

The Influence of Service Differentiation and Customer Trust on Customer Loyalty with Digital Marketing as an Intervening Variable at PT. Anugerah Berkah Indonesia

Siti Ulfah¹, Hadiyah Fitriyah²

^{1,2} Universitas Muhammadiyah Sidoarjo, Indonesia

Email: hadiyah@umsida.ac.id

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Abstract

This study aims to examine the effect of service differentiation and customer trust on customer loyalty, with digital marketing as an intervening variable at PT. Anugerah Berkah Indonesia. This research adopts a quantitative approach using a survey method, where data were collected through questionnaires distributed to customers of PT. Anugerah Berkah Indonesia. Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4 software. The results indicate that service differentiation and customer trust have a positive and significant effect on customer loyalty. In addition, service differentiation and customer trust also have a positive and significant influence on digital marketing. However, digital marketing does not have a significant effect on customer loyalty. These findings suggest that customer loyalty is more strongly driven by core factors such as service uniqueness and customer trust rather than direct digital marketing activities. In this study, digital marketing functions as a supporting communication tool but has not yet become a primary determinant in shaping customer loyalty. The findings imply that companies should prioritize strengthening service differentiation and customer trust as key strategies to enhance customer loyalty, while integrating digital marketing as a complementary tool to reinforce value communication and customer engagement effectively.

INTRODUCTION

In an increasingly competitive business environment, logistics service companies are required not only to rely on operational efficiency but also to develop strong marketing strategies to sustain their business continuity. One of the key aspects determining a company's long-term success is customer loyalty. Loyal customers tend to make repeat purchases, recommend services to others, and demonstrate greater tolerance toward price fluctuations and service disruptions. Therefore, logistics service companies need to have an in-depth understanding of the factors influencing customer loyalty, such as service quality, trust, satisfaction, and perceived value. The implementation of customer-oriented marketing strategies serves not only as a tool to attract new customers but also as a foundation for building mutually beneficial long-term relationships. In this context, a customer relationship management (CRM)-based approach and the utilization of digital technology are crucial to enhancing customer experience and fostering sustainable customer loyalty (Hisyam & Fitriyah, 2022; Muflihah & Fitriyah, 2025; Yudityawati & Fitriyah, 2022).

PT Anugerah Berkah Indonesia (ABI Log) is a company operating in the field of export–import logistics services and supporting freight delivery services. Over the past five years, the company has experienced changes in service revenue performance, as reflected in the development of service turnover. Internal company data indicate that the service turnover of PT ABI Log during

the 2020–2024 period fluctuated, suggesting challenges in maintaining customer loyalty as well as service competitiveness amid increasingly intense competition in the logistics industry.

Table 1. Service Turnover of PT ABI Log, 2020–2024

Year	Revenue (IDR)	Change (%)
2020	2.450.000.000 idr	-
2021	2.380.000.000 idr	-2,86%
2022	2.620.000.000 idr	+10,08%
2023	2.490.000.000 idr	-4,96%
2024	2.710.000.000 idr	+8,84%

Based on the table, it can be observed that the company's service revenue fluctuated from year to year, with notable declines in 2021 and 2023. This condition indicates that the company needs to strengthen its service differentiation strategy and build customer trust, as the logistics service sector is highly influenced by service quality and customers' decisions to place repeat orders. In addition, the optimization of digital marketing is an important factor in strengthening the company's relationship with customers and maintaining sustainable customer loyalty.

Based on this phenomenon, the company needs to understand the factors that may influence customer loyalty, particularly through service differentiation and customer trust, as well as the role of digital marketing in strengthening relationships with customers. Therefore, this study aims to analyze the effect of service differentiation and customer trust on customer loyalty, with digital marketing acting as an intervening variable at PT ABI Log.

One important strategy that needs to be considered is service differentiation. Service differentiation involves identifying operational segments by taking into account consumer preferences and the operational capabilities required to deliver different service offerings. It represents a company's strategy to create uniqueness and added value that distinguish its products or services from those of competitors, whether in terms of quality, speed, personalization, or service innovation. These efforts are believed to enhance customers' positive perceptions of the brand and serve as a foundation for the formation of long-term customer loyalty. This aspect is crucial within service operations strategy to support effective service differentiation.

Service differentiation is an effort by companies to create unique value that sets their services apart from competitors, including delivery speed, cargo security, service flexibility, and ease of access to information. Appropriate differentiation can enhance positive customer perceptions and become a primary reason customers continue to choose a company despite the availability of alternative providers (Ruiz-Palomino et al., 2021; Shajrawi & Aburub, 2023; Tintara & Respati, 2020; Trinh, 2020; H. Zhang et al., 2024). In the context of logistics services, service differentiation refers to efforts to deliver unique, value-added, and difficult-to-imitate services. This strategy may include innovations in delivery systems, flexibility in service options, integration of real-time tracking technologies, and personalized approaches to addressing customers' specific needs. Overall, service differentiation is a strategic approach aimed at creating clear and valuable distinctions in the products or services offered compared to competitors (Cohen & Guajardo, 2019; Guajardo & Cohen, 2018; Wulandari & Murniawaty, 2019).

Service differentiation is viewed as one of the company's strategies for building competitive advantage, which has implications for enhancing customer loyalty. A study by (Suhardi et al., 2020) shows that service differentiation has a significant effect on customer loyalty in freight forwarding companies in Indonesia. Similar results were reported by (Veeken & Rutten, 1998), who found

that service differentiation strategies, whether through market-related or process-related aspects, are positively associated with customer preference and loyalty in the Nigerian banking sector.

Logistics service differentiation involves the creation of unique value through factors such as pricing, quality, flexibility, and delivery availability. This approach enhances customer satisfaction and loyalty by meeting diverse customer needs, while brand image influences trust and the repeated use of logistics services (Arista & Fitriyah, 2024; Juan & Zhixue, 2006; Tang et al., 2026). These findings reinforce the view that the better a company is able to deliver unique services that align with customer needs, the greater the likelihood of establishing long-term customer loyalty.

However, the impact of service differentiation is not always consistent across all contexts. A study by (Vakulenko et al., 2022) indicates that in rural areas, variations in delivery services do not significantly affect customer satisfaction or repurchase intentions, resulting in the absence of customer loyalty. In contrast, in urban areas, service differentiation has a positive effect. This finding confirms that the effectiveness of service differentiation is highly dependent on market context and the relevance of the service to customers. According to (Vakulenko et al., 2022), the indicators of service differentiation include: (1) service quality, (2) service innovation, (3) personalization, (4) speed and accuracy, and (5) value-added services.

Customer trust is one of the key variables in building long-term relationships with companies. In general, the higher the level of customer trust, the greater the likelihood that customers will remain loyal to the products or services offered. Customer trust is defined as the thoughts, feelings, emotions, or behaviors exhibited when customers believe that a service provider is reliable and acts in their best interests, thereby fostering trust in the relationship between customers and service providers (Bibb & Kourdi, 2004). According to (Komiak & Benbasat, 2004), customer trust consists of cognitive trust, which includes rational expectations regarding competence, integrity, and benevolence, and emotional trust, which reflects feelings of security and comfort experienced by the trustor.

Customer trust emerges when customers are confident that a company is able to deliver products or services as promised, behaves honestly in its interactions, and can be relied upon to meet customer needs. When trust levels are high, customers tend to exhibit stronger loyalty, reduced switching intentions, and a greater willingness to recommend the company to others (Zhao & Xu, 2009). Numerous studies support the positive relationship between customer trust and customer loyalty. For instance, (Handoyo, 2024; Kim & Peterson, 2017) found that customer trust significantly influences loyalty through the mediation of satisfaction in the context of e-commerce. Similarly, (Khamitov et al., 2024) emphasized that trust strengthens user loyalty on digital platforms by enhancing perceptions of security and service reliability. Morgan and Hunt, in their study of online retailing, demonstrated that trust directly enhances customer loyalty, even more strongly than perceived quality (Morgan & Hunt, 1994).

However, trust does not always exert a direct effect on loyalty. Revealed that trust often operates through perceived value, whereby customers who trust a service provider perceive greater value in their experiences, which subsequently leads to loyalty (Sirdeshmukh et al., 2002). More recent studies further confirm this relationship. Found that trust developed through online interactions and social recommendations significantly affects purchase intentions and loyalty in e-commerce contexts (Sudaryanto et al., 2025). Similarly, (Skokic et al., 2016) highlighted trust as a key determinant of loyalty in digitally based hotel services, particularly among younger generations who rely heavily on online reviews.

Nevertheless, several studies indicate that customer trust does not always have a statistically significant direct effect on loyalty. Found that although trust influences customer satisfaction, its direct impact on loyalty is weak and insignificant in the South African retail market (So et al., 2025). Also reported that in highly competitive markets, trust alone is insufficient to create loyalty, with price and service quality playing more decisive roles (Yum & Kim, 2024). These findings suggest that trust often functions as an intervening variable that enhances satisfaction, perceived value, or commitment before ultimately leading to loyalty. According to (Khamitov et al., 2024), indicators of customer trust include: (1) reliability, (2) integrity, (3) benevolence, and (4) transparency.

Customer loyalty is a crucial factor for business sustainability, as it is directly related to repeat purchase decisions and positive word-of-mouth. Loyalty is not only reflected in repeated purchasing behavior but also in customers' positive attitudes and emotional attachment to a brand or company (Manyanga et al., 2022; Närvänen et al., 2020; Supriyanto et al., 2021; Yum & Yoo, 2023). It represents a consumer's commitment to consistently repurchase or reuse a particular product or service despite the availability of alternative options (Calder & Tybout, 1999). Loyal customers are characterized by their willingness to recommend, tolerance toward service shortcomings, and resistance to switching to competing brands.

Extensive research demonstrates that customer loyalty is a strategic asset that reduces acquisition costs, enhances profitability, and strengthens competitive advantage (So et al., 2025). Loyalty is influenced by trust, satisfaction, service quality, and perceived value (Morgan & Hunt, 1994; Sirdeshmukh et al., 2002). The Commitment–Trust Theory proposed by Morgan and Hunt (1994) explains that long-term customer relationships are built on trust and commitment, which ultimately foster customer loyalty. In the context of export–import logistics services, which involve high risk and require service reliability, trust becomes a fundamental determinant of sustainable business relationships. Therefore, Commitment–Trust Theory serves as the grand theory in this study to explain the formation of customer loyalty through service differentiation, customer trust, and the reinforcement of communication via digital marketing.

In the digital era, customer loyalty is increasingly influenced by customer experience and online interactions. Emphasized that younger generations tend to build loyalty through trust and ease of access to digital platforms (Yi & Jeon, 2003; X. Zhang et al., 2024). Further demonstrated that customer engagement on social media strengthens loyalty through a sense of community belonging and emotional attachment to brands (Sadiq et al., 2021).

The fluctuation in service revenue experienced by PT ABI Log indicates challenges in maintaining customer loyalty. Previous studies in logistics services suggest that logistics service quality and customer trust theoretically play significant roles in driving loyalty. For example, (Masudin et al., 2022; Restuputri et al., 2021) found that logistics service quality influences satisfaction and loyalty, with customer trust acting as a moderating variable. Anisa (2023) also reported that service quality and trust significantly affect customer loyalty among J&T Express consumers.

However, a research gap emerges when empirical findings do not fully align with practical conditions. Despite the theoretical importance of service differentiation and customer trust, PT ABI Log continues to experience revenue fluctuations, suggesting that these factors have not been optimally implemented to generate stable loyalty. Moreover, logistics studies in Indonesia predominantly employ customer satisfaction as a mediating variable rather than digital marketing. Consequently, there is an opportunity to examine whether digital marketing can function as an

intervening variable linking service differentiation and customer trust to customer loyalty, particularly in B2B export–import logistics companies such as PT ABI Log.

Digital marketing is a multifaceted approach that utilizes digital technologies and internet platforms to promote products and services, enhance brand awareness, and increase sales (Abdelkader, 2023; Jung & Shegai, 2023; Tam & Lung, 2025; Ziakis & Vlachopoulou, 2023). The widespread adoption of digital devices has made digital marketing an integral part of modern marketing strategies (Tan, 2023). Meta-analyses conducted by (Fetais et al., 2023; Ibrahim, 2022) reveal that social media marketing activities consistently have a positive effect on brand loyalty. However, other studies indicate that digital marketing does not always directly influence loyalty and often requires mediating factors such as emotional engagement or trust. According to Ibrahim (2022), digital marketing indicators include content marketing, social media marketing, online advertising, SEO/SEM, email and direct marketing, and website quality.

Based on these considerations, this study aims to address the research gap by examining digital marketing as an intervening variable that bridges the effects of service differentiation and customer trust on customer loyalty at PT ABI Log. The novelty of this study lies in its focus on export–import logistics services (B2B) and its positioning of digital marketing as an intervening mechanism, thereby extending existing literature that predominantly treats digital marketing as an independent variable or relies on customer satisfaction as a mediator.

METHODS

This study employs a quantitative research approach (Fontanella et al., 2011). The research population consists of customers of PT Anugerah Berkah Indonesia. The sampling technique used in this study is purposive sampling, which involves selecting respondents based on specific criteria relevant to the research objectives. The criteria include customers of PT Anugerah Berkah Indonesia who have conducted at least two transactions within the last six months. A sample size of 100 respondents is considered sufficient for analysis using the SEM-PLS method, as it meets the minimum sample size recommendations for partial least squares structural equation modeling (Hair & Alamer, 2022; J.F. Hair et al., 2021; Joseph F. Hair et al., 2021). Data were collected using a questionnaire measured on a five-point Likert scale (1–5), which was developed based on the indicators of the research variables. Data analysis was conducted using SEM-PLS with the assistance of SmartPLS software, as this technique is appropriate for testing mediation models with relatively small sample sizes while providing comprehensive estimates of relationships among variables.

Table 2. Operational Definitions and Variable Indicators

Variable	Operational Definition	Indicators
Service Differentiation (X1)	Service differentiation refers to a company's effort to distinguish its services from competitors through quality, speed, personalization, additional features, and service innovation, enabling customers to perceive unique value that is difficult for competitors to imitate.	1. Service Quality
		2. Service Innovation
		3. Personalization
		4. Speed and Accuracy
		5. Value-Added Services
Customer Trust (X2)	Customer trust is the belief that a company or service provider is	1. Reliability
		2. Integrity

Variable	Operational Definition	Indicators
	capable of delivering products or services as promised, is reliable, and possesses high integrity, thereby fostering a sense of security and long-term loyalty.	3. Benevolence/Care
		4. Transparency
Digital Marketing (Z)	Digital marketing refers to marketing efforts conducted through digital media by utilizing internet technology and electronic devices to reach, interact with, and build relationships with customers.	1. Content Marketing
		2. Social Media Marketing
		3. Online Advertising
		4. Search Engine Optimization (SEO) / Search Engine Marketing (SEM)
		5. Email & Direct Marketing
		6. Website/Online Platform Quality
Customer Loyalty (Y)	Customer loyalty is a customer's commitment to consistently use a particular product or service, reflected through repeat purchasing behavior, resistance to competitors, and willingness to recommend the service to others.	1. Repeat Purchase
		2. Attachment/Resistance to Competitors
		3. Recommendation / Word of Mouth
		4. Emotional Attachment

RESULTS AND DISCUSSION

The results of this analysis aim to examine the research model developed based on the relationships between service differentiation and customer trust on customer loyalty, with digital marketing serving as an intervening variable at PT Anugerah Berkah Indonesia. Data analysis was conducted using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach with the assistance of SmartPLS 4 software. The PLS-SEM method was selected because it is considered suitable for explaining relationships among latent constructs in studies with relatively limited sample sizes and predictive-oriented models.

The model evaluation was carried out in stages, beginning with the assessment of the measurement model, which aims to ensure that all research indicators meet the required validity and reliability criteria. The evaluation of the measurement model included testing convergent validity through outer loading values and Average Variance Extracted (AVE), followed by discriminant validity and construct reliability tests. After the measurement model was confirmed to be adequate, the analysis proceeded to the evaluation of the structural model to examine causal relationships among latent variables, including both direct effects and indirect effects through digital marketing as an intervening variable.

The results of the structural model assessment are presented through an analysis of path coefficients, t-statistics, and p-values obtained from the bootstrapping procedure. This presentation aims to provide strong empirical evidence explaining the role of service differentiation and customer trust in shaping customer loyalty, as well as to assess the extent to which digital marketing functions as an intervening mechanism in these relationships at PT Anugerah Berkah Indonesia. To assess indicator validity within the measurement model, outer loading values were examined for each research construct. Outer loading values indicate the extent to which each indicator adequately represents the latent variable being measured. The results of the outer loading analysis are presented in Table 3.

Table 3. Outer Loading

Indicator	Service Differentiation (X1)	Customer Trust (X2)	Digital Marketing (Z)	Customer Loyalty (Y)
X1-1	0,806			
X1-2	0,810			
X1-3	0,775			
X1-4	0,802			
X1-5	0,793			
X2-1		0,741		
X2-2		0,834		
X2-3		0,806		
X2-4		0,774		
Y1			0,789	
Y2			0,838	
Y3			0,819	
Y4			0,821	
Z1				0,873
Z2				0,866
Z3				0,791
Z4				0,845
Z5				0,772
Z6				0,895

Based on the testing results presented in Table 3, all indicators across each research construct exhibit outer loading values that exceed the recommended threshold of 0.70. These results indicate that each indicator is able to adequately represent its corresponding latent construct. Therefore, all indicators meet the validity criteria and are deemed suitable for use in the subsequent structural model analysis.

Furthermore, the reliability and construct validity of the measurement model were examined using Cronbach's Alpha, rho_A, Composite Reliability, and Average Variance Extracted (AVE). A summary of the results of the reliability and construct validity tests is presented in Table 4.

Table 4. Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability (Rho_A)	Composite Reliability (Rho_C)	Average Variance Extracted (AVE)
Service Differentiation (X1)	0,847	0,859	0,897	0,636
Customer Trust (X2)	0,798	0,802	0,869	0,623
Digital Marketing (Z)	0,834	0,837	0,889	0,667
Customer Loyalty (Y)	0,917	0,918	0,936	0,708

Based on Table 4, all research constructs exhibit Composite Reliability values exceeding the minimum threshold of 0.70, as well as Cronbach's Alpha values above 0.60. These results indicate that each construct meets the required criteria for internal consistency and can therefore

be considered reliable. Furthermore, the Average Variance Extracted (AVE) values for all constructs surpass the recommended threshold of 0.50, indicating that each construct explains a greater proportion of variance in its indicators. Accordingly, the measurement model in this study is confirmed to have met the criteria for reliability and convergent validity.

After the measurement model was deemed adequate, the analysis proceeded to the evaluation of the structural model to examine the causal relationships among the research variables. The structural model evaluation was conducted through an analysis of path coefficients, t-statistics, and p-values in order to assess the direction, magnitude, and statistical significance of the relationships among the constructs. A summary of the structural relationship test results in this research model is presented in Table 5.

Table 5. Path Coefficients

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1→ Y	0,659	0,660	0,108	6,102	0,000
X1→ Z	0,303	0,305	0,111	2,733	0,006
X2→ Y	0,334	0,334	0,111	3,013	0,003
X2→ Z	0,637	0,634	0,108	5,890	0,000
Z→ Y	-0,055	-0,056	0,126	0,437	0,662

The results of hypothesis testing are presented in Table X and were evaluated using path coefficients, t-statistics, and p-values. A relationship is considered significant if the p-value is less than 0.05. The analysis shows that service differentiation has a significant positive effect on customer loyalty (X1 → Y), with a path coefficient of 0.659, a t-statistic of 6.102, and a p-value of 0.000. This finding indicates that improvements in service differentiation significantly enhance customer loyalty at PT Anugerah Berkah Indonesia. Customers who perceive unique, high-quality, and value-added services are more likely to remain loyal to the company.

Furthermore, service differentiation also has a significant positive effect on digital marketing (X1 → Z), as evidenced by a path coefficient of 0.303, a t-statistic of 2.733, and a p-value of 0.006. This result suggests that well-differentiated services support the effectiveness of digital marketing activities, particularly in strengthening customer engagement and online interaction. The results also demonstrate that customer trust significantly influences customer loyalty (X2 → Y), with a path coefficient of 0.334, a t-statistic of 3.013, and a p-value of 0.003. This finding confirms that customer trust reflected in reliability, honesty, and commitment plays an important role in fostering long-term customer loyalty.

In addition, customer trust has a strong and significant effect on digital marketing (X2 → Z), with a path coefficient of 0.637, a t-statistic of 5.890, and a p-value of 0.000. This indicates that higher levels of customer trust enhance the effectiveness of digital marketing efforts, as customers are more receptive to digital communication and promotional messages from trusted companies. However, the results indicate that digital marketing does not have a significant effect on customer loyalty (Z → Y). This relationship shows a negative path coefficient of -0.055, a t-statistic of 0.437, and a p-value of 0.662, which exceeds the significance threshold. This finding suggests that digital marketing activities alone are not sufficient to directly influence customer loyalty at PT Anugerah Berkah Indonesia.

Based on the results of the direct effect testing, an indirect effect analysis was

subsequently conducted to examine the role of digital marketing as an intervening variable in the relationship between service differentiation and customer trust on customer loyalty. This analysis aims to identify the extent to which digital marketing is able to mediate the influence of these two independent variables in enhancing customer loyalty at PT Anugerah Berkah Indonesia. The results of the indirect effect testing are presented in Table 6.

Table 6. Indirect Effect

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1→ Z → Y	-0,017	-0,016	0,041	0,411	0,681
X2→ Z → Y	-0,035	-0,037	0,083	0,424	0,672

Based on the results presented in Table 6, the indirect effect analysis shows that digital marketing does not significantly mediate the relationship between service differentiation and customer loyalty. This is indicated by the path coefficient value of -0.017 , with a t-statistic of 0.411 and a p-value of 0.681 , which exceeds the significance threshold of 0.05 . These findings suggest that although service differentiation has a direct influence on customer loyalty, its effect is not transmitted through digital marketing as an intervening variable.

Similarly, the indirect effect of customer trust on customer loyalty through digital marketing is also found to be insignificant. The path coefficient for the relationship $X2 \rightarrow Z \rightarrow Y$ is -0.035 , with a t-statistic of 0.424 and a p-value of 0.672 . This result indicates that digital marketing does not play a mediating role in strengthening the influence of customer trust on customer loyalty at PT Anugerah Berkah Indonesia.

Overall, the results of the indirect effect analysis imply that digital marketing does not function as an effective intervening variable in the relationship between service differentiation, customer trust, and customer loyalty. Therefore, customer loyalty at PT Anugerah Berkah Indonesia is more strongly influenced by the direct effects of service differentiation and customer trust rather than through the mediation of digital marketing.

DISCUSSION

1. The Effect of Service Differentiation on Customer Loyalty

Based on the hypothesis testing results, service differentiation (X1) is proven to have a positive and significant effect on customer loyalty (Y). This is indicated by a path coefficient value of 0.659 , a t-statistic of 6.102 , and a significance level with a p-value of $0.000 < 0.05$. These findings demonstrate that the first hypothesis (H1) is accepted, meaning that the higher the level of service differentiation perceived by customers, the higher the customer loyalty toward PT Anugerah Berkah Indonesia.

Conceptually, service differentiation reflects a company's ability to create service uniqueness through quality, reliability, convenience, and distinctive customer experiences compared to competitors. Well-differentiated services are able to deliver added value perceived by customers, thereby encouraging the formation of long-term relationships and customer commitment to the company. In the service context, customer loyalty is not merely shaped by momentary satisfaction, but rather by consistent service experiences that possess unique characteristics that are difficult for competitors to imitate.

Several previous studies have shown that service differentiation, service quality, and customer trust have a positive and significant influence on customer loyalty. Although the study

by Caruana (2002) is considered classical, similar findings have been reconfirmed in contemporary contexts. Research by (Hanjaya & Setiawan, 2022) proves that service quality and digital marketing strategies have a significant effect on customer loyalty in app-based transportation services, indicating that service uniqueness and superiority are able to strengthen long-term relationships with customers. Similar results were also found by (Tsania & Haris, 2024), who showed that service quality and customer trust significantly influence customer loyalty in the service sector. These studies confirm that the better the differentiation and quality of services perceived by customers, the higher the level of customer loyalty toward the company.

However, although many studies report positive effects, some empirical research shows inconsistent or insignificant results. Found that not all dimensions of digital quality have a direct effect on brand loyalty (Kim & Yang, 2025). Under certain conditions, the influence of digital service quality on loyalty is indirect and highly dependent on mediating variables such as customer satisfaction and trust, causing the direct relationship to become insignificant (Škondrić et al., 2025). Similarly, (Yulihapsari et al., 2025) found that although electronic service quality affects customer satisfaction, its effect on customer loyalty is not always directly significant. These findings indicate that customer loyalty is not formed solely by service quality or differentiation, but is also influenced by the effectiveness of communication and the overall customer experience. Thus, the empirical findings of this study reinforce the evidence that service differentiation is a strategic factor in building customer loyalty. For PT Anugerah Berkah Indonesia, these results indicate that the company needs to continuously develop service uniqueness, both in terms of service processes, communication, and value added to customers, in order to sustain and enhance customer loyalty on an ongoing basis.

2. The Effect of Customer Trust on Customer Loyalty

Based on the hypothesis testing results, customer trust (X2) is proven to have a positive and significant effect on customer loyalty (Y). This is indicated by a path coefficient value of 0.334, a t-statistic of 3.013, and a significance level with a p-value of $0.003 < 0.05$. Thus, the second hypothesis (H2) is accepted, indicating that the higher the level of customer trust in PT Anugerah Berkah Indonesia, the higher the customer loyalty that is formed. Conceptually, customer trust is a fundamental foundation in building long-term relationships between companies and customers, particularly in the service business context. Trust reflects customers' confidence in the company's reliability, integrity, and consistency in delivering services in accordance with expectations. Customers with a high level of trust tend to exhibit repeat purchase behavior, recommend the company to others, and demonstrate a stronger commitment to maintaining relationships with the company.

The findings of this study are consistent with several previous studies that show customer trust plays an important role in enhancing customer loyalty. Research by Cuong and Khoi (2020) shows that customer trust has a positive effect on customer loyalty, both directly and indirectly through customer satisfaction as a mediating variable (Colovic & Williams, 2020). Another study by (Rather et al., 2022) emphasizes that customer trust is a key determinant of loyalty, especially in service contexts that require long-term interaction between companies and customers (Iacobucci et al., 2022).

However, some studies report different results or do not fully support a direct relationship between customer trust and customer loyalty. Found that customer trust does not always have a significant direct effect on loyalty, particularly when customers are more influenced by price and ease of access to services (Kim et al., 2021). In addition, (Kim & Yang, 2025) showed

that the effect of trust on loyalty is indirect and becomes more effective when mediated by customer satisfaction or customer experience, causing the direct relationship to be weak or insignificant in certain contexts (Chen & Hsieh, 2024; Farivar & Wang, 2022). Another study by (Pereira et al., 2025) also found that customer trust does not necessarily result in loyalty if it is not accompanied by consistent and value-added service experiences (Jayashankar & Raju, 2020).

Based on these gaps in previous research findings, the results of this study strengthen the evidence that customer trust plays an important role in shaping customer loyalty, particularly in the context of PT Anugerah Berkah Indonesia. The significant influence of customer trust on loyalty indicates that customers place reliability and corporate credibility as key considerations in maintaining long-term relationships. Therefore, the company needs to continuously maintain service consistency, information transparency, and commitment to fulfilling service promises in order to strengthen customer trust and loyalty on an ongoing basis.

3. The Effect of Service Differentiation on Digital Marketing

Based on the hypothesis testing results, service differentiation (X1) is proven to have a positive and significant effect on digital marketing (Z). This is indicated by a path coefficient value of 0.303, a t-statistic of 2.733, and a significance level with a p-value of $0.006 < 0.05$. Thus, the third hypothesis (H3) is accepted, indicating that the better the service differentiation owned by the company, the more effective the implementation of digital marketing at PT Anugerah Berkah Indonesia.

Conceptually, service differentiation serves as an important foundation in the implementation of digital marketing, as service uniqueness becomes the core content communicated through digital media. Digital marketing functions not only as a promotional tool but also as a medium for conveying value, competitive advantages, and service experiences to customers in a broad and interactive manner. Well-differentiated services are easier to package into attractive and relevant digital messages, which can enhance customer engagement.

The findings of this study are consistent with previous research indicating that service differentiation and service quality have a positive effect on the effectiveness of digital marketing. Found that unique service value and a clear value proposition are key factors for the success of digital marketing strategies in increasing customer engagement and positive perceptions (Lagomarsino et al., 2020). Furthermore, (Nurunnabi, 2019) emphasized that strong service differentiation facilitates companies in leveraging digital platforms to build effective and sustainable marketing communication. Another study by Kumar et al. (2022) also found that differentiated service value has a significant effect on the success of digital marketing campaigns and customer engagement (Amankwah-Amoah et al., 2022).

However, some studies report findings that do not fully support a direct relationship between service differentiation and digital marketing outcomes. A study by (Kusuma et al., 2025) found that digital marketing did not have a significant effect on customer loyalty. The results showed that digital marketing and product quality did not significantly influence customer loyalty, whereas service quality had a significant effect. This finding suggests that the implementation of digital marketing does not automatically enhance customer loyalty without the support of other elements such as service delivery or customer experience strategies. Another study by Verhoef et al. (2021) also found that without well-integrated digital strategies, service differentiation may not be effectively translated into digital marketing activities (Lee & Theokary, 2021).

Based on these results, this study indicates that service differentiation at PT Anugerah Berkah Indonesia has been able to effectively support the implementation of digital marketing.

This suggests that the company's service uniqueness has been well communicated through digital media, thereby strengthening its digital marketing strategy. Therefore, the company should continue to develop service differentiation that aligns with customer needs and package it into engaging digital content to further enhance the effectiveness of its digital marketing efforts.

4. The Effect of Customer Trust on Digital Marketing

Based on the hypothesis testing results, customer trust (X2) is proven to have a positive and significant effect on digital marketing (Z). This is indicated by a path coefficient value of 0.637, a t-statistic of 5.890, and a significance level with a p-value of $0.000 < 0.05$. Therefore, the fourth hypothesis (H4) is accepted, indicating that the higher the level of customer trust in the company, the more effective the implementation of digital marketing at PT Anugerah Berkah Indonesia.

Conceptually, customer trust is a crucial prerequisite for the effectiveness of digital marketing. Customers who have a high level of trust in a company tend to be more receptive to information, promotions, and communications delivered through digital media. Trust enhances the credibility of digital marketing messages, strengthens two-way interactions, and encourages customer engagement in various digital marketing activities, such as responding to content, interacting on social media platforms, and accepting digital marketing campaigns.

The findings of this study are consistent with previous research showing that customer trust plays an important role in supporting the success of digital marketing. Ramadhani et al. (2025) found that customer trust significantly influences customer engagement on digital platforms, which in turn strengthens the effectiveness of digital marketing strategies. Furthermore, (Jauhari & Nuzil, 2025) demonstrated that trust in digital environments increases positive customer responses to digital marketing activities, including interaction intention and message acceptance. Another study by (Amankwah-Amoah et al., 2022) also emphasized that customer trust is a key factor in digital marketing success, as it enhances the credibility and effectiveness of digital marketing communication.

However, several studies report different findings. Found that customer trust only has an indirect effect on digital marketing effectiveness through customer engagement, making the direct relationship insignificant in certain contexts (Farivar & Wang, 2022). Other studies also indicate that without appropriate content strategies and interactive digital communication, customer trust may not be optimally translated into digital marketing performance.

Based on these findings, this study indicates that customer trust at PT Anugerah Berkah Indonesia has effectively supported the implementation of digital marketing. This suggests that customers have confidence in the company's credibility and consistency, allowing digital marketing messages and activities to be well received. Therefore, the company should continuously maintain and enhance customer trust through information transparency, service consistency, and honest, relevant digital communication to further improve digital marketing effectiveness.

5. The Effect of Digital Marketing on Customer Loyalty

Based on the hypothesis testing results, digital marketing (Z) does not have a significant effect on customer loyalty (Y). This is indicated by a path coefficient value of -0.055 , a t-statistic of 0.437, and a significance level with a p-value of $0.662 > 0.05$. Therefore, the fifth hypothesis (H5) is rejected, indicating that digital marketing has not been able to directly enhance customer loyalty at PT Anugerah Berkah Indonesia.

Conceptually, digital marketing is often positioned as a tool for building long-term relationships with customers through intensive, interactive, and technology-based communication. However, the results of this study indicate that the presence of digital marketing alone is insufficient to directly foster customer loyalty. Customer loyalty is a long-term behavioral outcome that is influenced not only by the intensity of digital promotion but also by service experience, trust, and the tangible value perceived by customers through their interactions with the company.

The findings of this study are consistent with several previous studies that found digital marketing does not always have a significant effect on customer loyalty. Showed that digital marketing activities do not directly increase customer loyalty if they are not accompanied by strong value creation and customer experience, making the effect more indirect through variables such as engagement or satisfaction (Rodgers et al., 2021). Similarly, (Khan & Hamza, 2025) found that digital marketing has only a limited impact on loyalty when customers perceive digital content as merely informative without providing clear value differentiation.

Another study by (Thahirrah, 2022) emphasized that the effectiveness of digital marketing in building loyalty strongly depends on its integration with service quality and customer experience. Without consistent service experiences, digital marketing tends to increase awareness rather than customer loyalty. Nevertheless, some studies report contrasting results. Research by (Anita et al., 2025) found that digital marketing can positively influence customer loyalty when supported by high customer engagement and personalized digital experiences.

These differences in previous research findings indicate that the effect of digital marketing on customer loyalty is highly contextual. In this study, the non-significant effect of digital marketing on customer loyalty suggests that customers of PT Anugerah Berkah Indonesia place greater emphasis on service differentiation and customer trust rather than digital marketing activities alone. Digital marketing serves more as a supporting communication tool rather than a primary determinant of customer loyalty.

Thus, this study confirms that enhancing customer loyalty cannot be achieved solely through intensified digital marketing efforts but must be accompanied by improvements in service quality and customer trust. Digital marketing will be more effective when positioned as a tool to reinforce service value and trust, rather than as the sole strategy for building customer loyalty.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that service differentiation and customer trust play important roles in shaping customer loyalty at PT Anugerah Berkah Indonesia. The findings indicate that service differentiation has a positive and significant effect on customer loyalty, suggesting that the uniqueness and competitive advantages of services perceived by customers are able to foster long-term relationships between the company and its customers. This result confirms that service differentiation is a strategic factor in maintaining customer loyalty. In addition, customer trust is also proven to have a positive and significant effect on customer loyalty. This finding indicates that customers' confidence in the company's credibility, reliability, and consistency serves as a fundamental basis for building customer commitment to continuously use the company's services. Customers with a high level of trust tend to exhibit stronger loyalty compared to those who are driven merely by promotional factors. The results of this study also show that service differentiation and customer trust have

positive and significant effects on digital marketing. This suggests that service uniqueness and a high level of customer trust can support the effectiveness of digital marketing implementation. Service differentiation and customer trust serve as important foundations for delivering credible and relevant digital marketing messages to customers.

However, digital marketing is not proven to have a significant direct effect on customer loyalty. This finding indicates that digital marketing activities at PT Anugerah Berkah Indonesia have not been able to directly drive customer loyalty and instead function more as a supporting tool for marketing communication. In this study, customer loyalty is more strongly influenced by core factors namely service differentiation and customer trust rather than by the intensity or presence of digital marketing alone. Thus, it can be concluded that customer loyalty at PT Anugerah Berkah Indonesia is primarily determined by the quality of service value and the level of customer trust. Digital marketing serves as a supporting instrument that strengthens communication and the delivery of service value, but it is not the main factor in forming customer loyalty. These findings emphasize that the company should position digital marketing as part of an integrated strategy supported by strong service differentiation and continuous enhancement of customer trust.

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