

THE EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM), CUSTOMER EXPERIENCE, AND DIGITAL PLATFORMS ON CUSTOMER LOYALTY AT MITRA 10 SIDOARJO

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Accepted:	Reviewed:	Published:
August 24, 2026	September 15, 2026	September 30, 2026

Abstract

This study aims to analyze the effects of Customer Relationship Management (CRM), customer experience, and digital platforms on customer loyalty at Mitra 10 Sidoarjo. The study is motivated by inconsistent findings in previous research and the limited empirical evidence available in the building-material retail context. CRM is positioned as a customer relationship management strategy, customer experience as the cognitive and emotional responses formed across multiple customer touchpoints, and digital platforms as technology-based channels that provide customers with information, interaction, and services. A quantitative approach was employed through a survey of 100 Mitra 10 Sidoarjo customers who met the research criteria. The data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results show that CRM, customer experience, and digital platforms have positive and significant effects on customer loyalty. CRM has the largest path coefficient (0.516), followed by customer experience (0.500) and digital platforms (0.367). Theoretically, these findings extend the understanding that customer loyalty in the building-material retail context is not determined only by customer relationships, but is also shaped by customers' experiences and the ability of digital channels to support the customer journey. Practically, the findings highlight the importance of managing customer relationships, shopping experiences, and digital channels in an integrated manner.

Keywords: Customer Relationship Management; customer experience; digital platform; customer loyalty



By Authors

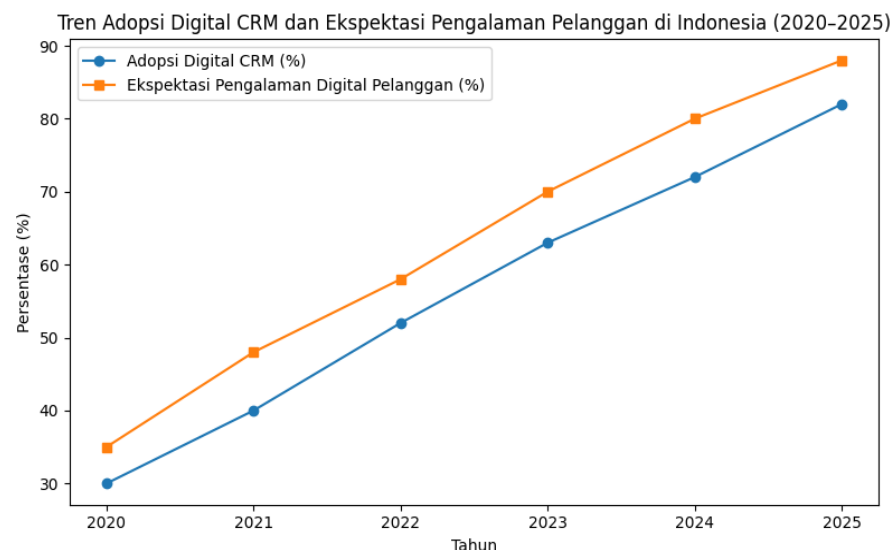
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1. Introduction

The modern retail sector in Indonesia has developed alongside changes in consumer behavior and increasing competition among businesses. This competition encourages companies not only to provide products but also to build long-term relationships and experiences that can retain customers. In the building-material retail context, purchasing often involves information search, consideration of product specifications, consultation needs, and purchasing decisions that are not always simple (Soeharso dkk., 2023) . These conditions make customer loyalty an important outcome to examine because loyalty can be reflected through repeat purchases, retention, commitment, and recommendations to others. Therefore, companies need to understand the factors that shape loyalty through relationship management, customer experience, and the use of digital channels (Kotler, 2016).

Customer loyalty is the dependent variable (Y) in this study, reflecting customers' commitment to making repeat purchases, maintaining a relationship with the company, and preferring the company over available alternatives. Loyalty is not limited to repeat-purchase behavior but also includes retention, long-term commitment, and willingness to provide recommendations (Sriyana dkk., 2023) . Previous research indicates that customer loyalty can be influenced by relationship quality, customer experience, satisfaction, and digital interactions (Soeharso dkk., 2023) (Abidin dkk., 2025).

Figure 1. Trends in Digital CRM Adoption and Customer Experience Expectations (2020–2025)



Source: Modern Retail in Indonesia (2020–2025)

The development of retail digitalization shows that companies increasingly use technology to manage customer relationships and provide access to information and services. The adoption of digital CRM and digital customer interaction has become increasingly relevant as customers expect faster, more accessible, and more consistent services across channels (Laporan Riset], t.t.; Salesforce, 2024).

Digital transformation encourages retail companies to integrate technology into marketing, service, and customer interaction activities (Nadia dkk., 2025). In this study, CRM is positioned as a managerial approach to building and maintaining customer relationships, while the digital platform is positioned as a technology-based channel that supports information access, interaction, and purchasing activities (Velisa Stevannie dkk., 2025). Customer experience represents the cognitive and emotional responses customers form throughout these interactions. This distinction is important because CRM, customer experience, and digital platforms are related but conceptually different constructs (Pratama dkk., 2025).

Previous studies have reported inconsistent findings regarding the relationships between the three variables and customer loyalty. For CRM, some studies have found positive effects on loyalty, whereas other studies indicate that the strength of the relationship may depend on how effectively CRM is implemented and integrated with customer data and services (Laelatul Maulida dkk., 2024; Soahputra, 2025; Soemarno, 2025). Similar variation is found in customer experience research: several studies report positive relationships with loyalty, while other findings suggest that the relationship can differ across business and consumer contexts (Abdilla & Sulasari, 2024; Agustiono dkk., 2022; Manurung, 2024). Research on digital channels likewise indicates that digitalization, user satisfaction, and digital service quality may contribute to loyalty, although the strength and significance of the relationship can vary according to technology adoption and customer (Akbar & Aulia, 2025; Ayuningtyas, 2024; Hafidz & Khaidir Ali, 2024).

In the building-material retail context, digital channels do not function only as promotional media but also as tools for customers to search for product information, check availability, interact with the company, and support purchasing decisions (Kingsnorth, 2020; Kotler, P., Keller, K. L., & Chernev, 2022). Mitra10 provides an official website and application as digital channels for shopping and product information, alongside official customer-service channels. However, empirical research that simultaneously examines CRM, customer experience, and digital platforms in regional building-material retail remains limited. This creates an opportunity to examine whether the three constructs have distinct direct relationships with loyalty in a context where customers may combine online information-seeking with offline store visits (Yusriani, 2025).

These conditions indicate an evidence gap and a potential scientific contribution. Previous studies have frequently examined individual relationships or focused on e-

commerce and service settings, while fewer studies have integrated customer relationship management, customer experience, and digital platform support into one model in building-material retail (Aisah dkk., 2024) . This study therefore contributes by testing the three constructs simultaneously among Mitra 10 Sidoarjo customers and by examining their relative path coefficients. The novelty is not claimed solely from the research location, but from integrating three distinct marketing mechanisms relationship management, customer experience, and digital-channel support within one empirical model in a building-material retail setting characterized by substantial information and interaction needs. The findings are expected to extend understanding of loyalty formation in modern omnichannel retail and provide empirical support for customer relationship and digital-channel strategies.

1.1 Problem Statement

1. Does the Customer Relationship Management affect customer loyalty at Mitra 10 Sidoarjo?
2. Does the customer experience affect customer loyalty at Mitra 10 Sidoarjo?
3. Does the digital platform affect customer loyalty of Mitra 10 Sidoarjo?

1.2 SDGs Category

The Sustainable Development Goals (SDGs) are a global framework aimed at promoting sustainable development. This study aligns with SDG 12: Responsible Consumption and Production, particularly in relation to responsible consumer behavior and more efficient access to product information and services. The connection between this study and SDG 12 lies in customer behavior in building loyalty toward modern retail. Effective CRM management, positive customer experiences, and the use of digital platforms can support more informed and efficient purchasing decisions.

2. Literature Review

2.1 Customer Loyalty

Customer loyalty refers to a customer's commitment to continue making repeat purchases, maintain a relationship with a company, and prefer the company over available alternatives. Loyalty is not limited to repeat purchasing but also includes retention, long-term commitment, and willingness to recommend the company (Oliver, 2010) . In this study, loyalty is positioned as an outcome that may develop when customers experience well-managed relationships, positive experiences, and digital access that supports the purchasing journey (Riadi, t.t.) . Therefore, CRM, customer experience, and digital platforms are treated as three distinct paths for explaining loyalty: CRM through relationship quality, customer experience through customers' responses across

touchpoints, and digital platforms through the ease and quality of digital-channel support indicator of Customer Loyalty is (Kotler, 2016):

1. *Repeat purchase*: Customers consistently make repeat purchases.
2. *Retention*: Customers remain loyal and are not likely to switch to competitors.
3. *Advocacy*: Customers recommend products or brands to others.
4. *Commitment*: customer commitment to remaining loyal to the brand over the long term.

2.2 Customer Relationship Management (CRM)

Customer Relationship Management (CRM) is a managerial strategy used to build, maintain, and strengthen long-term relationships with customers through integrated management of customer information and interactions. In this study, CRM is not equated with technology or digital applications (OpenStax, 2023). CRM is a relationship-management approach reflected in communication quality, responsiveness, personalization, and relationship trust. Digital technology is only one means that can support CRM implementation (Buttle, 2019). Theoretically, clear communication reduces customer uncertainty, fast responses demonstrate attention to customer needs, personalization makes services more relevant, and trust strengthens customers' willingness to maintain the relationship. These mechanisms can encourage customers to repurchase, remain with the company, and recommend it to others (Kotler, P., Keller, K. L., & Chernev, 2022). The CRM indicators are (Buttle, 2019):

1. *Quality of Communication*: customer assessment of the clarity and accessibility of the information received.
2. *Responsiveness*: customer ratings of the speed of response to questions or complaints submitted.
3. *Personalization*: customers' assessment of how well the services they received meet their personal needs.
4. *Relationship Trust*: the level of trust customers feel in the relationship they have established.

Conceptually, the effect of CRM on loyalty occurs through the quality of the relationship perceived by customers. When a company communicates information clearly, responds quickly to customer needs, adapts services to customer requirements, and builds trust, customers have stronger reasons to maintain the relationship over time (Soahputra, 2025). Previous findings reporting positive relationships between CRM and loyalty support this argument, although some studies have reported different results when CRM utilization and data integration are not optimal. These differences reinforce the need to re-examine the CRM loyalty relationship in building-material retail, where product-information needs and customer interactions may occur repeatedly (Handayani, t.t.).

2.3 Customer Experience

Customer experience refers to the cognitive and emotional perceptions and responses formed through customers' interactions with a company during information search, purchasing, product use, and post-purchase service (Pine, 2011). In this study, customer experience is distinguished from CRM and digital platforms. CRM describes how the company manages relationships, digital platforms describe the technology-based channels used by customers, whereas customer experience describes what customers perceive and feel as a result of various touchpoints (Schmitt, 2011). Customer experience can therefore have a direct effect on loyalty even when CRM and digital platforms are included in the same model because it represents customers' evaluation of the overall interaction journey rather than the company's relationship-management strategy or the characteristics of a particular channel, indicator of Customer Experience is (Schmitt, 2011):

1. *Sense Experience*: the customer experience shaped by what customers see, hear, and feel during their interactions with a company.
2. *Feel Experience*: the feelings customers experience while using a product or service.
3. *Think Experience*: customers' perceptions of the quality of the products or services they receive.
4. *Act Experience*: an experience that influences a customer's actions or purchasing decisions.
5. *Relate Experience*: experiences that make customers feel connected to the brand or to other customers.

Theoretically, the sense, feel, think, act, and relate dimensions describe stages of customer experience that can strengthen loyalty. Pleasant stimuli can create a positive initial impression, positive feelings can increase comfort and attachment, evaluations of information and product quality can help customers make decisions, the resulting experience can encourage repeat-purchase actions, and a sense of connection with the company can strengthen long-term relationships. Through these mechanisms, customer experience can contribute directly to loyalty (Abidin dkk., 2025). Previous studies reporting positive effects of customer experience support this argument, while insignificant findings in certain contexts indicate that consumer characteristics and business environments may influence the strength of the relationship (Abdilla & Sulasari, 2024; Agustiono dkk., 2022; Manurung, 2024).

2.4 Digital Platform

In this study, the digital platform is operationally defined as a technology-based channel used by Mitra 10 customers to obtain product information, access services, interact with the company, and support shopping activities. Based on Mitra10's official

channels, the available digital channels include the Mitra10 website and application as well as official digital communication channels that support customer interaction (Kotler, 2016). The website and application provide access to product information, customer accounts, shopping activities, and digital services. Therefore, the digital platform in this study is not defined as digital marketing activity in general and is not equated with e-commerce or e-service quality (Kingsnorth, 2020). The construct specifically assesses customers' perceptions of ease of use, accessibility, information quality, and interactivity of digital channels. With this boundary, the digital platform is positioned as an enabler that supports the customer journey rather than as the customer relationship strategy itself, the indicator Platform Digital is (Kotler, P., Keller, K. L., & Chernev, 2022):

1. *Ease of Use*: the degree to which customers find it easy to use a digital platform without encountering difficulties.
2. *Accessibility*: the ease with which customers can access services or information anytime and anywhere through digital platforms.
3. *Information Quality*: customer evaluations of the completeness, clarity, and accuracy of the information available on digital platforms.
4. *Interactivity* the ease with which customers can communicate and interact with the company through digital platforms.

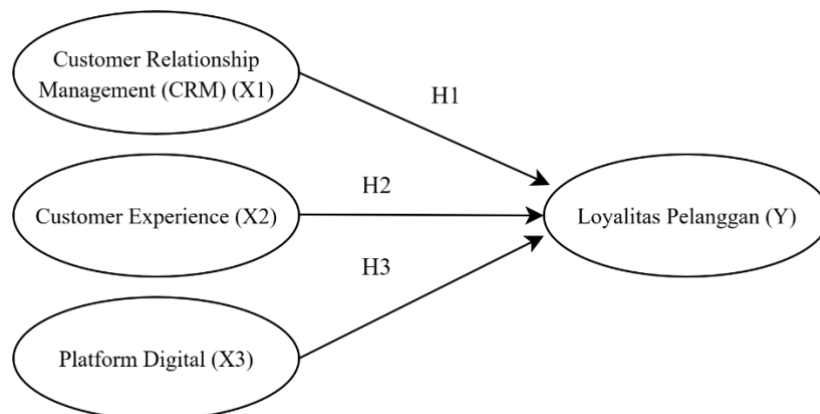
The relationship between digital platforms and loyalty can be explained through the functional value provided by digital channels to customers. Ease of use and accessibility reduce the effort required to obtain information or services, information quality helps customers reduce uncertainty before purchasing, and interactivity enables customers to receive responses when assistance is needed (Andry Baskoro dkk., t.t.). These benefits can improve the quality of the customer journey and ultimately support loyalty. Previous research linking digitalization, user experience, e-satisfaction, and loyalty indicates that digital channels may have both direct and indirect effects (Hafidz & Khaidir Ali, 2024). This study deliberately tests the direct effect so that the contribution of the digital platform to loyalty can be observed specifically without introducing a mediator. This choice also keeps the model focused on the three main constructs formulated from the evidence gap in previous research.

2.5 Conceptual Framework

The conceptual framework is built on the synthesis that customer loyalty may develop through three different mechanisms. First, CRM operates at the relationship-management level through communication, responsiveness, personalization, and trust. Second, customer experience operates at the level of customer perceptions and responses formed across all touchpoints. Third, digital platforms operate as channels that provide access, information, and interaction to support the customer journey. All three are tested as direct effects on loyalty because the objective is to identify the contribution of each

construct separately. Although previous studies indicate that satisfaction or user experience may act as mediators, these variables are not included because the present model focuses on the direct relationships that constitute the identified evidence gap. Testing direct effects also allows the study to compare the relative path coefficients of the three relationships.

Figure 2. Conceptual Framework



Hypothesis:

H1: Customer Relationship Management has a positive and significant effect on customer loyalty.

H2: Customer Experience has a positive and significant effect on customer loyalty.

H3: Digital Platform has a positive and significant effect on customer loyalty.

3. Research Method

This study employed a quantitative approach using a survey method. The quantitative approach was used to test hypotheses concerning the effects of CRM, customer experience, and digital platforms on customer loyalty through statistical analysis. The population consisted of Mitra 10 Sidoarjo customers. The sample was drawn from the population based on the research criteria (Prof. Dr. Sugiyono, 2022). Respondents were customers who had purchased from Mitra 10 Sidoarjo, were 17–45 years old, and had made at least three purchases. These criteria were selected to ensure that respondents had sufficient experience interacting with the company, experiencing the shopping process, and using or accessing the digital channels examined in the study. The 17–45 age range was used based on the characteristics of the research respondents and the consideration that this group had sufficient transaction experience and the ability to evaluate the services and digital channels under investigation.

This study used a non-probability sampling technique, which is a sampling technique that does not give all members of the population an equal chance of being

selected. The specific type of non-probability sampling used was purposive sampling, a technique in which the sample is selected based on specific criteria.(Prof. Dr. Sugiyono, 2022). based on specific considerations and criteria in accordance with the research objectives. Since the population size is not known with certainty, the minimum sample size is determined using Lemeshow's formula as follows:

$$n = \frac{z^2 \times P (1 - P)}{d^2}$$

Notes:

n =Total samples

Z = Z score for confidence 95% = 1,96

P = Maximum estimate= 0,5

d = Error rate= 0,1

Notes: n=Total samples, Z=Score for confidence (95%→ 1,96), P=Estimate proportion (50% = 0,5), d+ *margin of error* (10% =0,1). Based on the calculations:

$$n = \frac{(1,96)^2 \times 0,5 (1 - 0,5)}{(0,10)^2}$$

$$n = 96,04$$

The minimum sample size based on the formula above is 96.04. However, according to Roscoe's theory, the ideal sample size for a study is between 30 - 500 samples (Sekaran, 2016). Therefore, the researcher decided to use 100 samples as the appropriate sample size for this study. The data source used was primary data, obtained through an online questionnaire using Google Forms that was shared via social media. The questionnaire is a data collection instrument consisting of prepared questions or statements designed to elicit responses or answers from respondents. (Creswell, 2018). The Likert scale is used to measure respondents' opinions, attitudes, and perceptions regarding social phenomena or issues. The Likert scale for each instrument's responses is structured as a continuum ranging from very positive to very negative, as follows: "strongly agree" receives a score of 5, "agree" receives a score of 4, "neutral" receives a score of 3, "disagree" receives a score of 2, and "strongly disagree" receives a score of 1 (DeVellis, 2017).

Data analysis in this study employed the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method. Hypothesis testing was conducted on a partial basis to address a research gap involving inconsistencies in the findings of previous studies regarding the effects of Customer Relationship Management, customer experience, and digital platforms on customer loyalty (Hair dkk., 2021). This method was chosen because it can simultaneously test relationships within a complex model

consisting of constructs, variable indicators, and structural paths. Additionally, this method has the advantage of being able to test models with small sample sizes even when they consist of many constructs. In this analysis, there are two models: the outer model and the inner model. To test the outer model, several measures are used: convergent validity is considered valid if the factor loadings are > 0.60 and the AVE is > 0.5 . Additionally, discriminant validity and reliability tests are conducted. The model is considered reliable when the composite reliability is > 0.70 and Cronbach's alpha is > 0.70 (Hair dkk., 2021). In inner model testing, an R^2 value of 0.33 is considered moderate, 0.67 is considered strong, and 0.19 is considered weak. There are two methods for hypothesis testing: the t-test and p-values. The t-test is conducted individually to determine the effect of each independent variable on the dependent variable. A p-value is considered significant if it is less than 0.05 (Hair dkk., 2021).

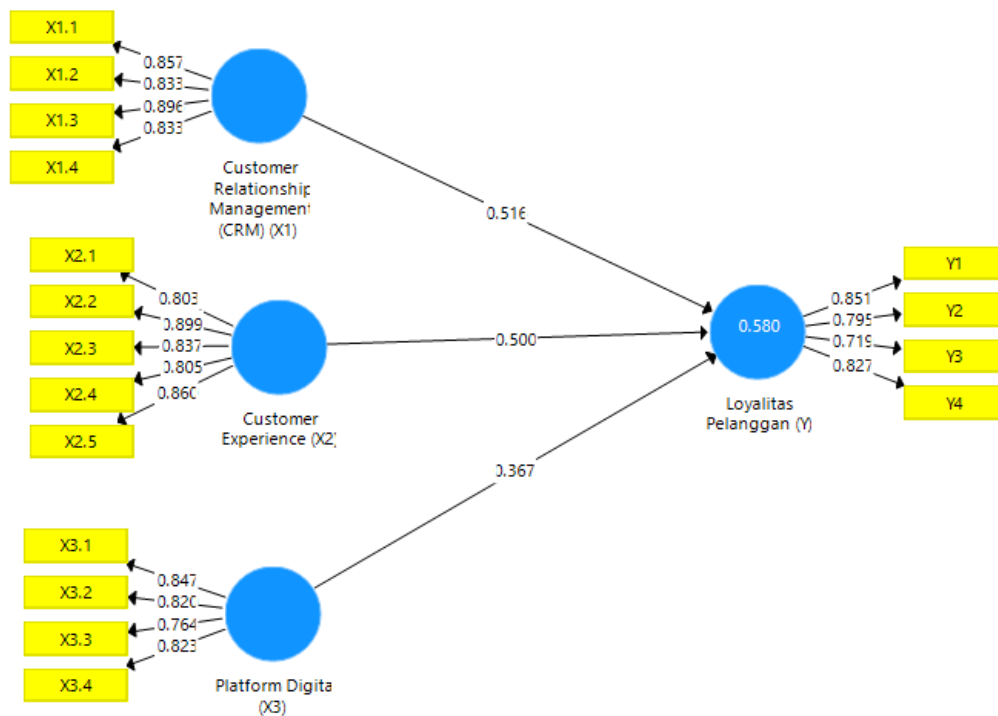
4. Results and Discussion

Based on questionnaires completed by 100 respondents, respondent characteristics were identified by gender and age. The majority of respondents were male (91%), while 9% were female. In terms of age, the largest group was 38–45 years (41%), followed by 31–37 years (29%), 24–30 years (27%), and the remaining respondents were 17–23 years old. This composition indicates that the data primarily represent adult Mitra 10 Sidoarjo customers with repeated purchasing experience. An outer model analysis was conducted to test the relationship between the indicators and the latent construct. This analysis included tests of convergent validity, discriminant validity, and reliability.

4.1 Convergent Validity

Convergent validity was tested by examining the outer loadings and the Average Variance Extracted (AVE). An indicator is considered valid if it has a factor loading > 0.60 and an AVE > 0.50 .

Figure 3. Loading factor



Source: Data processed using SmartPLS 3.0 (2026)

Convergent validity of the measurement model was evaluated by examining the relationship between the indicators and their latent construct. The evaluation used outer-loading values and Average Variance Extracted (AVE) as the primary criteria. An indicator is considered to have adequate validity when its outer loading is above 0.60. The results show that all indicators exceed the established minimum threshold; therefore, the indicators meet the criteria for convergent validity (Hair dkk., 2021) . The complete results are presented in Table 1.

Table 1. Outer Loading

	Customer Relationship Management (CRM) (X1)	Customer Experience (X2)	Digital Platform (X3)	Customer Loyalty (Y)
X1.1	0.857			
X1.2	0.833			
X1.3	0.896			

	Customer Relationship Management Management (CRM) (X1)	Customer Experience (X2)	Digital Platform (X3)	Customer Loyalty (Y)
X1.4	0.833			
X2.1		0.803		
X2.2		0.899		
X2.3		0.837		
X2.4		0.805		
X2.5		0.860		
X3.1			0.847	
X3.2			0.820	
X3.3			0.764	
X3.4			0.823	
Y1				0.851
Y2				0.795
Y3				0.719
Y4				0.827

Source: Data processed using SmartPLS 3.0 (2026)

Based on the table above, it can be seen that all indicators under the variables Customer Relationship Management (CRM), Customer Experience, Digital Platform, and Customer Loyalty have outer loadings above 0.70. This indicates that each indicator effectively represents the construct being measured. Therefore, it can be concluded that all indicators in this study are valid and suitable for use in the subsequent analysis phase.

Table 2. Construct Reliability and Validity

	Average Variance Extracted (AVE)
Customer Relationship Management Management (CRM) (X1)	0.731

Customer Experience (X2)	0.708
Digital Platform (X3)	0.663
Customer Loyalty (Y)	0.639

Source: Data processed using SmartPLS 3.0 (2026)

Convergent validity can also be assessed using the Average Variance Extracted (AVE). An AVE value meets the criterion when it is greater than 0.50 (Hair dkk., 2021). Based on Table 2, the AVE values for Customer Relationship Management (CRM), Customer Experience, Digital Platform, and Customer Loyalty are all above 0.50. This indicates that the constructs explain an adequate proportion of the variance in their respective indicators. Therefore, the outer-loading and AVE results meet the criteria for convergent validity.

4.2 Discriminant Validity

The purpose of the discriminant validity test is to ensure that each construct in the research model is clearly distinguishable from the other constructs. This test was conducted by examining cross-loading values, specifically by comparing the loading of each indicator on its own construct with its loadings on other constructs. An indicator meets the criterion when its loading is higher on the construct it is intended to measure than on the other constructs (Hair dkk., 2021)).

Table 3. Cross loading

	Customer Relationship Management Management (CRM) (X1)	Customer Experience (X2)	Digital Platform (X3)	Customer Loyalty (Y)
X1.1	0.857	-0.172	0.092	0.352
X1.2	0.833	0.020	-0.007	0.450
X1.3	0.896	-0.139	0.068	0.406
X1.4	0.833	-0.184	-0.001	0.372
X2.1	-0.222	0.803	-0.006	0.309
X2.2	-0.091	0.899	-0.041	0.375
X2.3	-0.081	0.837	-0.107	0.322

	Customer Relationship Management Management (CRM) (X1)	Customer Experience (X2)	Digital Platform (X3)	Customer Loyalty (Y)
X2.4	-0.057	0.805	-0.129	0.321
X2.5	-0.108	0.860	0.040	0.397
X3.1	0.082	-0.042	0.847	0.314
X3.2	-0.029	0.057	0.820	0.313
X3.3	0.045	-0.074	0.764	0.242
X3.4	0.040	-0.123	0.823	0.302
Y1	0.364	0.319	0.365	0.851
Y2	0.276	0.324	0.262	0.795
Y3	0.356	0.339	0.154	0.719
Y4	0.397	0.343	0.354	0.827

Source: Data processed using SmartPLS 3.0 (2026)

The results in Table 3 show that all indicators for Customer Relationship Management (CRM), Customer Experience, Digital Platform, and Customer Loyalty have their highest loading values on their respective constructs. Although some indicators also show lower loadings on other constructs, the intended-construct loadings remain dominant. Therefore, all constructs in this study meet the stated criterion for discriminant validity.

4.3 Reliability Test

Reliability testing measures the consistency with which indicators represent a variable or construct. This study uses Composite Reliability and Cronbach's Alpha as assessment indicators. A construct is considered reliable when its Cronbach's Alpha and Composite Reliability values are greater than 0.70 (Hair dkk., 2021). Based on Table 4, all four constructs have Cronbach's Alpha and Composite Reliability values above 0.70. Therefore, the constructs demonstrate adequate internal consistency and the indicators are considered reliable for measuring the research variables.

Table 4. Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability
Customer Relationship Management	0.878	0.916
Customer Experience (X2)	0.897	0.924
Digital Platform (X3)	0.831	0.887
Customer Loyalty (Y)	0.811	0.876

Source: Data processed using SmartPLS 3.0 (2026)

4.4 Structural Model Analysis (Inner Model)

a. R-Square

The R-Squared value (R^2) measures the extent to which the independent variables explain the dependent variable. It therefore indicates the explanatory contribution of the independent variables to the dependent variable in the research model (Hair dkk., 2021). The R-Square and Adjusted R-Square results are presented in Table 5.

Table 5. R-Square

	R Square	R Square Adjusted
Customer Loyalty (Y)	0.580	0.567

Source: Data processed using SmartPLS 3.0 (2026)

The R-Square value of 0.580 indicates that CRM, customer experience, and digital platforms jointly explain 58.0% of the variation in customer loyalty, while the remaining 42.0% is associated with factors outside the model. This value falls within the moderate category. Substantively, the result indicates that the three constructs play important roles in explaining loyalty, but customer loyalty cannot be fully understood through these three variables alone. The loyalty literature also identifies other relevant factors, such as customer satisfaction, trust, perceived value, and service quality. These factors may shape customers' evaluations of the company and potentially explain variation in loyalty not captured by the present model. Therefore, the R-Square finding also provides a direction for future research to examine additional explanatory factors.

b. Path Coefficients Test

Path coefficient testing is used to evaluate the hypotheses by examining the direct effects between variables in the research model. The tests are based on the estimated path coefficient, T-statistic, and P-value. A relationship is considered statistically significant when the T-statistic exceeds 1.96 and the P-value is below 0.05 (Hair dkk., 2021). The results were obtained through bootstrapping and are presented in Table 6.

Table 6. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer Relationship Management Management (CRM) (X1) -> Customer Loyalty	0.516	0.512	0.073	7.100	0.000
Customer Experience (X2) -> Customer Loyalty	0.500	0.500	0.074	6.779	0.000
Digital Platform (X3) -> Customer Loyalty	0.367	0.372	0.064	5.724	0.000

Source: Data processed using SmartPLS 3.0 (2026)

Based on the hypothesis testing results, CRM has a coefficient of 0.516, a T-statistic of 7.100, and a P-value of 0.000, so H1 is supported. Customer experience has a coefficient of 0.500, a T-statistic of 6.779, and a P-value of 0.000, so H2 is supported. Meanwhile, the digital platform has a coefficient of 0.367, a T-statistic of 5.724, and a P-value of 0.000, so H3 is supported. All three relationships are positive and significant. The differences in coefficients indicate that the strength of the relationships is not identical: CRM has the largest coefficient, followed by customer experience and the digital platform. This difference is important to discuss because the three constructs represent distinct marketing mechanisms.

4.5 The Effect of Customer Relationship Management (CRM) on Customer Loyalty

The results show that Customer Relationship Management (CRM) has a positive and significant effect on customer loyalty, with a coefficient of 0.516. This is the largest coefficient among the three constructs in the model. The finding indicates that, in the Mitra 10 Sidoarjo context, the quality of the relationship perceived by customers has the strongest statistical association with loyalty among the three examined constructs.

Contextually, building-material retail involves product-information needs, questions about specifications, assistance in selecting products, and potential repeat purchases for renovation or construction. Therefore, clear communication, fast responses, relevant services, and trust can provide an important basis for customers to maintain their relationship with the company. This result is consistent with studies reporting a positive CRM loyalty relationship, while extending that evidence by showing that the relationship remains significant when customer experience and digital platforms are tested simultaneously. Thus, the finding supports the conceptualization of CRM as a relationship-management mechanism rather than merely the use of a technological system.

Theoretically, this result can be explained by CRM's ability to reduce uncertainty and improve the quality of customer interactions (OpenStax, 2023). When information is communicated clearly, questions or complaints receive prompt responses, services are adapted to customer needs, and relationships are built on trust, customers obtain a more consistent relational experience (Buttle, 2019). These conditions can encourage repeat purchases and retention. The finding is consistent with (Laelatul Maulida dkk., 2024) and (Soemarno, 2025), which report relationships between CRM and loyalty, while providing additional context from regional building-material retail. The larger CRM coefficient than those of customer experience and digital platforms does not mean that the other constructs are unimportant; rather, it indicates that, within this model and sample, the relationship-management path has the largest estimated path coefficient.

4.6 The Effect of Customer Experience on Customer Loyalty

The analysis shows that customer experience has a positive and significant effect on customer loyalty, with a coefficient of 0.500. This value is close to the CRM coefficient, indicating that customer experience is also a strong construct for explaining loyalty in this context. Respondents evaluated their shopping experience through comfort, positive feelings, information quality, product quality, purchasing decisions, and a sense of connection with the company. The result can be explained by the mechanism whereby a consistent and positive experience produces a more favorable evaluation of the company, thereby increasing customers' tendency to repurchase and maintain the relationship. Customer experience retains a direct effect after CRM and digital platforms are included because it measures customers' responses to the overall interaction journey rather than how the company manages relationships or the characteristics of a digital channel.

This finding is consistent with research showing that customer experience can increase satisfaction, engagement, and repeat-purchase tendencies (Pine, 2011). At the same time, it adds context to studies that have previously reported insignificant effects. Such differences may be influenced by consumer characteristics and the business context examined (Schmitt, 2011). In building-material retail, experience is shaped not only by

the store environment but also by the process of searching for products, obtaining assistance, understanding information, and completing a purchase. Therefore, the result indicates that customer experience represents a pathway distinct from CRM and digital platforms while still contributing directly to loyalty (Abidin dkk., 2025; Agustiono dkk., 2022).

4.7 The Effect of Digital Platforms on Customer Loyalty

Results show that the digital platform has a positive and significant effect on customer loyalty, with a coefficient of 0.367. This is the lowest coefficient among CRM and customer experience, but it still represents a positive and significant relationship. Contextually, this position can be understood because, in building-material retail, digital channels play an important role in information search and interaction, while purchasing decisions may still involve visits and transactions at physical stores. Mitra10 provides a website and application as official channels for information and shopping activities, allowing digital platforms to connect customers' online needs with offline experiences. Ease of use, accessibility, information quality, and interactivity can reduce the effort required to obtain information and support decision-making. Thus, the digital platform contributes to loyalty, although its estimated relationship is smaller than those of relationship management and customer experience in this model.

This finding supports research indicating that digitalization and technology-based interaction can strengthen loyalty, while providing additional context to studies that have reported different results due to variations in technology adoption or customer trust (Kotler, 2016). The result should also be distinguished from studies that position user experience or e-satisfaction as mediators. This study does not test those mediation paths because its focus is to identify the direct effect of the digital platform on loyalty. Therefore, the coefficient of 0.367 represents the estimated direct contribution of the digital platform in this model, while possible indirect effects through satisfaction or user experience remain a topic for future research.

5. Conclusion

Based on the results, Customer Relationship Management (CRM), customer experience, and digital platforms have positive and significant effects on customer loyalty at Mitra 10 Sidoarjo. CRM has the largest path coefficient (0.516), followed by customer experience (0.500) and the digital platform (0.367). The R-Square value of 0.580 indicates that the three constructs explain 58.0% of the variation in loyalty, while the remaining 42.0% is associated with factors outside the model. Theoretically, this study contributes by showing that loyalty in the building-material retail context can be understood through three distinct but complementary mechanisms: customer relationship management, customer experience, and digital-channel support. The findings extend

previous research that has often examined these relationships separately or in e-commerce and service contexts by providing empirical evidence from regional building-material retail. Practically, Mitra 10 Sidoarjo can maintain communication quality and customer responsiveness, strengthen personalization and relationship trust, design consistent shopping experiences across online and offline touchpoints, and improve the ease of use, completeness of information, and interactivity of its digital channels. Because 42.0% of the variation in loyalty remains unexplained, future studies may include customer satisfaction, trust, perceived value, and service quality and examine possible mediation effects to obtain a more comprehensive understanding.

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