



Building Customer Loyalty Formed by Price Fairness, Brand Familiarity Mediated by Trust in PT. Rosalia Express Customer

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Abstract: The aim of this research is to empirically analyze the influence of price fairness and brand familiarity on loyalty mediated by trust in PT. Rosalia Express customers in Indonesia. This research is descriptive quantitative, the analysis method used is SEM-PLS (Structural Equation Model - Partial Least Square) Smart PLS 4.0 software. With a number of respondents as many as 175 people taken by purposive sampling. The research results show that trust is an intervening variable that can significantly influence the relationship between price fairness and brand familiarity on customer loyalty.

Keywords: Price Fairness, Brand Familiarity, Trust, Customer Loyalty, Rosalia Express.

INTRODUCTION

Economic growth, trade and increasing business activity make demand for goods delivery services increase. In the last 10 years, many new expedition service companies have emerged, such as; J&T Express, Ninja Express, Lion Parcel, and others. PT. Rosalia Express, which was officially founded on March 6 2004 with an exclusive focus on package delivery services, is one of the players in the expedition services industry. Tight competition in the world of expedition services industry shows that PT. Rosalia Express. Until now, has not been able to enter the top 10 popular brand index rankings in Indonesia. Based on Rosalia Express goods delivery data in table 1, there is a decrease in the number of goods sent by nominal value.

Table 1. Rosalia Express Goods Delivery Recapitulation for Bekasi Agent in 2023

Month	Delivery Letter	Total Delivery (KG)	Nominal	Target
January	489	27,485	107,771,589	165,000,000

February	483	30,352	112,970,270	165,000,000
March	507	28,225	114,266,930	165,000,000
April	466	20,428	84,428,890	165,000,000
May	465	23,636	98,558,390	165,000,000
June	414	21,402	86,697,090	165,000,000

It can be seen from the data above that there is a decrease in the number of goods delivered and the nominal amount obtained during the last 6 months in 2023. The decrease in the number of goods and nominal value during the last 6 months in 2023 is likely due to factors, less loyal customers caused by lack of customer trust. on the performance of products or services that show satisfaction in accordance with customer expectations, which shows customer confidence to buy again and increase the volume of purchases of the product or service so that customers become loyal.

Brunner (2018) states that loyal customers have the intention to recommend products or services to others and high customer loyalty will further increase company profits. Kelvianto (2020) Provides an explanation that trust is the main factor in subscriptions and long-term relationships with customers.

Garbarino & Lee (2003) shows that price fairness has a positive effect on trust. This is in line with research by Dickson & Kalapurakal (1994) which revealed that the majority of consumers find raising prices to deal with excessive demand unfair. Such injustices have a negative impact on trust.

Literature Review

Price Fairness

(Setiawan et al., 2020) explains that when it comes to price fairness, it's about what people think and feel when they see the difference between a seller's price and what others are paying, whether it is fair, reasonable, or fair. Meanwhile, according to (Sari & Yasa, 2019) Price fairness refers to a situation where consumers perceive: Comparison between the benefits received and the satisfaction achieved; and the price offered may be accepted as provided.

The level of satisfaction with service also influences consideration price increases. Satisfied consumers tend to perceive price increases as more acceptable compared to dissatisfied consumers. Therefore, not only reference prices and social standards that influence fair evaluations, but also aspects related to quality and efficiency(Santos et al., 2020). Two-way use: Optional comparable and consumer knowledge. To determine a fair price, consumers will consider other aspects such as similar rates offered to other consumers or fares offered by agents or airlines similar (other methods). Apart from that, they will also compare prices offered and their expectations and benefits received (knowledge consumer)(Setiawan et al., 2020).

Brand Familiarity

According to (Rhee & Jung, 2019) the level of brand closeness has a close, good relationship directly or indirectly, by expanding the consumer experience of that brand. Brand familiarity is a longitudinal variable which reflects the extent of direct or indirect customer experience towards products and services, and where the experience and knowledge of the product is and services accumulate, then the goodwill and trust towards the brand will Consumers promote brands, services, places, products, etc. Through experience direct and indirect such as advertising, word of mouth, experience shopping, and interactions with store employees (CHUN et al., 2020). Familiarity Consumers towards a brand have a positive impact on purchasing intentions. This means that consumers are often exposed to the

franchisee company's marketing activities become familiar with the brand thereby increasing their purchase intention (CHUN et al., 2020).

Trust

According to (Kelvianto, 2020) trust is the main factor in underwriting and plays an important role in developing and maintaining relationships long term customers. Beliefs that come from past experiences can has a direct impact on loyalty, especially when the risks are high (Kelvianto, 2020). Indicators used to measure trust include trust customers to the company's reputation, security and ease of use products, as well as customer confidence in the usability and quality of the products offered by the company (Wiwoho, 2018). Confidence trust and intention Trust are two components that form consumer trust (Lie et al., 2019).

Customer Loyalty

According to(Radito et al., 2023) loyalty is the extent of consumer his behavior to buy back an item or service, has positive attitude or tendency towards the provider of the goods or services and only consider using such service providers when they are available the need to use these services increases in weight. Trust consumers influence customer loyalty. Consumer confidence is a key variable in developing a long-term desire for maintain long-term relationships (Radito et al., 2023).

Hypothesis and Research Framework

H1: Price Fairness influences Trust

Price fairness has a positive and significant effect on trust. This shows that as price fairness increases, customer trust also increases. Company image has a positive and significant influence on trust. This means that if a company has a good image, the number of customers will increase. In this case it is stated that price fairness has a positive and significant effect on Trust (Hutama & Ekawati, 2020).

H2: Brand Familiarity influences Trust

(Aziz et al., 2021) States "Brand familiarity" is one of the most distinguishing characteristics of a brand. Studies on how brand-related elements influence customer trust and perception are numerous. According to this paper, investors have more confidence in the contributions of companies that are more familiar with their brand. The higher the familiarity an individual has, the higher the level of trust will be. Familiarity can be developed through reputation building and sales prominence. The research tries to understand that through increasing the degree of familiarity, trust can be built proportionally. This is why familiarity will correlate with trust thereby developing the proposition.

H3: Trust has an effect on Customer Loyalty

Companies can strengthen customer loyalty by paying attention to the performance of the services provided and maintaining their quality. Good service and satisfying customers can increase their loyalty. In other words: better service increases customer loyalty. Service performance is either the service or its quality. If you offer better service quality, this will have an impact on increasing customer loyalty which ultimately affects customer loyalty in using the service(Radito et al., 2023). Customer trust is important for customer loyalty, according to the coefficient value (Indrawan et al., 2021). Therefore, we can say that trust has a significant impact on loyalty (Razali et al., 2023).

H4: Price Fairness influences Customer Loyalty

(Yaqub et al., 2019) states that price fairness is defined as consumers' judgments and their feelings about whether any difference (or lack of difference) between the seller's price and the price of another comparable party is reasonable, acceptable, or justifiable. When prices are considered reasonable, customers tend to be committed and loyal. Besides that (Dhasan & Aryupong, 2019) argue, consumers are more likely to buy goods or services the longer they feel the price is right. In summary, we can conclude that perceived price fairness has a significant impact on customer purchases, especially in terms of building customer loyalty.

H5: Brand Familiarity influences Customer Loyalty

Brand familiarity refers to how close customers are to the brand both directly and indirectly. Brand familiarity is an important construct element that can influence how customers process a brand. It shows how customers know the brand and how it is embedded in their memories. Customers who frequently make repeat purchases are especially valuable (Acharya, 2021). The cost of retaining existing customers is many times higher than attracting new customers. Returning customers also provide a higher average customer value. That shows how important customer loyalty is (Jenneboer et al., 2022).

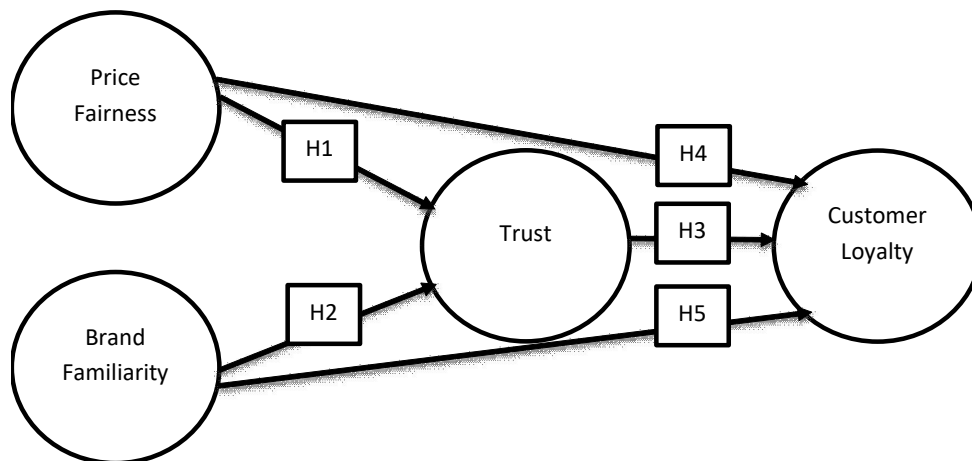


Figure 1. Framework

METHOD

This research is quantitative research and hypothesis testing using the SEM-PLS (Structural Equation Model - Partial Least Square) method. The population in this research is all customers or users of Rosalia Express Services. The sampling technique uses purposive sampling. The respondent criteria used in this study were: (1) Residing in Jabodetabek (2) Minimum age ≥ 17 years old (3) the respondent has used the Rosalia Express delivery service in the last 6 months. Researchers used 14 indicators to measure four (4) variables, so the minimum sample used was $140 = 14$ multiplied by 10, so in this study the sample size was $14 \times 10 = 140$ respondents. From the many Google forms distributed to respondents, 151 valid respondents' answers were obtained which could be processed in this research. This number meets the minimum sample size requirement, namely five (10) times the number of indicators (Hair et al., 2019). 1. This technique was used to identify the existence of causal relationships, determine the validity of measurement models, measure hypotheses when analyzing relationships between variables, and explain the dependent variable measured by R2 (Chrisnawan et al., 2019)

Table 2. Indicators

Variable	Indicators	Source
<i>Price Fairness</i>	X1.1 Prices affordable to all	(Setiawan et al., 2020)
	X1.2 Prices are fair relative to others	
	X1.3 Prices meeting expectations	
	X1.4 Prices appropriate for services	
<i>Brand familiarity</i>	X2.1 I am familiar with this brand	(Acharya, 2021)
	X2.2 I am experienced with this brand	
	X2.3 I am knowledgeable about this brand	
<i>Trust</i>	Z1 I feel comfortable using the home delivery service	(Uzir et al., 2021)
	Z2 I feel this service is safe	
	Z3 This service always delivers what is promised	
	Z4 I always trust this brand	
<i>Customer loyalty</i>	Y1 Make Purchases regularly	(Indrawan et al., 2021)
	Y2 Make purchases across all product lines	
	Y3 Recommend products to others	

RESULTS AND DISCUSSION

Validity and Reliability Testing

From the SmartPLS-assisted calculation, the following results were obtained:

Table 3. Findings of Heterotrait-Monotrait Criteria Analysis

	BF	CL	PF	TR
BF				
CL	0.895			
PF	0.717	0.841		
TR	0.826	0.890	0.802	

According to Henseler et al (2015). the HTMT value must be below 0.85 or 0.9 in order to meet the criteria for the validity of the discriminant analyzed. Based on Table 3, it turns out that the HTMT value of the tested construct meets this criterion well, because each pair gets an HTMT value that is less than 0.85 or 0.9. Thus, it can be concluded that the relationship between such components is well fulfilled.

Reliability Indicator

Ghozali & Latan (2020) states that the purpose of reliability testing is to prove that the instrument measures a construct or variable correctly, consistently and accurately. The results of the reliability test in this research can be seen in Table 4:

Table 4. Reability Indicator

Variables	Composite Reability	Cronbach's Alpha	Results
Price Fainess	0.872	0.855	Reliable
Brand Familiarity	0.819	0.807	Reliable
Trust	0.820	0.815	Reliable
Customer Loyalty	0.883	0.877	Reliable

According to (Diamantopoulos et al., 2012) a range of reliability values between 0.60 and 0.70 is considered "acceptable for an exploratory study", while values between 0.70 and 0.90 are considered "satisfactory to good". However, when the value exceeds 0.90 (and especially above 0.95), problems arise because it indicates that the indicator is not

necessary to use and can reduce the effectiveness of the configuration. It can be concluded then that the construct has good reliability because the values obtained are $\geq 0.70 \leq 0.95$.

Validity Testing

The indicator has a strong reflective relationship with the latent variable if the loading value is more than 0.70. If the fill factor value is more than 0.70 and the AVE value is more than 0.50, the structure can have a good validity value (Al-Fraihat et al., 2020)(Hariyanto et al., 2020)(Saifurrahman et al., 2021).

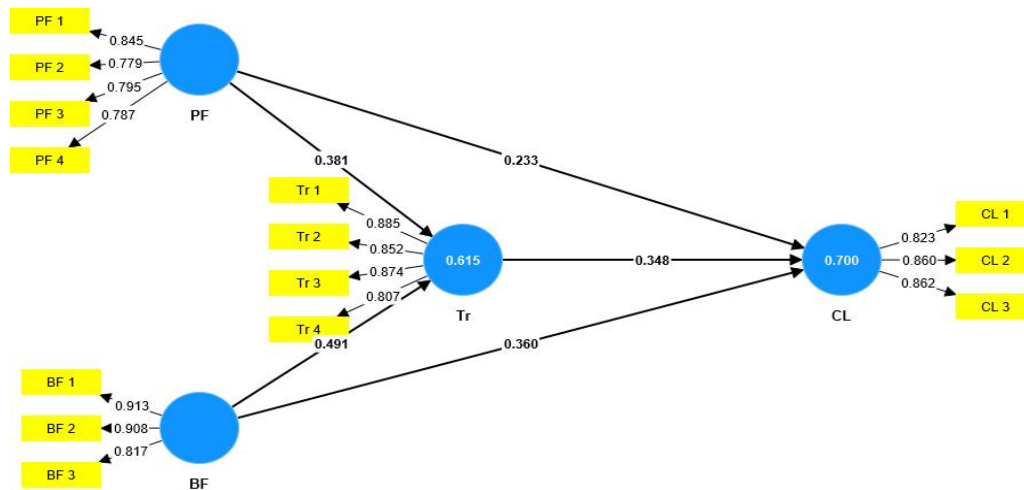


Figure 2. PLS Algorithm

Based on the results of the validity testing in the image above show that the loading factor value for each dimension has a loading factor value > 0.70 , so it can be concluded that it meets the convergent validity criteria.

Direct Effects

Figure 2 shows that the direct relationship among variables. Hypothesis testing was carried out at the 5% significance level, and it would be accepted if T_{count} was > 1.96 and p -value was < 0.5 . To find out how big the influence is between variables, this research uses the SmartPLS 4.0 bootstrapping method to test the hypothesis between variables. The hypothesis testing results obtained by SmartPLS bootstrapping are presented in table 4.

Table 4.Path Coefficients and T-Values

Path	Original (O)	Sample T Statistics	P Values	Results
Brand familiarity → Customer Loyalty	0.360	4,936	0,000	Significant
Brand Familiarity → Trust	0.491	6,528	0,000	Significant
Price Fairness → Customer Loyalty	0.233	3,378	0.001	Significant
Price Fairness → Trust	0.381	4,507	0,000	Significant
Trust → Customer Loyalty	0.348	5,431	0,000	Significant

Based on table 4, Brand Familiarity influences Customer Loyalty as shown by T_{count} $4.936 > 1.96$. This shows that Brand Familiarity has a direct influence on Customer Loyalty at 0.360. Brand Familiarity has a positive influence on Trust with T_{count} $6,528 > 1.96$. Brand Familiarity has a direct effect on Trust at 0.491. The t value of $3,378 > 1.96$ shows that Price Fairness has a positive influence on Customer Loyalty. This also shows that Price Fairness has a direct effect on Customer Loyalty at 0.233. Price Fairness has a significant influence on Trust with a t value of $4,507 > 1.96$ and it is felt that Price Fairness has a direct effect on Trust at 0.381. Apart from that, Trust also has a significant influence on Customer Loyalty with T_{count} $5.431 > 1.96$ with the original sample 0.348.

Indirect Effects

Table 5 shows that there was an indirect relationship between Brand Familiarity and Price Fairness toward Customer Loyalty through Trust as an intervention variable.

Table 5. Indirect Effects

Path	Original Sample (O)	T Statistics	P Values	Results
Brand familiarity → Trust → Customer Loyalty	0.171	3,735	0,000	Significant
Price Fairness → Trust → Customer Loyalty	0.133	3,743	0,000	Significant

First, Trust indirectly influences Brand Familiarity towards Customer Loyalty with a T_{count} of $3,735 > 1.96$, which was found from the Sobel test at a significance level of 5% and P-Values 0.000. Then, Trust also indirectly influences Price Fairness on Customer Loyalty with a T_{count} of $3,743 > 1.96$, which was found from the Sobel test at a significance level of 5% and P-Values 0.000. It can be concluded that although Brand Familiarity directly influences Customer Loyalty and Price Fairness directly influences Customer Loyalty, Trust is also able to mediate between the former and the latter.

H1: The effect of Price Fairness on Trust.

From testing the hypothesis in table 4, the resulting P value is $0.000 < \text{Sig-Level } 0.05$. This means that direct Price Fairness has a positive effect and significant on Trust. Based on previous research, Price Fairness is found to have a positive and significant effect on Trust (Hutama & Ekawati, 2020). The results of this study support the research.

H2: The effect of Brand Familiarity on Trust.

From testing the hypothesis in table 4, the resulting P value is $0.000 < \text{Sig-Level } 0.05$. This means that direct Brand Familiarity has a positive effect and significant on Trust. This means that the results of this study support previous research. Brand Familiarity has a positive and significant effect on Trust Aziz et al (2021).

H3: The effect of Trust on Customer Loyalty.

From testing the hypothesis in table 4, the resulting P value is $0.000 < \text{Sig-Level } 0.05$. This means that direct Trust has a positive effect and significant on Customer Loyalty. And this study supports previous research that trust is important for customer loyalty according to the coefficient value (Indrawan et al., 2021). The third hypothesis states that trust has a positive effect on customer loyalty.

H4: The effect of Price Fairness on Customer Loyalty.

From testing the hypothesis in table 4, the resulting P value is $0.001 < \text{Sig-Level } 0.05$. This means that direct Price Fairness has a positive effect and significant on Customer Loyalty. Research by Dhasan & Aryupong (2019) shows that the longer consumers believe that the price is correct, the more likely they are to purchase a product or service. In summary, price fairness has a significant impact on customer purchases, especially when it comes to building customer loyalty.

H5: The effect of Brand Familiarity on Customer Loyalty.

From testing the hypothesis in table 4, the resulting P value is $0.000 < \text{Sig-Level } 0.05$. This means that direct Brand Familiarity has a positive effect and significant on Customer Loyalty. Brand Familiarity is an important factor that influences how customers perceive your brand. Customers who make frequent repeat purchases are valuable (Acharya, 2021). This shows how important brand familiarity is to customer loyalty.

H6: The effect of Price Fairness on Customer Loyalty through Trust.

From testing the hypothesis in table 5, the Price Fairness has an effect on Customer Loyalty through Trust by producing a positive original sample value of 0.133 with a P value of 0.000. This means that Price Fairness has a positive and significant effect on Customer Loyalty through Trust. These results indicate that the more familiar a customer is with a brand and the more trust they have in it, the greater the potential for customer loyalty to increase significantly. Furthermore, it is important to note that brand awareness and the reasonableness of the prices offered are important factors in building customer trust and maintaining loyalty to Rosalia Express.

H7: The effect of Brand Familiarity on Customer Loyalty through Trust.

From testing the hypothesis in table 5, the Brand Familiarity has an effect on Customer Loyalty through Trust by producing a positive original sample value of 0.171 with a P value of 0.000. This means that Brand Familiarity has a positive and significant effect on customer loyalty through Trust. These results indicate that Customer Loyalty to Rosalia Express can increase significantly as customers become more familiar with and Trust the brand.

Goodness of Fit Test

Table 6 shows the criteria for R-squared values, with 0.75 being strong, 0.50 moderate, and 0.25 weak.

Table 6. R Square

Variables	R Square	R Square Adjusted	Results
Trust	0.700	0.693	Moderate
Customer Loyalty	0.615	0.610	Moderate

The structural model fit can be seen from the Q-squared as follows:

$$Q^2 = 1 - (1 - 0.700)(1 - 0.615) = 0.88$$

The Q-squared obtained was 0.88. Because Q-squared was higher than 0, the model was proven to have predictive relevance with strong value.

CONCLUSION

Based on research conducted, it was found that fair prices and a familiar impression of the brand have a positive influence on the level of trust. This research is the same as research conducted by (Doorn et al., 2010). This suggests that fair pricing is also a concept related to research on customer loyalty. This view considers customer involvement as the main factor in the media. The results of this research are in line with previous research conducted by (Kospandani & Wahyudi, 2021) And (Restuputri et al., 2021) that trust has a big impact on customer loyalty. Trust has a positive influence on Customer Loyalty. This research is the same as research conducted by (Surapati et al., 2020). This indicates that reasonable prices can increase customer loyalty. If we provide prices that are in line with what customers believe, this will increase their loyalty to Rosalia Express. Trust as an intervention variable is able to significantly mediate the relationship between price fairness and customer loyalty. Brand familiarity and trust also have a positive effect on customer loyalty. This research is the same as research conducted by (Surapati et al., 2020) And (Arani

& Shafiizadeh, 2019). These findings show that the more familiar customers are with a brand and the level of trust they have can increase customer loyalty significantly. In addition, it is also important to note that brand familiarity and the reasonableness of the prices offered are important factors in building customer trust and maintaining their loyalty to Rosalia Express.

Research Limitation

The number of people who responded was not as much as the author expected. Not many people responded to Rosalia Express because the Rosalia Express brand is still not known by the public, making researchers face difficulties in distributing questionnaires to respondents.

Researchers did not consider other factors in the questionnaire that could influence customer loyalty decisions. The focus was only on brand familiarity and price fairness influenced by respondents' trust, which was likely related to customer loyalty.

Managerial Implications

Overall, Rosalia Express has successfully implemented a strategy using Brand Familiarity, fair prices, and trust to increase Rosalia Express Customer Loyalty. Rosalia Express has provided many options in services for their users. However, it is important to maintain quality so that users feel confident in the services provided by Rosalia Express because they have spent enough money for one delivery. Suggestions for further research are to carry out this topic in other service industries or different research objects.

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