

Customer Trust as a Mediator in Loyalty to Toyota's After-Sales Service

Customer Trust to
Loyalty After Sales
Service

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2745

Submitted:
MARCH 2025

Accepted:
JULY 2025

ABSTRACT

Customer loyalty is a critical asset for sustaining business performance, particularly in competitive service sectors such as automotive after-sales. While service quality is widely acknowledged as a determinant of loyalty, its influence may not always be direct and can be mediated by customer trust. This study aims to examine the mediating role of customer trust in the relationship between service quality and customer loyalty at Agung Toyota Pekanbaru Harapan Raya. A quantitative survey method was employed, involving 200 respondents who had used the after-sales service. Data were analyzed using Structural Equation Modeling (SEM) via the SmartPLS software, allowing simultaneous testing of direct and indirect relationships among variables. The results indicate that service quality has a positive and significant effect on customer trust, and trust, in turn, significantly enhances customer loyalty. Although service quality also directly influences loyalty, the effect is stronger when customer trust is included as a mediating variable. This confirms that trust partially mediates the relationship between service quality and loyalty. Building high-quality service experiences that foster customer trust can substantially strengthen loyalty. For businesses, investing in trust-building initiatives is a strategic pathway to long-term customer retention.

Keywords: After-Sales Service, Automotive Loyalty, Customer Trust, Equation Modeling, Partial Mediation, Structural.

ABSTRAK

Loyalitas pelanggan merupakan aset penting dalam mempertahankan kinerja bisnis, terutama di sektor jasa yang kompetitif seperti layanan purna jual otomotif. Meskipun kualitas layanan secara luas diakui sebagai penentu loyalitas, pengaruhnya tidak selalu bersifat langsung dan dapat dimediasi oleh kepercayaan pelanggan. Penelitian ini bertujuan untuk mengkaji peran mediasi kepercayaan pelanggan dalam hubungan antara kualitas layanan dan loyalitas pelanggan di Agung Toyota Pekanbaru Harapan Raya. Metode survei kuantitatif digunakan dengan melibatkan 200 responden yang telah menggunakan layanan purna jual. Data dianalisis menggunakan Structural Equation Modeling (SEM) melalui perangkat lunak SmartPLS, yang memungkinkan pengujian hubungan langsung dan tidak langsung antar variabel secara simultan. Hasil penelitian menunjukkan bahwa kualitas layanan berpengaruh positif dan signifikan terhadap kepercayaan pelanggan, dan kepercayaan secara signifikan meningkatkan loyalitas pelanggan. Meskipun kualitas layanan juga berpengaruh langsung terhadap loyalitas, pengaruhnya menjadi lebih kuat ketika kepercayaan pelanggan dimasukkan sebagai variabel mediasi. Hal ini menegaskan bahwa kepercayaan secara parsial memediasi hubungan antara kualitas layanan dan loyalitas. Membangun pengalaman layanan berkualitas tinggi yang mampu menumbuhkan kepercayaan pelanggan dapat secara signifikan memperkuat loyalitas. Bagi perusahaan, investasi dalam inisiatif

JIMKES

Jurnal Ilmiah Manajemen
Kesatuan
Vol. 13 No. 4, 2025
pp. 2745-2756
IBI Kesatuan
ISSN 2337 - 7860
E-ISSN 2721 - 169X
DOI: 10.37641/jimkes.v13i4.3477

pembangunan kepercayaan merupakan strategi penting untuk mempertahankan pelanggan dalam jangka panjang.

Kata kunci: *Layanan Purnajual, Loyalitas Otomotif, Kepercayaan Pelanggan, Pemodelan Persamaan, Mediasi Parsial, Struktural.*

INTRODUCTION

The automotive industry is one of the business sectors with bright prospects in Indonesia. Currently, Indonesia has become the country with the second-largest car manufacturing industry in Southeast Asia after Thailand, which controls around 50% of car production in the ASEAN region. Indonesia also serves as a hub for automotive production particularly cars for export to several countries across the Southeast Asian continent. This growth is in line with the rapid and continuous expansion of the domestic automotive industry. This trend is evident in the fact that Toyota has remained the market leader in Indonesia's automotive industry for over a decade (Gaikindo, 2024). Toyota is now a widely recognized brand and consistently focuses on sustainable marketing efforts. According to Kotler and Keller (2020), marketing is the process of creating, communicating, and delivering value to customers. Through marketing, companies can gather information about consumer needs and preferences. Oliver (1999) explains that customer loyalty reflects a strong framework of commitment from customers. In this study, the findings are based on repeat purchase data related to the use of after-sales services at Agung Toyota Pekanbaru Harapan Raya, with transaction records spanning from 2019 to 2023.

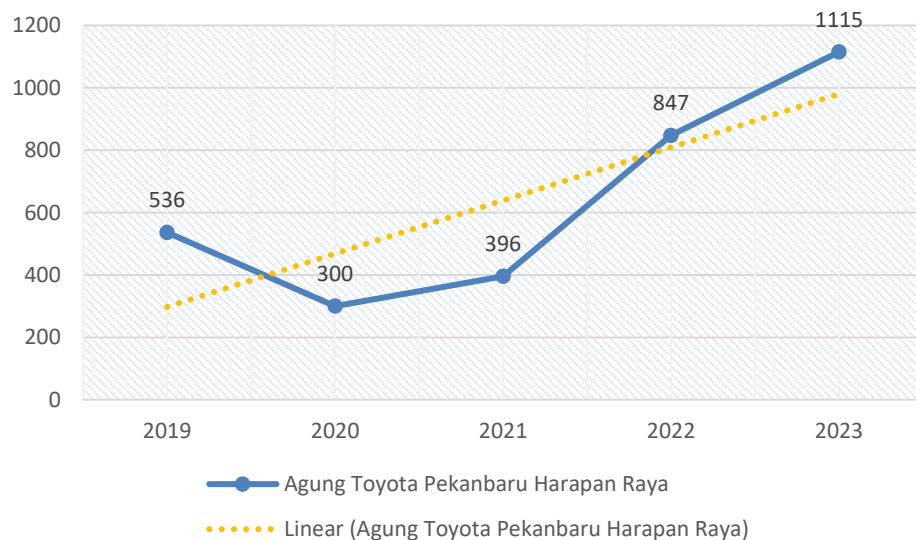


Figure 1. Customer Re-purchase Trend

Figure 1 illustrates that despite Toyota's strong market position in Indonesia, particularly in Pekanbaru, the company continues to face strategic challenges in sustaining customer loyalty especially in the after-sales service segment, such as vehicle maintenance and spare parts sales. Internal data from Agung Toyota Pekanbaru Harapan Raya reveal notable fluctuations in repeat service purchases between 2019 and 2023, with a significant decline in 2020 likely due to the COVID-19 pandemic followed by a gradual recovery and a substantial increase in 2022 and 2023, reaching 1,115 repeat customers. Yum and Yoo (2023) emphasize that customers who are satisfied and trust a brand are more likely to remain loyal, make repeat purchases, and prioritize the brand in future decisions. Supporting this, studies by Gultom et al. (2020), Jenneboer et al. (2022), and Efita (2023) affirm that loyal customers not only ensure consistent revenue streams but

also contribute to a company's long-term stability and growth through sustained brand engagement and customer dependency.

Client trust can be defined as the belief that a company will fulfill its guarantees or commitments (Wilson, 2020; Rizkiana et al., 2023; Toyota, 2024). Research by Iglesias et al. (2020) also emphasizes the importance of building trust-based relationships with customers, noting that the cost of acquiring new customers can be five to 25 times higher than the cost of retaining existing ones. In the vehicle repair and maintenance service segment, improving service quality and building trust in those services has been shown to enhance client loyalty (Jain et al., 2020; Mansouri et al., 2022). Findings from Slack et al. (2020) and Glaveli (2020) further support this, revealing that loyalty is strongly influenced by trust, as trust serves as the foundation for building strong and lasting relationships between companies and their customers.

Iglesias et al. (2020), Quoquab (2020), Islam, (2021) and Zhang et al. (2023) support the argument that trust plays a critical role in fostering customer loyalty. In line with these findings, Kotler and Keller (2020) define service quality as an intangible activity provided by one party to another that does not result in ownership but significantly influences customer perceptions and satisfaction. Moreover, James et al. (2021) emphasize that the SERVQUAL model, developed by Parasuraman and colleagues, remains the most widely used tool for measuring service quality in the service industry. This model assesses quality by comparing customer expectations with actual experiences across five core dimensions: reliability, responsiveness, assurance, empathy, and tangibles. Supporting this, research by James and James (2021), as well as Nunkoo et al. (2020), confirms that high service quality significantly contributes to customer satisfaction, which in turn enhances loyalty. Building on these perspectives, this study investigates the roles of service quality and customer trust in shaping loyalty within the automotive sector, specifically based on repurchase behavior at Agung Toyota Pekanbaru, aiming to identify key factors that strengthen sustainable customer loyalty.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

Service Quality and Customer Trust

Customer trust is the foundation of any business, as transactions can only occur when there is trust between the seller and the buyer (Ardhana et al., 2024; Miaty et al., 2024). Products or services of high quality foster the development of customer trust in a company. This trust reflects the customer's perception of the company's reliability, which is shaped through experience, continuous interaction, and the company's consistency in meeting customer expectations (Baskara & Nurwidawati, 2023). Service quality serves as both an antecedent and a critical factor in addressing issues related to customer trust (Hsiao & Chen, 2021).

According to Al-hilou and Suifan (2023), service quality has a significant impact on the formation of trust in clinical settings. Customer trust in a product or service arises from their evaluation of the quality they perceive, experience, or feel directly. Therefore, it is essential for businesses to build and enhance customer trust in the goods or services they offer, as stronger trust leads to deeper customer commitment. Research by Jain et al. (2020), Hsiao and Chen (2021), Alsarraf et al. (2023), and Tirado et al. (2023) shows that consistently high service quality builds customer trust. Responsive, reliable, and professional service drives positive perceptions, strengthens customer confidence in the company, and creates long-term, mutually beneficial relationships between customers and service providers.

H1: Service quality has a positive and significant effect on customer trust.

Service Quality and Customer Loyalty

Quality service plays a vital role in building customer loyalty. High-quality service offers exceptional benefits that help retain existing customers and attract new ones (Yum & Yoo, 2023). Customer loyalty is a key factor in shaping consumer attitudes toward a

product, where consumers are willing to make repeat and sustained purchases rather than switch to alternative products (Saipuloh, 2023). Superior service quality comprising reliability, responsiveness, assurance, empathy, and tangible elements plays a crucial role in shaping a positive customer experience. Previous research by James et al. (2021) found a strong influence of service quality on customer loyalty, demonstrating a positive relationship between the two. Similar results were reported by Ashiq and Hussain (2024) in the context of consumer goods in Pakistan, where service quality showed a significant and positive effect on customer loyalty. Furthermore, Mulyati and Jaya (2025) noted that improving service quality can directly enhance customer loyalty. Kusyana et al. (2020) also concluded that service quality strongly contributes to both customer satisfaction and loyalty.

Based on these findings, companies are encouraged to continuously enhance their service quality to foster satisfaction and long-term loyalty. Additional evidence from Ahmed et al. (2023), Chen et al. (2023), Venkatakrishnan et al. (2023), and Zhang et al. (2023) further supports the significant influence of service quality on customer loyalty. From the various hypotheses and research findings discussed, it can be concluded that the underlying theory is:

H2: Service quality has a positive and significant effect on customer loyalty.

Customer Trust and Customer Loyalty

Trust has been a widely studied subject in various academic works. According to Mukuan et al. (2023), trust is characterized as one party's belief that another party will be able to meet their needs. In the context of services, trust refers to customers' belief that service providers will deliver services that meet their expectations (Bhatnagar & Yadav, 2024). When companies succeed in building customer trust and loyalty, their chances of gaining customer support and withstanding challenging times are significantly enhanced (Laparojkit & Suttipun, 2022). The trust given by buyers plays a crucial role in forming long-term relationships between vendors and consumers (Mansouri et al., 2022). Similarly, Yulianti and Tuti (2024) explain that trust reflects the belief that another party will act in accordance with expectations. Furthermore, Arthur et al. (2024) add that if a company can build a solid foundation of trust in its products or services, it can foster long-term customer loyalty. Research by Laparojkit and Suttipun (2022), Ashiq and Hussain (2024), Bhatnagar and Yadav (2024), and Malik et al. (2024) confirms that customer trust plays a vital role in shaping customer loyalty. When customers feel trust in a brand or company, they tend to remain loyal, make repeat purchases, and recommend it to others, which ultimately improves business competitiveness and performance.

H3: Customer Trust has a positive and significant effect on Customer Loyalty.

Customer Trust as a Mediator

The role of customer trust in the relationship between service quality and customer loyalty is one of the most widely discussed topics in marketing and service management studies. This concept is closely related to the SERVQUAL model (or Gap Model) introduced by Parasuraman and colleagues. In the service industry, customer trust plays a critical role as an intermediary that strengthens the influence of service quality on customer loyalty (Lee, 2023). The importance of customer trust as a mediating variable has been widely acknowledged. Ashiq and Hussain (2024) emphasized that service quality does not directly influence customer loyalty, but rather through trust as a mediating variable. This suggests that customers are more likely to be loyal when they perceive high service quality and also trust the service provider. Similar findings were reported by Raza et al. (2020), Lee (2023), and Malik et al. (2024), all of whom found that improved service quality significantly impacts customer loyalty, especially when accompanied by increased trust. Venkatakrishnan et al. (2023) further emphasized that trust is a key element in building long-term customer relationships. Thus, the literature

consistently supports the role of trust as a bridge between service quality and customer loyalty. Based on these findings, the following research hypothesis is proposed:

H4: Customer trust as a mediator in the relationship between service quality and customer loyalty.

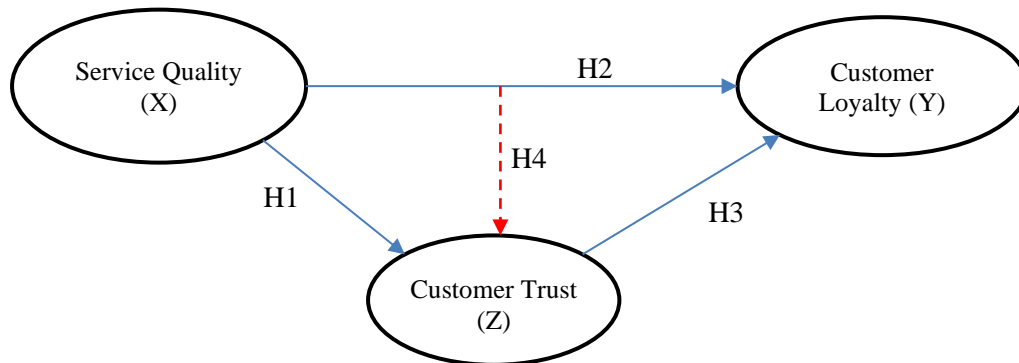


Figure 2. Research Framework

The research framework in Figure 2 illustrates the relationship between service quality, customer trust, and customer loyalty. In this model, service quality acts as an independent variable that influences customer loyalty both directly (H2) and indirectly through customer trust as a mediating variable (H4). The direct relationship tests the extent to which service quality can drive loyalty without any intermediary, while the indirect relationship evaluates the critical role of trust in strengthening this effect. Additionally, the relationships between service quality and customer trust (H1), as well as between customer trust and customer loyalty (H3), are examined to assess the strength of each path. Thus, the framework not only tests the direct and indirect relationships among the variables but also underscores the importance of building trust as a strategic component for enhancing customer loyalty. This study aims to provide a comprehensive understanding of the mediating role of trust in the context of service quality.

RESEARCH METHOD

This study adopts an associative quantitative research design to examine the causal relationship between service quality (as the exogenous variable) and customer trust and loyalty (as endogenous variables), with customer trust serving as a mediating factor. The research was conducted at Agung Toyota Pekanbaru Harapan Raya in Riau, Indonesia. Data collection took place from October to December 2023, targeting customers who repurchased after-sales services during the year. From a population of 1,115 individuals, a simple random sampling technique was applied to ensure equal selection probability. Following Jöreskog and Sörbom's (1993) recommendation, 200 valid responses were deemed sufficient for Structural Equation Modeling (SEM) involving three latent variables. Data were obtained through offline distribution of a structured, closed-ended questionnaire using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). The questionnaire consisted of three sections covering service quality measured using five SERVQUAL dimensions (reliability, responsiveness, assurance, empathy, and tangibles) as well as customer trust and customer loyalty, both using validated indicators from previous research. SEM based on Partial Least Squares (PLS) was employed for data analysis due to its suitability for complex models, small samples, and non-normal data distribution. SmartPLS software was used to conduct the analysis, which included two primary stages: the outer model and inner model evaluations. The outer model assessed the validity and reliability of the indicators, while the inner model tested the significance of relationships among constructs using t-statistics and p-values (significance threshold: <0.05). Ethical considerations were addressed by informing all participants about the

academic purpose of the study. Participation was voluntary, and respondents were assured of anonymity and confidentiality. Informed consent was obtained before they proceeded with the questionnaire.

RESULTS

The data analysis in this study was conducted using Smart Partial Least Squares (SmartPLS) software. This method was chosen because it is well-suited for evaluating path models involving latent constructs with multiple indicators, and it can be used to obtain latent variable values for predictive purposes. The evaluation process in SmartPLS includes two main components: outer model evaluation and inner model evaluation. One important aspect of the outer model evaluation is convergent validity, which aims to assess the extent to which the indicators accurately represent the construct based on the underlying theory. Convergent validity refers to the principle that indicators within a construct should exhibit high correlations with one another.

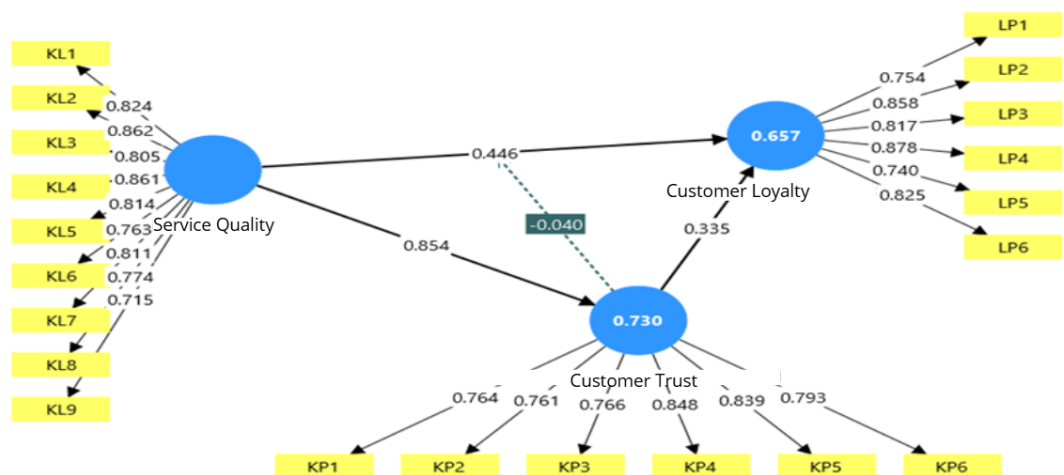


Figure 3. Outer Loading

Based on the path diagram (Figure 3), the convergent validity test is conducted in two stages, referring to the outer loading and Average Variance Extracted (AVE). Outer loading indicates the correlation between each indicator and its corresponding latent construct. An indicator is considered valid if it has a loading value greater than 0.7. The outer loading values can be obtained using the PLS Algorithm Report feature in the SmartPLS application.

Based on the results presented in Table 1 regarding the outer loading values, it can be observed that after re-estimation, each indicator exhibits a strong loading score. All indicators show a positive relationship with their respective latent constructs, with loading values exceeding 0.7, indicating a high level of correlation. This finding confirms that each indicator used in this study accurately represents its corresponding latent variable. The outer loading results show that the highest value is found in indicator SQ2 (0.862), while the lowest is in indicator SQ9 (0.715). Nevertheless, all indicators demonstrate outer loading values above the 0.7 threshold, thereby confirming the validity of all indicators for constructs X, Z, and Y. Furthermore, the validity and reliability of the constructs are also supported by the construct reliability and Average Variance Extracted (AVE) values. A construct is considered reliable if the composite reliability exceeds 0.60, and valid if the AVE value is greater than 0.50.

Table 1. Standard Loading Factor

Variables	Indicators	Outer loading
Service Quality (X)	SQ1	0.824
	SQ2	0.862
	SQ3	0.805
	SQ4	0.861
	SQ5	0.814
	SQ6	0.763
	SQ7	0.811
	SQ8	0.774
	SQ9	0.715
	SQ10	0.824
Customer Trust (Z)	CT1	0.764
	CT2	0.761
	CT3	0.766
	CT4	0.848
	CT5	0.839
	CT6	0.793
Customer Loyalty (Y)	CL1	0.754
	CL2	0.858
	CL3	0.817
	CL4	0.878
	CL5	0.740
	CL6	0.825

Table 2. Reliability and Values Test

Variable	Cronbach's Alpha	Composite Reliability	Composite Reliability	Average Variance Extracted
Customer Trust	0.615	0.619	0.633	0.640
Service Quality	0.647	0.647	0.655	0.649
Customer Loyalty	0.623	0.628	0.640	0.660

Table 2 shows that all variables in this study have Cronbach's Alpha and Composite Reliability values above 0.6, indicating that the measurement instrument is reliable. Additionally, the Average Variance Extracted (AVE) values for each variable are also above 0.5 specifically, 0.640 for Customer Trust, 0.649 for Service Quality, and 0.660 for Customer Loyalty. These results demonstrate that each construct possesses good convergent validity, with its indicators adequately explaining the variance of the respective constructs. Thus, all indicators in the model are considered valid and reliable. The AVE value is used to assess convergent validity, indicating whether a latent construct explains more than 50% of the variance in its indicators. Generally, an AVE value above 0.5 is considered acceptable. Based on the values presented in the table, all constructs in this study have AVE values exceeding 0.5. Therefore, it can be concluded that the model exhibits satisfactory convergent validity and meets the standards for composite reliability.

In addition to validity, Partial Least Squares (PLS) analysis also includes reliability testing to evaluate the internal consistency of the model. In PLS, reliability is assessed using two approaches: Cronbach's Alpha and Composite Reliability, with a minimum threshold of 0.6 for both. Based on the tests conducted, all constructs exhibit Cronbach's Alpha and Composite Reliability values exceeding this threshold, indicating that the measurement models are reliable. Evaluation of the structural (inner) model is conducted by examining the path coefficient values between the latent variables. This test serves to validate the plausibility of the hypothesized relationships in the model using empirical data and assesses the overall model fit. The analysis focuses on the relationships among the latent constructs as specified in the research model and is evaluated using path coefficients and t-statistic values. A path is considered significant if the associated p-value is less than 0.05.

After all the basic assumptions in the model are met, the next stage is hypothesis testing. Hypothesis testing in this study is conducted by examining the p-value. A hypothesis is considered accepted if the p-value is below 0.05, indicating that the

exogenous variable has a significant effect on the other variables. Conversely, if the p-value is greater than 0.05, it can be concluded that the exogenous variable does not have a significant effect.

Table 3. Hypothesis Testing

Hypothesis	Variable	T-Statistics	P-Value	Results
H1	$X \rightarrow Z$	36.395	0.000	Significant
H2	$X \rightarrow Y$	21.347	0.000	Significant
H3	$Z \rightarrow Y$	4.132	0.000	Significant
H4	$X \rightarrow Z \rightarrow Y$	3.444	0.015	Significant

The results of hypothesis testing in Table 3 indicate that all hypotheses in this study are statistically significant. Hypothesis H1 demonstrates that service quality (X) has a significant effect on customer trust (Z), with a t-statistic value of 36.395 and a p-value of 0.000, indicating a very strong influence. H2 also shows that service quality significantly affects customer loyalty (Y), with a t-statistic of 21.347 and a p-value of 0.000. Furthermore, H3 confirms that customer trust has a significant effect on customer loyalty, as indicated by a t-statistic of 4.132 and a p-value of 0.000. Finally, H4, which tests the mediating role of customer trust in the relationship between service quality and loyalty, is also significant, with a t-statistic of 3.444 and a p-value of 0.015. These results reinforce the notion that customer trust not only has a direct impact but also amplifies the effect of service quality on loyalty. Overall, the findings indicate that enhancing service quality positively influences customer loyalty, both directly and through increased trust.

DISCUSSION

The findings of this study reinforce the results of prior research, notably Al-hilou and Suifan (2023), who emphasized service quality as a key determinant of customer trust. Quality service strengthens the relationship between customers and companies by fulfilling customer expectations consistently. The results of this study, supported by both descriptive and regression analyses, confirm that Agung Toyota Pekanbaru has successfully delivered service quality that significantly enhances customer trust. This aligns with Yum and Yoo (2023), who highlighted that service quality is instrumental not only in retaining but also in acquiring new customers in highly competitive service sectors.

The direct relationship between service quality and customer loyalty is also statistically significant, reaffirming that high-quality services such as competent mechanics, transparent pricing, responsive staff, and comfortable facilities foster repeat usage and brand preference. These findings are consistent with those of Bhatnagar and Yadav (2024), who found that well-executed service interactions shape loyalty through emotional satisfaction and perceived reliability.

Notably, this study identifies customer trust as a partial mediator between service quality and loyalty. This mediating role suggests that trust is not just a by-product of good service but a critical psychological mechanism that deepens loyalty. This is especially relevant in the context of after-sales services, where customers often rely on service providers for ongoing vehicle maintenance, technical expertise, and safety assurance. The findings are consistent with Lee (2023), who argued that in service industries, trust forms the bridge between quality perceptions and sustained behavioral intentions.

Strategically, this means that Agung Toyota and similar service providers must go beyond technical competence. Building interpersonal trust through transparency, integrity, and customer care should be a priority. Long-term customer retention will be more achievable when trust becomes embedded in-service delivery, positioning trust as both a relational asset and a competitive differentiator in after-sales service management.

CONCLUSION

This study confirms that service quality significantly influences customer loyalty, both directly and indirectly through the mediating role of customer trust. High-quality service reflected in comfortable facilities, skilled technicians, responsiveness, and personalized

attention directly enhances loyalty by fulfilling customer expectations. Simultaneously, it fosters trust, which in turn reinforces loyalty. Trust functions as a critical intermediary that strengthens the link between service quality and continued customer engagement. Customers who perceive the service provider as reliable and capable are more likely to remain loyal and recommend the service to others. These findings align with the research objective of understanding the mechanisms through which service quality fosters loyalty in the automotive after-sales context. Practically, service providers should prioritize consistent improvements in service delivery not only to meet technical standards but also to cultivate trust-based relationships. Building trust through transparent communication, dependable performance, and genuine customer care is essential for sustaining long-term loyalty. Future research could broaden the scope by including multiple service centers or comparing across automotive brands to enhance generalizability. Incorporating variables such as customer satisfaction, brand image, or perceived value, and employing longitudinal designs would provide deeper insight into how loyalty evolves over time.

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