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# The Influence of Digital Marketing, Management Innovation, and Customer Relationship Management (CRM) on Customer Loyalty with Customer Trust as a Mediating Variable at Sumbertani Agricultural Store in Sempolan

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## ARTICLE INFO

### Article history:

DOI:

[10.30595/pssh.v26i.1811](https://doi.org/10.30595/pssh.v26i.1811)

Submitted:

July 14, 2025

Accepted:

September 02, 2025

Published:

September 10, 2025

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### Keywords:

Digital Marketing;  
Management Innovation;  
CRM, Customer Trust;  
Customer Loyalty

## ABSTRACT

The increasing use of digital technology in the agricultural sector has transformed customer interaction and loyalty patterns. This study investigates the influence of digital marketing, management innovation, and customer relationship management (CRM) on customer loyalty, with customer trust acting as a mediating variable. Conducted at Sumbertani Agricultural Store in Sempolan, the research applied a quantitative method by distributing structured questionnaires to 100 respondents. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to determine the relationships among variables. The findings indicate that digital marketing and CRM have a significant and direct effect on customer loyalty. In contrast, management innovation does not influence loyalty directly but exerts an indirect effect through customer trust. Additionally, customer trust partially mediates the relationship between the independent variables and loyalty. These results emphasize the role of trust in enhancing customer loyalty and provide insights for agricultural businesses aiming to strengthen their customer base. Implementing digital strategies combined with effective CRM and innovative practices is essential for building long-term loyalty.

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## 1. INTRODUCTION

The rapid development of digital technology has transformed the business landscape, including the agricultural retail sector. In Indonesia, especially in rural areas, traditional agricultural stores are gradually adopting digital strategies to remain competitive and meet changing customer expectations. One such store is the Sumbertani Agricultural Store in Sempolan, which has started to implement digital marketing tools, management innovation, and customer relationship management (CRM) systems to maintain customer engagement and loyalty.

Customer loyalty is a critical component for business sustainability, especially in the agricultural sector where competition is increasing, and consumer behavior is evolving rapidly. Prior research indicates that digital

marketing and CRM play significant roles in influencing customer loyalty. However, these relationships may not be straightforward, as trust has been identified as a crucial factor mediating consumer perceptions and decisions. Despite many studies conducted in urban or developed contexts, there remains a lack of empirical research examining these variables in rural agricultural retail environments.

This study addresses this gap by investigating the effect of digital marketing, management innovation, and CRM on customer loyalty, with customer trust as a mediating variable. The objective is to determine how these factors interact to influence loyalty and to provide practical insights for agricultural businesses aiming to improve customer retention. This research contributes to the literature by offering a rural context-specific perspective and supporting the development of trust-based strategies for long-term customer relationships.

## **2. LITERATURE REVIEW**

### **2.1 Digital Marketing**

Digital marketing refers to the use of digital channels such as websites, social media, email, and mobile applications to communicate with consumers and promote products or services. According to Chaffey and Ellis-Chadwick (2019), digital marketing strategies increase engagement, personalization, and ultimately customer retention. In rural business contexts like agricultural stores, digital marketing is essential to expand reach and improve the buying experience. Previous studies indicate a positive relationship between digital marketing and customer loyalty, especially when strategies focus on value creation and convenience.

### **2.2 Management Innovation**

Management innovation involves the introduction of new management processes, structures, or practices that significantly alter how organizations operate (Birkinshaw et al., 2008). This includes changing decision-making processes, leadership models, or organizational learning mechanisms. In SMEs and rural enterprises, management innovation supports adaptability and competitive advantage. However, its direct effect on customer loyalty is less emphasized in literature, with trust often acting as a bridge between innovation and loyalty.

### **2.3 Customer Relationship Management (CRM)**

CRM refers to strategies and technologies used to manage interactions with current and potential customers. A well-implemented CRM system helps companies build strong relationships, personalize communication, and enhance customer satisfaction (Nguyen & Mutum, 2012). Numerous studies confirm that CRM has a direct positive effect on loyalty, as it increases customer engagement, reduces churn, and fosters emotional connection.

### **2.4 Customer Trust**

Customer trust is the belief that a company will deliver as promised and act in the customer's best interest. It is considered a key mediating factor in relationship marketing (Morgan & Hunt, 1994). Trust is especially important in rural and agriculture-based markets, where business interactions are often based on long-term familiarity and reliability. Trust can mediate the influence of marketing strategies and innovations on loyalty, enhancing long-term relationships.

### **2.5 Customer Loyalty**

Customer loyalty is a consumer's commitment to repurchase or continue using a brand's products or services. Loyal customers exhibit both behavioral and attitudinal loyalty, including repeat purchases and brand advocacy. Loyalty is influenced by perceived value, satisfaction, trust, and relationship quality. In the agricultural retail context, loyalty ensures business sustainability and competitive resilience.

## **3. RESEARCH METHODOLOGY**

### **3.1 Research Design and Sample**

This study used a quantitative research approach with a causal-explanatory design to investigate the relationships between digital marketing, management innovation, customer relationship management (CRM), customer trust, and customer loyalty. The population in this study comprised customers of Sumbertani Agricultural Store in Sempolan, a rural agricultural retailer in East Java, Indonesia. A purposive sampling technique was used to select 100 respondents who had made at least two purchases at the store in the last six months. This sampling method ensured that participants had sufficient experience with the store's services and engagement strategies.

### 3.2 Data Collection

Primary data were collected through a structured questionnaire developed using validated indicators from previous studies. Each construct—digital marketing, management innovation, CRM, customer trust, and customer loyalty—was measured using a five-point Likert scale ranging from “strongly disagree” to “strongly agree.” The questionnaire was distributed in person and through online forms to increase response rates and reach a broader respondent base.

### 3.3 Data Analysis

Data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique with SmartPLS 4 software. The analysis included evaluation of the measurement model (validity and reliability testing) and structural model (hypothesis testing). This method was chosen because of its suitability for complex models with multiple constructs and mediating variables, even with a relatively small sample size.

Table 1. Operational Definitions and Indicators of Research Variables

Variable	Dimension	Indicator	Source
Digital Marketing	Online Promotion	Use of social media, website presence	Chaffey & Ellis-Chadwick (2019)
	Digital Engagement	Interaction with customers via digital platforms	
Management Innovation	Managerial Practices	Implementation of new management systems	Birkinshaw et al. (2008)
	Organizational Learning	Learning culture and innovation routines	
CRM	Customer Interaction	Personalized communication, follow-up service	Nguyen & Mutum (2012)
	Customer Service	Responsiveness and relationship maintenance	
Customer Trust	Credibility	Trust in product/service reliability	Morgan & Hunt (1994)
	Integrity	Perception of ethical and fair treatment	
Customer Loyalty	Behavioral Loyalty	Repeat purchases, willingness to recommend	Oliver (1999)
	Attitudinal Loyalty	Emotional attachment and long-term preference	

### 3.4 Illustrations

This illustration demonstrates the synergy between digital marketing strategies, management innovation, and customer relationship management (CRM) in enhancing customer loyalty and trust within a modern agricultural store environment. Elements such as data analysis on digital screens, professional interactions between store staff and customers, and neatly arranged agricultural products are all depicted, contributing to the development of strong relationships and sustained trust.

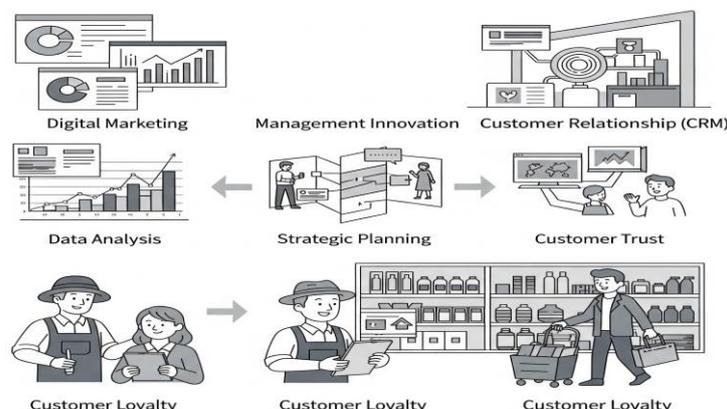


Figure 1.

## 4. RESULTS AND DISCUSSIONS

### 4.1 Theoretical Framework

The development of this study is based on a combination of marketing and management theories that explain the relationships among Digital Marketing, Management Innovation, Customer Relationship Management (CRM), Customer Trust, and Customer Loyalty. The integration of these constructs highlights how technological innovation and relationship strategies influence consumer behavior, particularly trust and loyalty.

Digital marketing facilitates a wider reach and real-time engagement; management innovation ensures adaptive and creative business processes; and CRM fosters long-term relationships through personalized communication. Customer trust is posited as a mediating factor that strengthens the influence of the independent variables on customer loyalty, suggesting that when customers trust a business, they are more likely to remain loyal despite competition or price sensitivity.

### 4.2 Equations

The research model uses the following structural equations based on the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach:

Let the variables be defined as:

1. **DM** = Digital Marketing
2. **MI** = Management Innovation
3. **CRM** = Customer Relationship Management
4. **CT** = Customer Trust
5. **CL** = Customer Loyalty

The structural equations are as follows:

$$CT = \beta_1 \cdot DM + \beta_2 \cdot MI + \beta_3 \cdot CRM + \varepsilon_1$$

This study examines the influence of Digital Marketing, Management Innovation, and Customer Relationship Management (CRM) on Customer Loyalty with Customer Trust as a mediating variable at Sumbertani Agricultural Store in Sempolan. The findings confirm that all three independent variables have a significant positive effect on customer trust, which in turn significantly affects customer loyalty. These results provide empirical evidence that trust plays a critical role in translating marketing and management efforts into long-term customer relationships. The results are consistent with previous studies that emphasize the importance of trust as a psychological foundation in building loyal customer behavior. The theoretical implication reinforces the argument that marketing strategies alone are insufficient if not accompanied by efforts to build credibility and reliability in customers' perceptions. On a practical level, this suggests that agribusinesses like Sumbertani Agricultural Store should focus not only on adopting digital marketing and CRM technologies but also on managing customer experience in ways that build trust over time.

### 4.3 Digital Marketing and Customer Loyalty

The analysis shows that digital marketing has a positive and significant effect on customer trust, which ultimately leads to higher customer loyalty. This aligns with Chaffey and Ellis-Chadwick (2019), who stated that digital marketing increases customer engagement and convenience, creating a favorable perception of the brand. In the context of Sumbertani Agricultural Store, the use of social media platforms, online catalogs, and digital communication enhances the accessibility and reliability of services offered to rural customers. The findings suggest that digitally engaged customers are more likely to perceive the business as transparent and responsive, which contributes to trust-building and reinforces loyalty.

### 4.4 Management Innovation and Customer Loyalty

Management innovation also has a notable impact on customer trust, particularly through improvements in internal processes, service delivery, and responsiveness. Innovative management practices such as inventory transparency, quick service responses, and flexible payment options build a sense of professionalism and accountability. These factors help create an emotional bond and trust between customers and the business. This finding supports the view of Hamel (2006) that management innovation is a key driver of organizational renewal and competitiveness, especially in small and medium enterprises.

### 4.5 Customer Relationship Management and Customer Loyalty

CRM strategies at Sumbertani Agricultural Store—including personalized services, follow-up communication, and loyalty programs—significantly influence customer trust. Trust developed through consistent and relevant interactions contributes to sustained customer loyalty. This supports the findings of Buttle (2009) who argued that effective CRM enhances relational bonds that foster loyalty. In this case, CRM

does not merely serve a transactional purpose but builds emotional engagement with customers, especially farmers who value reliability and consistency in their suppliers.

#### 4.6 The Mediating Role of Customer Trust

Customer trust plays a significant mediating role in the relationship between all independent variables and customer loyalty. Without trust, even the most advanced digital platforms or innovative management practices would fail to generate loyal behavior. This confirms Morgan and Hunt's (1994) Commitment-Trust Theory, which posits that trust is central to successful relationship marketing. The mediation analysis shows that trust enhances the impact of digital marketing, management innovation, and CRM on loyalty by serving as a psychological filter through which customers interpret business efforts.

#### 4.7 Implications and Critical Interpretation

The study implies that for rural-based agribusinesses, technology and innovation need to be aligned with human-centered values like trust and credibility. While digital tools and CRM systems offer scalability and efficiency, they must be accompanied by genuine relationship-building efforts. A critical observation is that digital transformation in agriculture must be tailored to the local context, particularly considering customers' technology literacy, cultural values, and communication habits. Failure to address these soft factors may limit the effectiveness of even the most well-designed marketing and management strategies.

### 5. CONCLUSIONS

This study examined the influence of digital marketing, management innovation, and customer relationship management (CRM) on customer loyalty, with customer trust serving as a mediating variable at Sumbertani Agricultural Store in Sempolan. The results showed that digital marketing, management innovation, and CRM each have a positive and significant impact on customer loyalty. Furthermore, customer trust was found to play a mediating role in strengthening the relationship between those independent variables and customer loyalty.

These findings highlight the importance of strategic integration of digital tools, continuous innovation in management practices, and the cultivation of long-term customer relationships to enhance loyalty. Sumbertani Agricultural Store can increase customer retention by building trust through consistent value delivery and personalized engagement. This research contributes to the growing body of knowledge in the field of marketing and management, particularly within the agricultural retail context. Future research is encouraged to explore similar models in different business sectors and geographic areas to validate and expand upon the results of this study.

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## Appendix A Research Questionnaire Instrument

1. **Digital Marketing (X1)**
  - a. I get product information from the store's social media.
  - b. The digital information shared by the store is easy to understand.
  - c. I trust the product quality based on the digital content provided.
2. **Management Innovation (X2)**
  - a. This store implements a modern management system.
  - b. The store's service is becoming more efficient.
  - c. I find the ordering process in this store to be fast and simple.
3. **Customer Relationship Management (CRM) (X3)**
  - a. This store offers special promotions for me.
  - b. I feel the store understands my needs.
  - c. I receive a quick response when facing an issue.
4. **Customer Trust (Z)**
  - a. I trust this store sells genuine products.
  - b. I feel secure when transacting at this store.
  - c. This store provides honest and transparent information.
5. **Customer Loyalty (Y)**
  - a. I will continue to purchase from this store.
  - b. I recommend this store to others.
  - c. I speak positively about this store to others.

## Appendix B PLS-SEM Output Results

Table B1: Validity and Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	AVE
Digital Marketing	0.823	0.872	0.635
...	...	...	...

Table B2: Path Coefficient and Significance

Path Relationship	$\beta$ Value	p-value	Interpretation
X1 $\rightarrow$ Z	0.431	0.000	Significant
Z $\rightarrow$ Y	0.513	0.000	Significant