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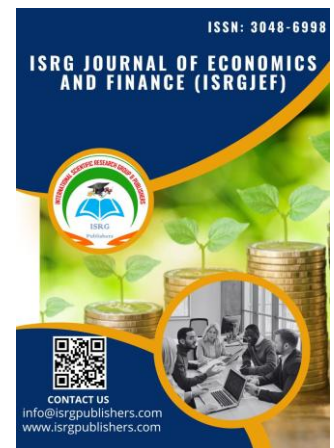
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Trust, Satisfaction, and Consumer Loyalty in Indonesia's Herbal Immunity Products Market: The Mediating Role of Purchase Decisions

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Abstract

This study examines how customer satisfaction and trust shape consumer loyalty toward herbal immunity products in Indonesia, with purchase decision positioned as a mediating mechanism. The study responds to inconsistent evidence on whether favorable consumer evaluations are translated into actual purchase decisions before loyalty develops. A quantitative survey was conducted with 152 consumers selected through convenience sampling. Data were collected online through Google Forms from May to June 2026 and analyzed using partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4. The measurement model showed satisfactory reliability and convergent validity. The structural model explained 49.8% of the variance in purchase decision and 72.1% of the variance in consumer loyalty. Customer satisfaction did not significantly predict purchase decision ($\beta = 0.246$, $p = 0.122$), but it had a positive direct effect on loyalty ($\beta = 0.148$, $p = 0.046$). Trust positively predicted both purchase decision ($\beta = 0.481$, $p = 0.001$) and loyalty ($\beta = 0.388$, $p < 0.001$), while purchase decision positively predicted loyalty ($\beta = 0.397$, $p < 0.001$). Purchase decision significantly mediated the trust-loyalty relationship ($\beta = 0.191$, $p = 0.002$) but not the satisfaction-loyalty relationship ($\beta = 0.098$, $p = 0.131$). The findings indicate that trust provides a more consistent route from consumer evaluation to purchasing and loyalty in this market, whereas satisfaction contributes mainly through a direct loyalty pathway.

Keywords: Customer Satisfaction; Trust; Purchase Decision; Consumer Loyalty; Herbal Immunity Products; PLS-SEM.

1.0 Introduction

The market for herbal health products has remained relevant in Indonesia after the acute phase of the COVID-19 pandemic. Consumers continue to use products such as herbal drinks, rhizome-based preparations, honey, spices, and plant-based supplements as part of everyday health maintenance. In this setting, marketing performance is not determined only by attracting

first-time buyers. Firms also need to understand why consumers continue to choose a product, repeat purchases, and remain committed to a brand or product category. Consumer loyalty therefore becomes an important outcome because it reflects a willingness to maintain a relationship with a product despite competing alternatives (Kotler & Keller, 2016; Oliver, 2014).

Two constructs are especially relevant to this process: satisfaction and trust. Satisfaction emerges from consumers' evaluation of whether product performance meets or exceeds prior expectations. Trust, by contrast, concerns the belief that a product or provider can be relied upon. This distinction is particularly meaningful for herbal products because consumption is closely linked to perceptions of quality, consistency, and confidence in the product. Previous evidence indicates that satisfaction can strengthen loyalty, while trust can support both purchasing and continued relationships with a brand (Subagiyo et al., 2020; Haryanto et al., 2024).

However, favorable evaluations do not always translate directly into buying behavior. Purchase decision represents the stage at which consumers move from evaluation and preference to an actual choice. Prior studies have produced different patterns. Agustin and Yuniasanti (2026), for example, found a significant relationship between satisfaction and purchase decisions in online herbal skincare purchases, whereas other consumer studies have shown that purchase-related mechanisms may operate differently across product contexts. Likewise, trust has been linked to purchase decisions and loyalty, but the extent to which purchase decision carries the effect of trust or satisfaction toward loyalty remains insufficiently clear in the context of herbal immunity products.

This study addresses that gap by testing an integrated model in which customer satisfaction and trust predict consumer loyalty both directly and indirectly through purchase decision. The focus on herbal immunity products is important because the products combine repeated consumption, personal experience, and confidence in product performance. The study therefore asks not only whether consumers who are satisfied or trusting become loyal, but also whether those evaluations first translate into a stronger purchase decision. Empirically, the model is tested using PLS-SEM with data from 152 consumers in Indonesia. The study contributes by separating two pathways to loyalty: a direct evaluative pathway from satisfaction and trust, and a behavioral pathway that operates through purchase decision.

2.0 Literature Review and Theoretical Framework

2.1 Conceptual Review

2.1.1 Customer Satisfaction

Customer satisfaction reflects an evaluative response that follows comparison between expected and perceived product performance. Kotler and Keller (2016) describe satisfaction as the consumer's feeling that results from evaluating product performance against expectations, while Oliver (2014) emphasizes satisfaction as a broader post-consumption judgment. In practical terms, satisfaction provides a basis for continued preference when consumers believe that prior consumption has delivered the expected value. Evidence from Indonesian consumer settings has generally linked satisfaction with loyalty (Septyarani & Nurhadi, 2023; Wicaksono & Widodo, 2024). In herbal-product research, Subagiyo et al. (2020) also reported that satisfaction contributes to loyalty in standardized herbal medicine. Nevertheless, satisfaction may not always be sufficient to trigger a new purchase decision because consumers can consider additional factors at the point of choice.

2.1.2 Trust

Trust refers to the consumer's belief that a product, brand, or provider is dependable and can be relied upon. Within the present

study, trust is treated as a relational judgment that can reduce uncertainty and strengthen confidence in product choice. Its role is particularly relevant when products are repeatedly consumed for health-related purposes. Haryanto et al. (2024) found that trust was a significant determinant of loyalty among consumers of herbal medicine purchased through the Lazada marketplace. Earlier studies cited in the research report also connect brand trust with purchase decisions and customer loyalty. These findings support the expectation that trust can operate both before purchase, by increasing confidence in choosing the product, and after purchase, by reinforcing continued commitment.

2.1.3 Purchase Decision

Purchase decision is the point at which consumers select and commit to buying a particular product after considering available alternatives. In the consumer decision process, this construct links prior perceptions and evaluations with actual behavioral choice (Kotler & Keller, 2016). Because loyalty is expressed partly through repeated purchasing, purchase decision can also function as a mechanism through which favorable attitudes become continued behavior. The present model therefore treats purchase decision as both an endogenous outcome of satisfaction and trust and a predictor of consumer loyalty.

2.1.4 Consumer Loyalty

Consumer loyalty represents a strong commitment to continue buying or supporting a preferred product in the future despite situational influences and marketing efforts that may encourage switching (Kotler & Keller, 2016). Oliver (2014) similarly views loyalty as a durable commitment to repurchase. Loyalty thus has both attitudinal and behavioral dimensions: consumers can hold a favorable commitment toward a product and demonstrate that commitment through continued purchasing. For marketers, loyalty is important because it supports repeat business and positive recommendations, while reducing dependence on constantly acquiring new customers.

2.1.5 Herbal Immunity Products

Herbal immunity products in this study include traditional and plant-based products consumed to support health and immunity, such as jamu made from rhizomes, honey, spices, and related herbal preparations. The respondent profile shows that consumption is often combinational rather than limited to a single product type. The largest group consumed a combination of jamu or rhizome-based products and honey (30%), followed by a combination of jamu, honey, and spices (26%). This pattern suggests that the empirical context is a broad herbal-consumption market rather than a single-brand or single-product setting.

2.2 Theoretical Framework

The model is grounded in a consumer-behavior sequence in which post-consumption evaluation and relational confidence shape subsequent choice and loyalty. Satisfaction represents an evaluation of prior experience, trust represents confidence in the product or provider, purchase decision captures the behavioral choice that follows evaluation, and loyalty reflects a more durable continuation of the relationship. This sequence is consistent with the logic of post-purchase behavior described in marketing literature (Kotler & Keller, 2016; Oliver, 2014). The model does not assume that satisfaction and trust operate identically. Instead, it allows each construct to have a direct path to loyalty as well as an indirect path through purchase decision. This distinction is central

because it enables the study to identify whether consumer loyalty is formed primarily through positive experience, confidence, actual purchase commitment, or a combination of these mechanisms.

2.3 Empirical Review

Previous studies provide support for the individual links in the model but also reveal inconsistency. Satisfaction has been associated with consumer loyalty across service and product contexts (Septyarani & Nurhadi, 2023; Wicaksono & Widodo, 2024), and Agustin and Yuniasanti (2026) found that satisfaction significantly relates to online purchase decisions for herbal skincare. Trust has also been connected to purchase decisions and loyalty. Haryanto et al. (2024), in a study of online herbal medicine consumers, found that trust contributed to loyalty, while Sudarwati and Susanto (2023) reported an indirect relationship between brand trust and loyalty through purchase decision. At the same time, earlier research cited in the study report did not always find purchase decision to be a significant predictor of loyalty. These differences indicate that the role of purchase decision as a mediator remains context dependent and requires direct testing in the herbal immunity market.

2.4 Research Gap and Hypotheses

Three gaps guide this study. First, existing research on satisfaction, trust, and loyalty is dispersed across different product and service settings, while evidence specific to herbal immunity products remains limited. Second, previous findings are not fully consistent regarding whether purchase decision contributes to loyalty. Third, relatively few studies have tested purchase decision as a simultaneous mediator of both satisfaction and trust in explaining loyalty. The study therefore evaluates seven hypotheses: satisfaction is expected to predict purchase decision (H1) and loyalty (H3); trust is expected to predict purchase decision (H2) and loyalty (H4); purchase decision is expected to predict loyalty (H5); and purchase decision is expected to mediate the satisfaction-loyalty (H6) and trust-loyalty (H7) relationships.

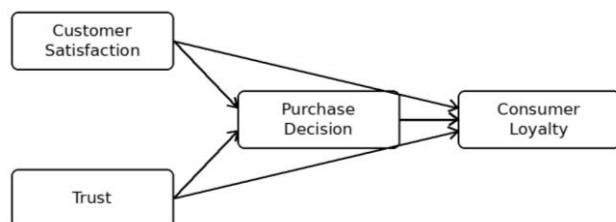


Figure 1. Research Model

3.0 Methodology

3.1 Research Design

This study used a quantitative survey design to test relationships among customer satisfaction, trust, purchase decision, and consumer loyalty. The unit of analysis was the individual consumer of herbal immunity products in Indonesia. The design was cross-sectional because responses were collected during a single data-collection period from May to June 2026.

3.2 Study Context, Sample, and Sampling Technique

The population consisted of consumers of herbal products, but the total population size could not be determined precisely. The study therefore used non-probability convenience sampling, selecting respondents who were accessible and willing to participate. A total of 152 usable responses were analyzed. Although respondents

came from several Indonesian provinces, 54% were domiciled in West Kalimantan, which should be considered when interpreting the geographic reach of the findings.

3.3 Data Collection and Measurement

Data were collected electronically using a structured Google Form questionnaire. The instrument used closed-ended items adapted from relevant consumer-behavior literature and organized around four first-order constructs: customer satisfaction, trust, purchase decision, and consumer loyalty. Responses were used to estimate reflective measurement relationships in the PLS-SEM model. The study report indicates that all constructs met the required reliability and convergent-validity criteria, while cross-loading analysis supported discriminant validity.

3.4 Data Analysis

The data were analyzed using partial least squares structural equation modeling with SmartPLS 4. The analysis proceeded in two stages. First, the measurement model was evaluated through outer loadings, Cronbach's alpha, composite reliability, average variance extracted (AVE), cross-loadings, and outer VIF. Second, the structural model was evaluated using inner VIF, R-square, f-square, Q² predict values, direct path coefficients, and specific indirect effects. Statistical significance was evaluated at the 5% level using t-statistics above 1.96 and p-values below 0.05. The interpretation follows PLS-SEM guidance that emphasizes both measurement quality and the explanatory and predictive performance of the structural model (Hair et al., 2022).

3.5 Ethical Considerations

The source report does not provide a formal ethics-approval number. Accordingly, this article does not claim institutional ethical clearance beyond what is documented in the research materials. Participation was based on respondents' willingness to complete the online questionnaire, and the analysis is reported only in aggregate form.

4.0 Data Presentation and Analysis of Results

4.1 Respondent Profile

The 152 respondents represented varied demographic backgrounds. Women accounted for 70% of the sample, while men accounted for 30%. The age distribution was weighted toward older respondents: 28% were above 50 years and 27% were aged 41–50 years. West Kalimantan contributed 54% of respondents. In income terms, the largest group earned Rp2–5 million per month (30%), followed by those earning above Rp10 million (24%). The largest occupational group was lecturers (24%), followed by civil-service-related employees (20%). Regarding consumption, the combination of jamu or rhizome-based products with honey was the most common choice (30%), followed by jamu, honey, and spices (26%).

Table 1. Selected respondent characteristics.

Characteristic	Category	n	%
Gender	Female	107	70
Gender	Male	45	30
Age	> 50 years	43	28

Characteristic	Category	n	%
Age	41–50 years	41	27
Domicile	West Kalimantan	82	54
Income	Rp2–5 million	46	30
Income	> Rp10 million	36	24
Occupation	Lecturer	37	24
Occupation	Civil service-related	31	20
Herbal use	Jamu + honey	46	30
Herbal use	Jamu + honey + spices	40	26

Source: processed research data, 2026.

4.2 Measurement Model Assessment

The outer-loading results were generally satisfactory, although a small number of indicators were slightly below the conventional 0.70 benchmark. Loadings ranged from 0.726 to 0.844 for trust, 0.799 to 0.878 for customer satisfaction, 0.666 to 0.857 for purchase decision, and 0.660 to 0.817 for consumer loyalty. Because the constructs showed strong internal consistency and AVE values above 0.50, the retained indicators collectively provided acceptable convergent measurement. Cross-loading analysis also showed that each indicator loaded highest on its intended construct, supporting discriminant validity.

Table 2. Reliability and convergent validity.

Construct	Alpha	rho_a	rho_c	AVE
Trust	0.920	0.923	0.934	0.612
Customer Satisfaction	0.940	0.941	0.950	0.706
Purchase Decision	0.955	0.958	0.960	0.634
Consumer Loyalty	0.928	0.931	0.938	0.560

Cronbach's alpha values ranged from 0.920 to 0.955, composite reliability (rho_a) from 0.923 to 0.958, and composite reliability (rho_c) from 0.934 to 0.960. AVE values ranged from 0.560 to 0.706. These results satisfy the thresholds of 0.70 for reliability and 0.50 for AVE. Outer VIF values ranged from 1.921 to 4.913, remaining below 5.00 and indicating no critical indicator-level multicollinearity.

4.3 Structural Model Assessment

The inner VIF values were 4.027 for trust and satisfaction as predictors of purchase decision, 4.488 for trust as a predictor of loyalty, 4.148 for satisfaction as a predictor of loyalty, and 1.992 for purchase decision as a predictor of loyalty. All were below 5.00. The model explained 49.8% of the variance in purchase decision (adjusted $R^2 = 0.491$) and 72.1% of the variance in consumer loyalty (adjusted $R^2 = 0.715$). Thus, the explanatory performance was moderate for purchase decision and substantial for loyalty.

Effect-size analysis showed that purchase decision had the largest f^2 effect on loyalty (0.283). Trust had f^2 values of 0.115 for purchase decision and 0.120 for loyalty, while satisfaction had

smaller effects of 0.030 on purchase decision and 0.019 on loyalty. Q^2 predict values were positive for all purchase-decision and loyalty indicators, ranging from 0.192 to 0.416 for purchase-decision indicators and from 0.221 to 0.455 for loyalty indicators. The positive values indicate predictive relevance for both endogenous constructs.

Table 3. Structural-model diagnostics.

Endogenous Construct	R^2	Adj. R^2
Purchase Decision	0.498	0.491
Consumer Loyalty	0.721	0.715

4.4 Direct Effects and Hypothesis Testing

Table 4. Direct effects and hypothesis testing.

Hyp.	Relationship	β	t	p	Decision
H1	Satisfaction → Purchase Decision	0.246	1.546	0.122	Rejected
H2	Trust → Purchase Decision	0.481	3.422	0.001	Supported
H3	Satisfaction → Loyalty	0.148	1.992	0.046	Supported
H4	Trust → Loyalty	0.388	4.849	<0.001	Supported
H5	Purchase Decision → Loyalty	0.397	7.272	<0.001	Supported

H1 was not supported because customer satisfaction did not significantly predict purchase decision ($\beta = 0.246$, $t = 1.546$, $p = 0.122$). H2 was supported: trust had a positive and significant effect on purchase decision ($\beta = 0.481$, $t = 3.422$, $p = 0.001$). H3 and H4 were also supported because both satisfaction ($\beta = 0.148$, $p = 0.046$) and trust ($\beta = 0.388$, $p < 0.001$) positively predicted consumer loyalty. Finally, H5 was supported, with purchase decision showing a positive and significant effect on loyalty ($\beta = 0.397$, $t = 7.272$, $p < 0.001$). Among the direct predictors, trust was stronger than satisfaction in predicting both purchase decision and loyalty, while purchase decision produced the strongest t-statistic in the model.

4.5 Mediation Analysis

Table 5. Specific indirect effects.

Hyp.	Indirect Relationship	β	t	p	Decision
H6	Satisfaction → Purchase Decision → Loyalty	0.098	1.512	0.131	Rejected
H7	Trust → Purchase Decision → Loyalty	0.191	3.160	0.002	Supported

The mediation results distinguish the two antecedents clearly. Purchase decision did not mediate the satisfaction-loyalty relationship ($\beta = 0.098$, $t = 1.512$, $p = 0.131$), so H6 was rejected. This result is consistent with the non-significant satisfaction-to-purchase-decision path. In contrast, the indirect effect of trust on

loyalty through purchase decision was significant ($\beta = 0.191$, $t = 3.160$, $p = 0.002$), supporting H7. Because the direct trust-to-loyalty path also remained significant, the research report characterizes purchase decision as a partial mediator of the trust-loyalty relationship.

4.6 Discussion of Findings

The first important result is that satisfaction did not significantly predict purchase decision, even though satisfaction directly predicted loyalty. This pattern means that being satisfied with previous consumption was not, by itself, sufficient to explain whether respondents formed a stronger purchase decision in the estimated model. The result differs from Agustin and Yuniasanti (2026), who found a significant satisfaction-purchase relationship for online herbal skincare. The difference is plausible because the present study covers a wider set of herbal immunity products and a more heterogeneous consumer group. Respondents frequently combined several types of herbal products rather than relying on one product alone, which may make the next purchase decision more dependent on considerations beyond satisfaction with a single prior experience. Importantly, this explanation should be read as an interpretation of the pattern, not as a causal test of unmeasured factors.

At the same time, satisfaction still had a positive direct effect on loyalty, although its coefficient was relatively small ($\beta = 0.148$). This finding is consistent with the idea that positive experience can reinforce attachment and willingness to continue using a product even when it does not strongly determine the immediate purchase decision. It also aligns with studies reporting positive satisfaction-loyalty relationships (Septyarani & Nurhadi, 2023; Wicaksono & Widodo, 2024) and with evidence from standardized herbal medicine showing that satisfaction contributes to consumer loyalty (Subagiyo et al., 2020). The practical implication is that satisfaction remains relevant, but its role in this study is more direct for loyalty than behavioral through the purchase-decision mediator.

Trust displayed a more consistent pattern. It positively predicted purchase decision ($\beta = 0.481$) and consumer loyalty ($\beta = 0.388$), and both effects were statistically significant. In a health-related consumption context, trust can reasonably function as a decision-enabling judgment because consumers need confidence that a product or provider is dependable before committing to purchase. The finding is consistent with Haryanto et al. (2024), who identified trust as a determinant of loyalty among online herbal-medicine consumers. Compared with satisfaction, trust was substantially stronger in predicting purchase decision, which suggests that confidence in the product or provider is especially important at the choice stage in this sample.

Purchase decision itself had a positive effect on consumer loyalty ($\beta = 0.397$) and the largest f^2 value among the structural paths leading to loyalty (0.283). This indicates that the behavioral commitment represented by purchase decision is a central link in explaining continued consumer loyalty. Once consumers reach a favorable purchasing decision, the likelihood of remaining loyal is higher in the estimated model. This result differs from some earlier studies cited in the report in which purchase decision did not significantly predict loyalty, demonstrating why the relationship needs to be tested in a context-specific way rather than assumed to be universal.

The mediation findings provide the clearest contribution of the study. Purchase decision did not mediate the effect of satisfaction on loyalty because the first stage of that indirect path—satisfaction to purchase decision—was not significant. In statistical terms, the indirect effect therefore had no sufficient evidence of mediation. This explains why satisfaction can still matter for loyalty while the proposed behavioral channel fails to materialize. Satisfaction appears to operate as a direct evaluative basis for loyalty rather than through the purchase-decision mechanism captured by the model.

By contrast, purchase decision significantly mediated the relationship between trust and loyalty. Trust strengthened purchase decision, and purchase decision in turn strengthened loyalty. The direct trust-loyalty relationship also remained significant, showing that trust operates through two channels: one direct and one behavioral through purchase decision. This pattern supports the report's interpretation of partial mediation and is consistent with Sudarwati and Susanto (2023), who also reported an indirect trust-loyalty relationship through purchase decision. The result gives the model a coherent behavioral meaning: trust helps consumers cross the threshold from confidence to choice, and that choice is associated with stronger loyalty.

For managers of herbal products, the combined results indicate that loyalty-building strategies should not rely only on making consumers satisfied after consumption. Satisfaction remains necessary because it has a direct positive relationship with loyalty, but trust appears to be the more reliable bridge toward both purchasing and continued loyalty in this data. Marketing communication and product management should therefore maintain credible, consistent, and verifiable product information and experience to the extent these elements are represented by the study's trust construct. The data do not justify adding claims about certification, safety regulation, medical efficacy, or specific promotional channels unless those factors are separately measured. The managerial implication is narrower but still meaningful: strengthening consumer trust and reinforcing the purchase decision are more strongly aligned with loyalty than satisfaction alone in the estimated model.

5.0 Conclusion and Recommendation

This study tested a PLS-SEM model linking customer satisfaction, trust, purchase decision, and consumer loyalty among 152 consumers of herbal immunity products in Indonesia. Four of the five direct-effect hypotheses were supported. Customer satisfaction did not significantly predict purchase decision, but it positively predicted consumer loyalty. Trust positively predicted both purchase decision and consumer loyalty, while purchase decision positively predicted loyalty. The mediation analysis further showed that purchase decision did not mediate the satisfaction-loyalty relationship but significantly mediated the trust-loyalty relationship. Overall, trust emerged as the most consistent antecedent because it operated through both direct and purchase-decision pathways, whereas satisfaction contributed mainly through a direct pathway to loyalty.

The findings suggest that herbal-product marketers should manage loyalty by strengthening both consumers' positive experience and their confidence in the product or provider, while recognizing that trust is more closely connected to purchase decision in this model. Future research should broaden the geographic distribution of respondents, improve representativeness through wider data-

collection networks, and test additional variables that may explain the remaining variance in purchase decision and loyalty. The present findings should also be interpreted in light of the convenience-sampling design and the concentration of respondents in West Kalimantan.

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