothesis is accepted. This result can be taken to mean that the customers of the Pakning Jaya trading business already feel that the products traded by Pakning Jaya are complete, thus affecting the loyalty of consumers to shop at the Pakning Jaya trading business. These results are in comparison to the results of previous research conducted by Winardi, (2016), where the results of his research prove that there is an effect of Product Completeness on customer loyalty. (7) The effect of Product Completeness on Trust, in general the results of the first hypothesis testing prove that Product Completeness has no positive significant effect on Trust. Based on the results obtained, Product Completeness proves that there is no positive effect on Trust, so this hypothesis is accepted. This result can be taken to mean that the customers of the Pakning Jaya trading business still do not feel that the products traded by Pakning Jaya are complete and can affect the level of trust of consumers to shop at the Pakning Jaya trading business. These results are inversely proportional to the results of previous research conducted by Widodo, (2016), where the results of his research prove that there is an effect of Product Completeness on Customer Trust. (8) The effect of Trust on Loyalty, in general the results of the first hypothesis testing prove that Trust has a significant positive effect on Loyalty. Based on the results obtained by Trust, it proves that there is a positive influence on Loyalty, so this hypothesis is accepted. This result can be taken to mean that Pakning Jaya trading business customers already feel the level of trust that is owned by Pakning Jaya trading business consumers is good enough to influence consumer loyalty. These results are in comparison to the results of previous research conducted by Bahrudin & Zuhro, (2016), where the results of his research prove that there is an effect of Store Image on customer loyalty.

(9) The effect of Relationship Marketing with Trust as mediation on Loyalty, in general the results of the first hypothesis testing prove that Relationship marketing has a significant positive effect on Loyalty with Trust as mediation. Based on the results obtained by Relationship Marketing, it proves that there is an influence on loyalty, so this hypothesis is accepted. This result can be taken to mean that the customers of the Pakning Jaya trading business already feel that the level of Relationship Marketing owned by the consumers of the Pakning Jaya trading business is good enough to influence consumer loyalty. These results are in contrast to the results of previous research conducted by Kusmayadi, (2009), where the results of his research prove that there is a positive influence of Relationship Marketing on customer loyalty. (10) The effect of Store Image and Trust as

mediation on Loyalty, in general, the results of the first hypothesis testing prove that Store Image has a significant positive effect on Loyalty with Trust as mediation. Based on the results obtained by Store Image, it proves that there is an influence on loyalty, so this hypothesis is accepted. This result can be taken to mean that the customers of the Pakning Jaya trading business already feel that the level of Store Image owned by the consumers of the Pakning Jaya trading business is good enough to influence consumer loyalty. These results are in comparison with the results of previous research conducted by Prasetya, (2014), where the results of his research prove that there is a positive influence of Store Image on customer loyalty. (11) Effect of Product Completeness with Trust as mediation on Loyalty, in general the results of the first hypothesis testing prove that Product Completeness has an effect on Loyalty with Trust as mediation. Based on the results obtained, Product Completeness proves that there is an influence on Loyalty, so this hypothesis is accepted. This result can be taken to mean that Pakning Jaya trading business customers already feel that the level of completeness of products owned by Pakning Jaya trading business consumers is good enough to influence consumer loyalty. These results are in contrast to the results of previous research conducted by Winardi, (2016), where the results of his research prove that there is an effect of Product Completeness on customer loyalty.

CONCLUSION

This study aims to analyze the effect of Relationship Marketing (X1), Store Image (X2), Product Completeness (X3) on consumer loyalty (Y2) with Trust (X1) as the intervening variable in the Pakning Jaya trading business. The following are the conclusions that can be drawn from the results of the research which have included the following (1) Relationship Marketing has a positive and significant effect on consumer loyalty in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So if you increase the relationship, then consumer loyalty will also increase. (2) Relationship Marketing has a positive and significant effect on consumer trust in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So if Relationship Marketing increases, then the level of consumer trust will also increase. (3) Store Image affects consumer loyalty in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So, if Store Image increases, then the level of consumer loyalty will also increase, although not significantly. (4) Store Image has a positive and significant effect on consumer trust in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So, if Store Image increases, the level of consumer trust will also increase. (5) Product completeness has a positive and significant effect on consumer loyalty in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So that if Product Completeness increases, then the level of consumer loyalty will also increase. (6) Product completeness affects consumer trust in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So if Store Image increases, then the level of consumer trust will also increase, although not significantly. (7) Trust has a positive and significant effect on consumer loyalty in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So, if Trust increases, the level of consumer loyalty will also increase. (8) Trust is not an intervening variable that influences Relationship Marketing and Loyalty in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So that if the level of Relationship Marketing increases or decreases it will not affect the level of Loyalty with Trust as an Intervening variable. (9) Trust is an intervening variable that influences store image and loyalty to the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So, if the level of Store Image increases or decreases it will affect the level of Loyalty with Trust as an Intervening variable. (10) Trust is not an intervening variable that influences product completeness and loyalty in the Pakning Jaya trading business, which can be concluded that the hypothesis is accepted. So that if the level of Product Completeness increases or decreases it will not affect the level of Loyalty with Trust as an Intervening variable.

The research that has been done is still very far from perfect and there are still many limitations and shortcomings, including the following: (1). This research only examines the effect of Relationship Marketing, Store Image, and Completeness of Products on Loyalty with Trust as Intervening in the Pakning Jaya trading business. Not based on other variables that can also affect the level of Relationship Marketing, Store Image, and Completeness of Products on Loyalty with Trust as an Intervening variable in the Pakning Jaya trading business. (2) The object of research this time focuses only on consumers who shop at the Pakning Jaya trading business, based on the variables Relationship Marketing, Store Image, and Product Completeness on Loyalty with Trust as an Intervening variable.

From the conclusions obtained from this research process, several suggestions can be put forward for companies and academics, including the following: For companies. (1) From the results of the Effect Size test that has been carried out, it can be seen that the Relationship marketing, Store Image, and Product Completeness variables have affected the level of Loyalty, which is suggested even though the three variables have affected the

Loyalty variable for the Pakning Jaya trading business, it must maintain and still have to increase again the level of Relationship marketing, Store Image, and Product Completeness in order to attract higher customer loyalty. (2) From the results of the Effect Size test that has been carried out, it can be seen that the Relationship marketing, Store Image, and Product Completeness variables have affected the level of Trust, which is suggested even though the three variables have affected the Trust variable, the Pakning Jaya trading business must maintain and still have to increase again the level of Relationship marketing, Store Image, and Product Completeness in order to attract higher customer trust. (3) From the results of the Effect Size test that has been carried out, it can be seen that the Trust variable as a mediating variable has affected the level of Loyalty, meaning that Trust has succeeded as a mediating variable which is suggested even though it has affected the Loyalty variable for the Pakning Jaya trading business, it must be maintained and still have to increase again Trust level in order to attract higher customer loyalty. For Academics. (1) The results of the research that has been done show that Trust (Y1) is influenced by Relationship Marketing (X1), Store Image (X2), and Product Completeness (X3) variables of 79.1%, while 21.9% is influenced by other variables not examined. Therefore, for further research it is expected to include other variables not examined in this study. (2) The results of the research that has been done show that Loyalty (Y2) which is influenced by Relationship Marketing (X1), Store Image (X2), and Completeness of products (X3) variables is 96.7%, while 3.3% is influenced by other variables not examined. Therefore, for further research it is expected to include other variables not examined in this study.

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