**TRUST AND SATISFACTION AS DRIVERS OF RELATIONSHIP COMMITMENT AND LOYALTY IN THE B2B PHARMACEUTICAL SECTOR: A CASE STUDY OF PT COMBIPHAR**

**ABSTRACT**

This study aims to examine and analyze the influence of trust, satisfaction, and relationship commitment on customer loyalty at PT Combiphar, an Indonesian pharmaceutical company known for developing, producing, and distributing healthcare products. The research was conducted from June 1 to June 10, 2025, using a quantitative approach with a descriptive-explanatory research design. Data were collected through questionnaires distributed to 200 B2B clients of PT Combiphar, selected using purposive sampling. The analysis was carried out using Structural Equation Modeling (SEM) with SmartPLS. The findings reveal that trust significantly affects both relationship commitment and customer loyalty; satisfaction also significantly influences relationship commitment and loyalty; and relationship commitment positively affects customer loyalty. The study contributes practical insights for pharmaceutical companies, particularly PT Combiphar, in strengthening long-term customer relationships through enhanced trust, satisfaction, and commitment. Academically, it enriches the relational marketing literature in the context of Indonesia’s pharmaceutical B2B sector, an area that remains relatively underexplored. One limitation of this study is its focus on a single company and a short data collection period, which may affect the generalizability of the findings.

**Keywords: Trust, Satisfaction, Commitment, Loyalty, PT Combiphar.**

1. **INTRODUCTION**

Business competition today is becoming increasingly dynamic, complex, and uncertain, requiring company managers to think more creatively and innovatively compared to their competitors. Companies are expected not only to develop products with attractive prices and easy accessibility for customers but also to go beyond those basics. Marketing plays a vital role in all activities related to the flow of goods and services from producers to end consumers (Kotler & Armstrong, 2016).

For more than four decades, transactional marketing has dominated the marketing world. However, the shift from a marketing mix paradigm to a relationship marketing trend has redirected the focus toward acquisition or transition (Zeithaml & Bitner, 2000). Essentially, marketing reflects a paradigm shift that prioritizes not just customer acquisition but also customer retention (Sahir et al., 2021). Relationship marketing views customers as partners, and companies must commit to long-term efforts to maintain these relationships through quality, service, and innovation.

The philosophy of relationship marketing emphasizes conducting business and strategic orientation with a focus on maintaining and improving relationships with existing customers rather than merely acquiring new ones. This philosophy assumes that many customers and business clients prefer to maintain long-term relationships with an organization rather than constantly switching providers to seek better value.

Many companies understand that long-term competitiveness heavily depends on customer retention. To achieve this, it is essential to change customer perceptions by implementing two-way communication to foster customer trust.

In a competitive market, companies must sustain long-term successful relationships with their customers, which is referred to as relationship marketing (Mahendratmo & Ariyanti, 2019). Relationship marketing is used by companies to maintain customer loyalty. Customer loyalty plays an essential role in increasing profitability, achieving higher acquisition levels through positive referrals, and reducing both acquisition and retention costs (Permatasari, 2020). Relationship marketing is not only focused on achieving short-term transactions but more on managing long-term relationships with customers. It helps build loyalty and increase profits in the long run (Jesri et al., 2019).

The main focus of relationship marketing is to deeply understand customer needs and preferences and to respond with relevant products and services, which in turn can improve customer satisfaction and loyalty (Eganael et al., 2020).

Relationship marketing is essential in all types of companies, including pharmaceutical companies. Pharmaceutical companies generally operate under a business-to-business (B2B) model. Relationship marketing is considered crucial in B2B marketing activities to maintain customer loyalty. Pharmaceutical companies must understand the importance of relationships with their customers—whether they are doctors, hospitals, pharmacies, or direct consumers. Relationship marketing is particularly important for pharmaceutical firms as it leads to long-term customer loyalty (Almomani, 2019). A study conducted by Adams et al. (2019) found that pharmaceutical companies that maintain good relationships with regulators and healthcare partners are more likely to succeed in a competitive market and introduce new products efficiently.

Loyalty in pharmaceutical companies serving B2B customers is influenced by several key factors: trust, satisfaction, and relationship commitment (Hardjono & San, 2019). Trust forms the foundation of strong B2B relationships. Customers must feel confident that the pharmaceutical company has good intentions, keeps its promises, and avoids harmful actions. This trust is reinforced through transparency, consistent product delivery, and reliable service (Almomani, 2019).

Customer satisfaction in a B2B context involves positive experiences resulting from timely fulfillment of needs, effective problem-solving, and mutually beneficial professional relationships. Satisfaction also fosters long-term loyalty, expressed through repeat purchases and referrals. Relationship commitment refers to the dedication to maintaining long-term relationships. This commitment arises when both the customer and service provider believe that the relationship is valuable and worth preserving. In a B2B context, such relationships are realized through strategic collaboration, effective communication, and alignment of goals (Almomani, 2019).

PT Combiphar strives to maintain customer trust by applying principles of transparency, providing high-quality products that meet international standards, and ensuring timely delivery. In addition, PT Combiphar builds long-term relationships with customers through open communication, responsive technical support, and product innovations aligned with market needs. This trust is reinforced by quality certifications such as the globally recognized Good Manufacturing Practice (GMP), which assures customers that the products are safe and effective.

Customers of PT Combiphar demonstrate a high level of trust in the company. This is evidenced by PT Combiphar’s successful partnerships with over 19 countries through licensing and joint ventures, as well as its strong presence in the B2B segment, including hospitals and pharmacies. The continuity of business relations with major partners reflects customer confidence in PT Combiphar’s integrity and capabilities as a reliable pharmaceutical provider. However, this level of trust must be continuously maintained and improved, given the increasingly competitive pharmaceutical industry, especially from global players. This requires ongoing investment in innovation, quality, and superior customer service.

According to Tigor (2018), customer trust in a service provider is based on the belief that the provider can fulfill its promises in a credible and reliable manner. Based on a pre-survey conducted in January 2025 with 20 respondents in Lampung Province who are loyal customers of PT Combiphar—including doctors from several hospitals and pharmacies—95% of consumers believe that the products are of good quality and that the medical representatives (MR) are honest, reliable, and keep their promises. However, 5% of respondents expressed distrust toward PT Combiphar, citing a lack of clear information regarding dosage instructions and potential side effects for consumers. This indicates that a degree of customer distrust still exists.

Consumer trust plays a critical role in determining customer satisfaction. Satisfaction arises when a customer has used a product or service and their needs or desires have been met (Kasinem, 2020). The pre-survey conducted in January 2025 also revealed that inconsistent product availability often becomes a problem in PT Combiphar’s service, causing not only customers but also pharmacists and doctors to switch to alternative products. This inconsistency leads to dissatisfaction and undermines customer trust. When customers, pharmacists, or doctors cannot rely on product availability, it weakens their trust in the company and disrupts the relationship commitment, prompting them to look for alternatives that can more reliably meet their needs.

Relationship commitment emerges once trust is established (Alam, 2020). The pre-survey results highlight that successfully building a committed relationship requires systematic efforts to strengthen trust through tangible actions, such as maintaining product quality, ensuring product availability, showing care for customers, and responding promptly to complaints or needs. Customer dissatisfaction resulting from inconsistencies can also impact loyalty.

Loyalty is one of the key indicators of a company’s success in retaining customers over the long term. According to Kotler and Armstrong (2020), customer loyalty is built not only through product or service quality but also through the overall customer experience, including satisfaction with the purchasing process. The pre-survey in January 2025 showed that 95% of respondents gave positive feedback on their loyalty to PT Combiphar. This indicates that many customers feel loyal to PT Combiphar’s products and are willing to recommend them to others.

Research by Mahardika & Wibawa (2019) states that satisfaction, trust, and relationship commitment have a positive influence on customer loyalty. According to Kotler & Keller (2016), customer satisfaction is based on the impression and expectations customers have before purchasing a product or service that is expected to meet their initial needs and expectations.

PT Combiphar continuously strives to provide customer satisfaction by innovating its products and ensuring product quality, such as through BPOM oversight. The company is responsive and proactive in addressing customer needs. One approach includes providing educational assistance to customers through training and seminar programs aimed at enhancing optimal understanding of their products. These programs are specifically designed for B2B partners such as pharmacies and hospitals, ensuring proper medication use in accordance with medical standards and increasing effectiveness in practice. PT Combiphar also actively listens to customer complaints through various channels such as customer service centers, annual satisfaction surveys, and digital platforms that allow customers to provide direct feedback.

A study by Sitorus & Yustisia (2021) shows that trust and customer satisfaction have a positive influence on customer loyalty. Customers who feel safe and valued are more likely to remain loyal to a brand or product. High customer satisfaction increases the likelihood of customers remaining loyal to the brand. Satisfaction resulting from positive experiences with a company’s products and services tends to strengthen long-term relationships between customers and the company.

According to Ayu (2019), a high level of trust in a product or service influences a customer's decision to continue using and recommending the product, thereby increasing loyalty. However, a study by Tabrani et al. (2019) found that customer satisfaction can also have a negative effect on loyalty, indicating the complexity of the loyalty-building process.

Research by Alkhawaldeh et al. (2021) shows that relationship commitment has a significant influence on loyalty. Strong commitment in business-to-business (B2B) relationships between companies and customers contributes to long-term loyalty. This commitment involves a willingness to invest in and sustain the relationship even in the face of challenges.

1. **LITERATURE REVIEW, HYPOTHESIS DEVELOPMENT, AND RESEARCH METHODS**

**Relationship Marketing**

Relationship marketing is a marketing approach that emphasizes the creation and maintenance of long-term, mutually beneficial relationships between companies and customers. Its primary focus is not just on single transactions but on building trust, satisfaction, and deep commitment so that customers continue using the products or services over the long term. According to Weng & Rungruangjit (2021), relationship marketing serves as the foundation for developing sustainable customer loyalty, especially in the Business-to-Business (B2B) context.

Implementing a relationship marketing strategy not only impacts customer loyalty but also enhances customer lifetime value (CLV). This is because customers who feel valued and are treated personally tend to provide positive referrals and increase their purchase frequency. A study by Karjaluoto et al. (2022) affirms that consistent relationship marketing strengthens both the emotional and functional ties customers have with a brand, which in turn directly influences loyalty. Therefore, in today’s increasingly competitive environment, this strategy is a crucial instrument in creating sustainable competitive advantages.

**Trust**

Trust is a core element in establishing long-term relationships in the Business-to-Business (B2B) environment. According to Men et al. (2023), trust can be defined as the belief that a business partner will act in accordance with expectations, not only in stable conditions but also during challenging times. Trust in the integrity of suppliers and distributors is a critical pillar in maintaining operational continuity and company reputation, especially in the highly regulated pharmaceutical industry. In the B2B market, trust often acts as a bridge between satisfaction and loyalty. Research by Pratono and Maharani (2024) found that trust can reduce uncertainty in decision-making and enable better collaboration between business partners. PT Combiphar leverages long-term strategic relationships with distributors and healthcare providers to build trust, which can enhance customer loyalty and increase supply chain resilience in the face of challenges such as a pandemic.

Open and consistent communication is essential in building trust. According to research by Nguyen et al. (2022), transparent and responsive communication improves business partners’ perceptions of reliability and honesty. Building trust includes informing partners of all product information, policy changes, and delivery issues. These practices enhance long-term business relationships and help manage expectations. A company’s reputation for fulfilling its commitments also affects trust. According to Pisani et al. (2022), businesses with a strong track record in product quality and on-time delivery are more likely to earn customer trust in B2B markets. Maintaining high quality standards and complying with pharmaceutical regulations are vital to boosting the trust of business partners, especially in a highly competitive industry.

Trust also facilitates adaptation to innovation in business relationships. A study by Zhang et al. (2021) shows that business partners with high levels of trust are more likely to support innovation. Collaborating with partners who already have strong trust makes it easier to adopt innovations in distribution technology or pharmaceutical product development. This improves the company’s competitiveness in dynamic B2B markets.

**Satisfaction**

In the context of B2B relationships, satisfaction refers to the positive evaluation felt by business partners after their experience with a company’s products, services, or interactions. According to Anderson and Narus (1990), satisfaction results from the alignment between a business partner’s expectations and the actual performance received. Satisfaction serves as a key indicator of successful collaboration. The provision of high-quality pharmaceutical products, timely delivery, and prompt responses to partner needs contribute to mutually beneficial relationships.

Satisfaction also plays a strategic role in building customer loyalty. Homburg et al. (2002) stated that business partner satisfaction can increase customers’ willingness to maintain long-term relationships. In the pharmaceutical industry, where product and service quality is critical, satisfaction fosters sustained relationships and delivers a competitive advantage in the market.

**Relationship Commitment**

Relationship commitment refers to a business partner’s intent and willingness to maintain a long-term, mutually beneficial relationship. According to Morgan and Hunt (1994), commitment is the motivation to preserve a stable and productive relationship despite challenges. It involves a shared sense of responsibility for achieving agreed-upon goals and a desire to continue long-term collaboration.

In interdependent business relationships, commitment is seen as a critical factor underlying decisions to maintain cooperation, even in the face of market uncertainties or operational disruptions. Relationship commitment comprises different dimensions, including calculative commitment and emotional commitment. Calculative commitment is driven by economic and financial considerations, while emotional commitment arises from trust, mutual respect, and strong interpersonal bonds developed over time. This commitment is often the result of consistency in product quality, service delivery, and communication between business partners.

### ****Customer Loyalty****

Customer loyalty can be defined as a long-term commitment by customers to a particular brand or service provider. Loyal customers tend to make repeat purchases and demonstrate consistent preference for a specific brand, even in the presence of competitive offers (Yoo et al., 2020). Loyalty involves not only repurchase behavior but also high levels of satisfaction with the products or services provided, which in turn strengthens the relationship between the company and the customer (Cheng et al., 2021).

Customer loyalty is influenced by multiple factors, including product quality, price, and service experience. According to Liu et al. (2022), customers who are satisfied with the quality of products and services are more likely to establish long-term relationships with the provider. Additionally, emotional factors play a vital role in building loyalty. Customers who feel an emotional attachment to a brand or company are less likely to switch to competitors, even when more attractive offers are available (Rahman & Eshrat, 2023).

One common approach to measuring customer loyalty is by tracking repurchase behavior. However, true loyalty is deeper, it involves satisfaction and trust, which can be better explained through consumer behavior theory. In this context, loyalty encompasses not only the decision to repurchase but also the willingness to recommend the company’s products or services to others (González et al., 2023). This indicates that long-term customer loyalty is a crucial factor in a company’s success. Another key driver of loyalty is the quality of the relationship built between the customer and the company.

Research Methods

This study employs a quantitative approach with the aim of testing the causal relationships between the variables in the research model. The quantitative approach was chosen because it enables objective and measurable statistical analysis, as well as the explanation of the relationships between trust, customer satisfaction, relationship commitment, and customer loyalty.

The research population consists of all B2B customers of PT Combiphar who have used the company’s products for at least the past year. According to Hair et al. (2022), determining the sample size in research using Structural Equation Modeling (SEM), particularly the Partial Least Squares (PLS-SEM) approach, can be done in several ways. One commonly used practical guideline is the "10-times rule," which states that the minimum sample size should be 10 times the highest number of indicators in a single construct or 10 times the number of paths leading to a particular construct in the model. Although this rule serves as an initial reference, Hair et al. emphasize that it is conservative and less accurate for complex models. Therefore, they recommend using statistical power analysis with software such as G\*Power, which considers significance level, power, and effect size to determine a more precise sample size. In general, for complex models, a minimum sample size of 200 to 300 respondents is recommended to ensure stable and reliable results. The sample of research is 200 respondents.

1. **RESULT AND DISCUSSION**

**Discriminant Validity Test Results (Fornell-Larcker Criterion Test)**

The table below presents the results of the Discriminant Validity Test (Fornell-Larcker Criterion Test).  
**Table 1. Fornell-Larcker Criterion Test Results**

| **Variable** | **Trust (TR)** | **Satisfaction (ST)** | **Relationship Commitment (RC)** | **Loyalty (LY)** |
| --- | --- | --- | --- | --- |
| Trust (TR) | 0.68 |  |  |  |
| Satisfaction (ST) | 0.51 | 0.67 |  |  |
| Relationship Commitment (RC) | 0.39 | 0.49 | 0.72 |  |
| Loyalty (LY) | 0.44 | 0.52 | 0.57 | 0.72 |

The results of the Fornell-Larcker Criterion test in Table 1 show that the square root values of the Average Variance Extracted (AVE) for each variable (displayed in bold diagonal values) are greater than the correlations between that variable and other variables (displayed off-diagonal). These results indicate that each variable in the model demonstrates good discriminant validity, meaning that each construct can be empirically distinguished from one another, thereby supporting the overall validity of the research model.

**Discriminant Validity Test Results (HTMT Test)**

The following table presents the results of the HTMT test.  
**Table 2. HTMT Results**

| **Variable** | **Trust (TR)** | **Satisfaction (ST)** | **Relationship Commitment (RC)** | **Loyalty (LY)** |
| --- | --- | --- | --- | --- |
| Trust (TR) |  |  |  |  |
| Satisfaction (ST) | 0.72 |  |  |  |
| Relationship Commitment (RC) | 0.51 | 0.63 |  |  |
| Loyalty (LY) | 0.59 | 0.64 | 0.72 |  |

The HTMT test results in Table 2 indicate that the HTMT values for all pairs of variables are below the commonly accepted threshold of 0.85. This suggests that discriminant validity among the latent variables in the research model has been established. These values show that the relationships between variables are sufficiently strong to support the model's validity, yet not excessively high to the point where the variables would lose their conceptual and empirical distinctiveness. Therefore, the research model can be considered to have good validity in distinguishing the relationships between latent constructs.

**Discriminant Validity Test Results (Average Variance Extracted)**

The table below presents the results of the Discriminant Validity Test using Average Variance Extracted (AVE).  
**Table 3. Average Variance Extracted (AVE) Results**

| **No** | **Variable** | **Average Variance Extracted (AVE)** |
| --- | --- | --- |
| 1 | Trust (TR) | 0.56 |
| 2 | Satisfaction (ST) | 0.55 |
| 3 | Relationship Commitment (RC) | 0.52 |
| 4 | Loyalty (LY) | 0.52 |

Based on Table 3, all variables in this study have Average Variance Extracted (AVE) values above 0.50: Trust (0.568), Satisfaction (0.558), Relationship Commitment (0.528), and Loyalty (0.523). This indicates that each construct has met the criteria for convergent validity, as AVE values greater than 0.50 suggest that more than 50% of the variance in the indicators can be explained by their respective constructs. Therefore, the instruments used in this study are considered valid in terms of convergence and are reliable for measuring each latent construct.

**Construct Reliability Test Results**

The construct reliability test evaluates the extent to which the research instrument can produce consistent and valid measurements. Construct reliability was tested using Composite Reliability (CR) and Cronbach’s Alpha, where a CR value above 0.7 indicates good reliability.

**Table 4. Construct Reliability Test Results**

| **Variable** | **Cronbach's Alpha** | **rho\_A** | **Composite Reliability** |
| --- | --- | --- | --- |
| Trust (TR) | 0.71 | 0.71 | 0.81 |
| Satisfaction (ST) | 0.70 | 0.75 | 0.80 |
| Relationship Commitment (RC) | 0.77 | 0.78 | 0.84 |
| Loyalty (LY) | 0.77 | 0.77 | 0.84 |

The construct reliability results shown in Table 4 indicate that all variables meet the criteria for construct reliability and validity. The Cronbach’s Alpha and Composite Reliability (CR) values for each variable are above the threshold of 0.7, which demonstrates that the instrument has good internal consistency. Therefore, these results confirm that the research instrument is both valid and reliable for measuring each latent variable.

**Predictive Relevance (Q²) Test Results**

The predictive relevance (Q²) test is used to assess the predictive power of a model in research, particularly in the context of Structural Equation Modeling (SEM). The Q² value is calculated using the formula 1 - (SSE/SSO), where SSE is the sum of squared errors and SSO is the sum of squares total. A Q² value greater than zero indicates that the model has good predictive relevance for endogenous variables. Conversely, a value close to zero or negative suggests weak predictive capability. This test provides insight into how well the model explains the variation in observed data and serves as an important indicator in evaluating the model’s overall fit.

**Table 5. Predictive Relevance (Q²) Results**

| **Variable** | **SSO** | **SSE** | **Q² (=1 - SSE/SSO)** |
| --- | --- | --- | --- |
| Trust (TR) | 1000 | 1000 | – |
| Satisfaction (ST) | 1000 | 1000 | – |
| Relationship Commitment (RC) | 1000 | 871.935 | 0.128 |
| Loyalty (LY) | 1000 | 788.909 | 0.211 |

The predictive relevance (Q²) results in Table 5 indicate the model’s predictive power for the endogenous variables. The variable Relationship Commitment (RC) has a Q² value of 0.128, while Loyalty (LY) has a Q² value of 0.211. These positive Q² values suggest that the model has a reasonably good predictive ability in explaining these variables.

**Model Fit Test Results (SRMR)**

Model fit in SmartPLS refers to how well the tested research model aligns with the empirical data. The model fit is assessed using several key indicators, such as the Standardized Root Mean Square Residual (SRMR), where a value ≤ 0.08 indicates a good fit; the Normed Fit Index (NFI), which evaluates the relative fit compared to a baseline model; and the Chi-Square, which assesses model-data discrepancies.

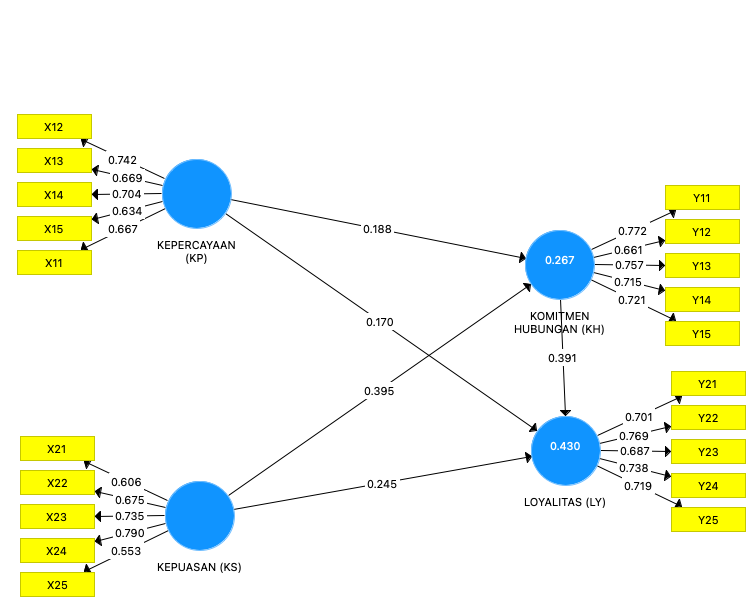
**Table 6. SRMR Test Results**

| **Indicator** | **Saturated Model** | **Estimated Model** | **Conclusion** |
| --- | --- | --- | --- |
| SRMR | 0.087 | 0.087 | Fairly good; < 0.10 (model fit is acceptable though not ideal) |
| d\_ULS | 1.584 | 1.584 | No standard threshold; used in bootstrapping model fit tests |
| d\_G | 0.412 | 0.412 | No standard threshold; lower values generally indicate smaller errors |
| Chi-Square | 466.786 | 466.786 | Relatively high, but not critical in PLS-SEM context |
| NFI | 0.655 | 0.655 | Not optimal; ideally > 0.90, but > 0.60 acceptable in exploratory models |

The model fit test results show that the indicators in both the saturated and estimated models have identical values, indicating consistency in model testing. The SRMR value of 0.087 is below the 0.10 threshold, suggesting an adequate fit between the observed and estimated covariance matrices. Values for d\_ULS (1.584) and d\_G (0.412), as well as the Chi-Square (466.786), reflect an overall reasonable model fit. However, the NFI value of 0.655 indicates that the model still has room for improvement, as values above 0.90 are generally preferred for strong model fit. Nonetheless, for exploratory research, values above 0.60 are still considered acceptable.

**Structural Model Results of Partial Least Square (PLS)**

The figure below represents the Partial Least Square (PLS) analysis model used in this study.

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**Figure 1. Partial Least Square (PLS) analysis model**

**Hypothesis Testing Results**

**Table 7. Path Coefficient Hypothesis Results**

| **Description** | **Original Sample** | **Sample Mean** | **Standard Dev** | **T Stat** | **P Values** | **Conclusion** |
| --- | --- | --- | --- | --- | --- | --- |
| Trust (KP) → Relationship Commitment (KH) | 0.188 | 0.197 | 0.085 | 2.214 | 0.027 | Accepted (Significant) |
| Trust (KP) → Loyalty (LY) | 0.170 | 0.172 | 0.078 | 2.163 | 0.031 | Accepted (Significant) |
| Satisfaction (KS) → Relationship Commitment (KH) | 0.395 | 0.397 | 0.094 | 4.195 | 0.000 | Accepted (Significant) |
| Satisfaction (KS) → Loyalty (LY) | 0.245 | 0.256 | 0.091 | 2.698 | 0.007 | Accepted (Significant) |
| Relationship Commitment (KH) → Loyalty (LY) | 0.391 | 0.390 | 0.077 | 5.082 | 0.000 | Accepted (Significant) |

Overall, these results highlight the importance of building trust, maintaining satisfaction, and strengthening relationship commitment as key strategies to foster customer loyalty.

**Coefficient of Determination Results**

**Table 8. Coefficient of Determination Results**

| **Variable** | **R Square** | **R Square Adjusted** |
| --- | --- | --- |
| Relationship Commitment (KH) | 0.26 | 0.26 |
| Loyalty (LY) | 0.43 | 0.42 |

The results of the coefficient of determination test indicate that the independent variables in the model have a significant influence on the dependent variables. The variable Relationship Commitment (KH) has an R² value of 0.26, meaning that 26% of the variability in relationship commitment can be explained by the independent variables used in the model, while the remaining 74% is influenced by factors outside the model. Meanwhile, the variable Loyalty (LY) has an R² value of 0.43 and an adjusted R² of 0.42, indicating that 42.1% of the variability in customer loyalty is explained by the model. The higher R² value for loyalty compared to relationship commitment suggests that the factors included in the model have a stronger influence on loyalty. However, there is still room to improve the model's explanatory power for both variables.

**Discussion**

**The Effect of Trust on Relationship Commitment**

The hypothesis test results indicate that trust (KP) has a positive and significant effect on relationship commitment (KH), which aligns with respondents’ feedback—most expressed a high level of trust in PT Combiphar, with a path coefficient of 0.188 or 18.8%. This means that a 1% increase in trust will increase relationship commitment by 18.8%.

According to descriptive statistics, the indicator with the highest average score was the statement, "I believe PT Combiphar’s Medical Representatives are trustworthy," with a mean of 4.92, followed by other indicators scoring above 4.7. This reflects the respondents’ positive perception of the company's reliability, integrity, and responsibility. Trust becomes the foundation for customers to maintain long-term relationships, as it provides them with a sense of security and confidence in the company’s service quality and commitment to fulfilling customer needs.

This high trust level reinforces emotional attachment and loyalty, encouraging customers to continue engaging and maintaining business relations with PT Combiphar. This finding supports the study by Sri et al. (2025), which found a positive and significant effect of trust on relationship commitment at TVRI Central Java.

Trust influences relationship commitment through a gradual psychological and behavioral process. Initially, trust arises when customers feel the company possesses integrity, competence, and concern for customer needs. When customers believe the company is reliable and consistently meets expectations, a sense of emotional security develops. This trust forms the basis of a strong customer-company relationship, enabling more open, long-term interactions (Alam, 2020).

Strong trust develops into relationship commitment when customers experience long-term benefits from their interactions with the company. Trust drives customers to view the relationship as a mutually beneficial partnership worth maintaining—both emotionally and rationally. Therefore, companies that consistently build trust through reliable service, transparent communication, and attentiveness to customer needs can significantly increase relationship commitment. Trust thus serves as a key element in creating robust, enduring relationships.

However, while this study finds that trust significantly influences relationship commitment, this is not always the case. Pratiwi and Suharyono (2017) found in their study on online transportation service users in Malang that trust did not significantly affect relationship commitment. Their research revealed that even if consumers trust service providers, other factors, such as negative experiences, service instability, or uncertainty about long-term interactions, can hinder the development of strong commitment. This suggests that the effect of trust on commitment varies depending on industry context, consumer characteristics, and the consistency of service quality.

**The Effect of Trust on Loyalty**

This study also found a positive and significant effect of trust (KP) on customer loyalty (LY), with a coefficient of 0.17, meaning that a 1% increase in trust will lead to a 17% increase in loyalty.

This result aligns with respondents’ high trust in PT Combiphar. The statement "I believe PT Combiphar’s Medical Representatives are trustworthy" received the highest mean score of 4.92, with other indicators also above 4.7. This high trust level indicates that customers view the company as having integrity, reliability, and consistency in service delivery and meeting expectations. Trust plays a vital role in shaping loyalty by providing a sense of security in repurchasing, recommending the product, and forming brand attachment.

When trust is well-established, loyalty becomes a logical consequence, as customers feel little need to switch to unfamiliar alternatives. These findings are in line with Cardoso et al. (2022), who found that trust significantly affects customer loyalty in retail chains in Brazil.

Trust is essential in shaping loyalty as it fosters security and confidence that the company will uphold its promises. According to Morgan and Hunt’s (1994) Trust Theory, trust is the belief that the business partner has integrity and good intentions. Trust is built through consistent service delivery, transparent information, and the company’s ability to meet customer needs. Satisfied and trusting customers are more likely to remain loyal.

This relationship is also explained by the Commitment-Trust Theory, which posits that trust fosters relationship commitment. Customers who trust a company are more emotionally and rationally attached to its brand or services, reinforcing loyalty. Trust also reduces customers' perceived risk of uncertainty or future transaction loss. By minimizing risk, customers are more likely to repurchase and recommend the company. Thus, building trust not only deepens customer relationships but also serves as a core strategy to sustain customer loyalty.

However, not all studies agree. For example, Thaichon and Quach (2016) found that in the context of internet service customers in Australia, trust did not directly affect loyalty. Even when customers trusted the provider, loyalty did not form unless satisfaction and service quality were consistently maintained. This suggests that in highly competitive or sensitive industries, trust alone may not be enough—positive, consistent experiences are also necessary.

**The Effect of Satisfaction on Relationship Commitment**

The positive and significant effect of satisfaction (KS) on relationship commitment (KH) is supported by respondents’ feedback indicating high satisfaction with PT Combiphar. The statement "PT Combiphar offers good value for its product pricing" received the highest average score of 4.855, with other indicators also scoring above 4.73.

This high satisfaction level contributes to strengthened relationship commitment, reflected in high commitment indicator scores, such as "PT Combiphar shows concern for long-term relationships" with a mean of 4.825. When satisfaction is consistently maintained through excellent products and service, customers tend to develop emotional attachment and a positive partnership perception, ultimately reinforcing their commitment to the company.

This finding aligns with Kariman et al. (2022), who found that customer satisfaction significantly influences relationship commitment.

Customer satisfaction affects commitment through a process starting with positive customer experiences. When customers are pleased with a product or service, they develop trust and comfort with the company. Satisfaction creates a positive emotional bond and reinforces the belief that the company can consistently meet expectations.

This relationship is supported by Morgan and Hunt’s (1994) Commitment-Trust Theory, which argues that satisfaction reduces uncertainty and strengthens trust. Satisfied customers tend to show affective commitment (emotional attachment) and calculative commitment (rational decisions to maintain the relationship). This combination forms a mutually beneficial relationship driven by consistent positive experiences and trust.

However, not all studies confirm this finding. Tabrani, Amin, and Nizam (2018), in the Islamic banking context in Indonesia, found that satisfaction did not directly influence relationship commitment. Even satisfied customers may not form commitment without strong trust or emotional involvement. This implies that in some industries, satisfaction may need to be supported or mediated by other variables to effectively drive commitment.

**The Effect of Satisfaction on Loyalty**

The positive and significant effect of satisfaction (KS) on customer loyalty (LY) is also supported by respondents’ high satisfaction with PT Combiphar’s services and products. The highest-rated statement was "PT Combiphar offers good value for its product pricing" at 4.855, followed by other indicators above 4.73. This level of satisfaction contributes to loyalty, as shown by loyalty indicators like "I feel attached to Combiphar’s products and services" (4.83) and "I am likely to keep purchasing these products repeatedly" (4.8). High satisfaction fosters positive experiences, enhances trust, and motivates repeated preference and recommendations, thereby promoting long-term loyalty.

These findings are consistent with Geuna Tahta Archella Ardhani (2025), who also found a significant relationship between satisfaction and loyalty. Satisfaction leads to loyalty because it reflects how well customer needs and expectations are met. Satisfied customers tend to have positive experiences that strengthen their trust and emotional ties to the company, reducing the likelihood of switching to competitors.

This relationship is supported by Oliver’s (1980) Expectation-Disconfirmation Theory, which states that satisfaction occurs when actual performance meets or exceeds expectations. High satisfaction creates memorable experiences, increases loyalty, and reduces doubts in future purchasing decisions.

However, some research challenges this link. For instance, Agustin and Singh (2005) found that customer satisfaction does not always lead to loyalty, especially in markets with many similar alternatives. Even satisfied customers may switch if better offers or promotions exist. Thus, satisfaction must be supported by emotional attachment, switching barriers, or strong brand differentiation.

**The Effect of Relationship Commitment on Loyalty**

The finding that relationship commitment (KH) significantly affects customer loyalty (LY) is backed by respondent feedback showing high commitment to long-term relationships with PT Combiphar. The statement "PT Combiphar shows concern for long-term relationships" scored highest at 4.825, followed by "Combiphar representatives will make every effort to maintain the relationship" at 4.811.

This commitment reflects the belief that the relationship is mutually beneficial and worth sustaining. It translates into loyalty, evident from loyalty indicators such as "I keep purchasing their products repeatedly" (4.8) and "I feel attached to Combiphar’s products and services" (4.83). These results align with Zailani (2024), who found that relationship commitment significantly affects customer loyalty. Commitment affects loyalty because it reflects the customer’s intention to maintain a long-term relationship. This commitment is built on positive experiences, trust, and mutual value. Customers who perceive consistent value from the company are more likely to stay loyal and recommend the brand to others.

This aligns with the Commitment-Trust Theory (Morgan & Hunt, 1994), which states that trust and commitment are key to successful relationships. Committed customers are emotionally and rationally engaged—not just in transactions, but in long-term, meaningful relationships. Commitment reduces the likelihood of switching to competitors, as customers believe maintaining the relationship is more beneficial. Thus, strengthening commitment is a vital strategy to sustain customer loyalty.

However, not all studies support this. Mandhachitara and Poolthong (2020) found that in Thailand’s retail industry, commitment did not directly influence loyalty. Loyalty was more influenced by satisfaction and service quality. Sometimes, formal long-term relationships don’t translate to loyal behavior—especially if customers find better alternatives or lack consistently positive experiences. This highlights the need for continuous value and quality interactions to ensure commitment translates into genuine loyalty.

1. **CONCLUSION**

Based on the results of data processing and discussion that has been done, this research can be concluded as follows:

1. Trust (KP) has a positive and significant influence on Relationship Commitment (KH).
2. Trust (KP) has a positive and significant influence on Customer Loyalty (LY).
3. Satisfaction (KS) has a positive and significant influence on Relationship Commitment (KH).
4. Satisfaction (KS) has a positive and significant influence on Customer Loyalty (LY).
5. Relationship Commitment (KH) has a positive and significant influence on Customer Loyalty (LY).

**Disclaimer (Artificial intelligence)**

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

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