



Driving Sustainable Business Growth through Digital Customer Relationship Management: The Mediating Role of Customer Satisfaction in an Indonesian Traditional Food SMEs

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Abstract. Customer Relationship Management (CRM) is critical in maintaining competitive advantage; however, many micro, small, and medium-sized enterprises (MSMEs) lack digital systems for their customer relationship management. The current research explores the effect of digital CRM on customer loyalty in Thingkue, an Indonesian traditional food MSME, with customer satisfaction as a mediating factor. Based on the analysis using Partial Least Square-Structural Equation Modeling (PLS-SEM) on 130 customers, it was found that digital CRM had a significant effect on customer loyalty, both directly and indirectly via the mediating role of customer satisfaction. Digital CRM builds up repeat purchase and retention to transform satisfaction into loyalty.

Keywords: Digital Customer Relationship Management, Customer Loyalty, Customer Satisfaction, Sustainable Business Growth, PLS-SEM.

1 Introduction

Micro, small and medium enterprises (MSMEs) in Indonesia are not only the backbone of the national economy but also its most relationally fragile actors. Indonesia's GDP has increased by 5.12% compared to the previous year in the second quarter of 2025, thanks to household consumption and manufacturing, including food and beverages [1, 2]. This success story hides a vulnerability of a different sort. Majority of the culinary MSMEs compete on the strength of their customer relationships that they do not manage in any proactive manner. Increased competition and shift in consumers' behavior to digitalized decision making processes [3], pose risks for MSMEs, who see consumers as transactional and not as a relationship. They might lose the most precious asset that could protect them against the pressures of competition – customer loyalty.

This contradiction becomes visible in Thingkue, home-based culinary MSME, founded in July 2023 and producing Putu Ayu, traditional steamed cake from Central Java. Digitalization efforts such as Linktree-based information hub, digital catalogs and WhatsApp Business as the main communication channel are implemented. Customer

journey of Thingkue does not imply any post-transactional mechanisms. No follow-up of customer experience is done, no channel for feedback catches unfulfilled expectations, no database records who bought, how often and did come back. According to the interview with the owner, active clientele of this business includes about 190 customers and receives about 12-15 orders per month with clear tendency to repeat the purchase. Lacking any systematic ways of measuring these metrics, Thingkue experienced unexpected low sales volume during peak seasons when customers turned to competition. These patterns show that there is a retention problem and not an acquisition one.

It is not just the relational problem. Lack of customer follow-up, absence of channels for getting feedback, lack of database for keeping the information about the customer, their purchases, frequency and loyalty [4], is a sustainable business model. Customers who are loyal provide steady income flow, reduce costs of customer acquisition and help to generate word-of-mouth recommendation to reduce dependency on advertising [5]. Creation of customer loyalty is therefore vital for MSMEs with limited resources, lacking advertising budget. Satisfaction is achieved as a result of accumulated experience of consumption, resulting in loyalty [6]. Loyalty involves both behaviors (repeat purchase) and attitudes (brand emotion) [7]. There is ample evidence that customer satisfaction is the prerequisite for loyalty [8], but it is not sufficient by itself [4].

Commitment-Trust Theory of Relationship Marketing [9]. will be the conceptual framework that is going to explain the mechanism for developing loyalty in this research paper. It states that a long-lasting relationship can be successfully built only when there are two important components in it. These components are trust and commitment. Trust is a perception of reliability of one's business partner. Commitment is a perception of importance of the relationship to invest efforts in it.

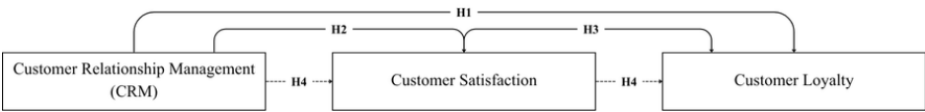
Customer Relationship Management (CRM) is the instrument that helps build the required foundations. CRM creates the context in which trust and commitment appear as a result of consistency, responsiveness, and value of customer encounters. Thanks to CRM, businesses are able to understand customers' needs, communicate with them and customize experiences via digital instruments [10], thus formalizing the trust and commitment development as proposed by the framework of Morgan & Hunt. Customer satisfaction acts as the evaluation criterion of success of investments in trust and commitment of the customers. Therefore, customer satisfaction acts as a natural mediator of the link between CRM input and loyalty output. This is empirically supported. As reported by [11], trust and commitment built via CRM practices were the mediators of the link between e-CRM strategy and customer loyalty in the telecommunication industry, whereas [12] found that customer satisfaction was the mediator of the social CRM dimensions and loyalty among automotive customers.

However, most studies of CRM were conducted on the companies with systems and budget for implementation of these systems and people who would manage relations [13, 14]. As proved by [15], when studying the use of CRM technologies in SMEs, digital CRM technologies significantly boosted customer loyalty; however, it depended on the organizational readiness for the relationships management, which is not formalized in owner-managed MSMEs. This is completely different from the kitchen that is managed via one WhatsApp account by its owner. Whether the positive effect of CRM

technology on customer satisfaction and loyalty would work in such improvised context is an open question.

The present research fills this gap through analyzing how digital CRM influences the level of customer loyalty in Thingkue with customer satisfaction as an intervening variable according to the theoretical framework of Commitment-Trust Theory. The present research applies the four-dimensional CRM framework that was introduced by Bhat & Darzi (2016), such as complaint resolution, customer knowledge, customer empowerment, and customer orientation [14]. Each of those dimensions corresponds to the gaps at Thingkue, therefore, the present research tests four hypotheses (Fig. 1). In compliance with the prediction of the Commitment-Trust Theory, where CRM activities result in the generation of value for the customer and thus evoke trust and commitment and create loyalty, we formulate the hypothesis that CRM activities positively influence customer loyalty (H1). Also in accordance with the prediction of the Commitment-Trust Theory, where value created during CRM activities evokes a favorable evaluation by the customer, we formulate the hypothesis that CRM activities have positive impact on customer satisfaction (H2), and that customer satisfaction positively impacts on customer loyalty (H3) [11, 12, 13], we also state that the relationship between CRM and loyalty is partially mediated by customer satisfaction (H4). By exploring those relationships within the framework of a traditional food-based MSME, we contribute to the ongoing discussion on CRM and loyalty in the business world and question whether the principles of Commitment-Trust Theory could be reproduced in resource poor and socially close environment.

Figure 1. Conceptual framework and hypotheses



Structure of this paper further will be divided in the following manner. In the material and methods section, research methodology, sample selection, measurement scales and approach to analysis of four hypotheses will be described. Results and discussion section will describe results from testing the measurement model, structural model and testing of hypothesis proposed by giving the theoretical explanation of the results with practical implications of results.

2 Data and Methods

The research methodology employed in this paper is the application of quantitative and explanatory research method via cross-sectional design to examine the posited relationships between digital CRM, customer satisfaction, and customer loyalty [16]. The empirical context in which this research is conducted is the case of Thingkue, an in-home based traditional food manufacturing micro small medium enterprise located in

Depok, West Java, Indonesia, chosen due to the fact that it provides an adequate theoretical as well as practical ground for carrying out this study. Despite having applied many digital CRM-related measures, the enterprise has failed to adopt proper post-transaction CRM process which may influence the satisfaction and loyalty. The data collection will be done from February to May 2026.

The population of interest in this study is the previous clients of Thingkue totaling to 190 people. The Slovin's formula with 5% margin of error suggests that 129 samples are needed and 130 valid samples are collected by applying simple random sampling technique. To ensure relevancy in the selected samples, the respondents should be those who have bought products from Thingkue, transacted minimum of IDR 100,000 and aged between 15 to 64 years which is economically active age bracket. Structured online questionnaire is used to collect information. Pre-tests with 30 respondents were performed prior to the implementation as a way of measuring clarity of items and validity. In this connection, five CRM items (CR4, CK1, CK5, CK6, and CE1) are re-phrased for clarification purposes.

The three constructs are measured using 7-point Likert scales (1 = strongly disagree, 7 = strongly agree) [17]. CRM is measured using four dimensions borrowed from Bhat and Darzi (2016). They include complaint resolution, customer knowledge, customer empowerment, and customer orientation [14]. Customer loyalty is measured using attitudinal and behavioral dimensions borrowed from [18]. Satisfaction is measured using cognitive and affective dimensions borrowed from [19]. The choice of such instruments corresponds to the theoretical base of the study that is the Commitment–Trust Theory. Each of the four CRM dimensions is associated with one of the mechanisms of building trust and commitment in the relationship with customers, while the cognitive–affective structure of satisfaction includes both evaluation and emotion components through which customers judge whether these investments into the relationships have been respected.

Hypotheses testing in the study will be done using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS [20, 21], an appropriate modeling approach for the study's prediction orientation and the relatively small sample size used [22]. The measurement model is assessed for convergent validity (outer loadings ≥ 0.70 ; AVE ≥ 0.50), discriminant validity (HTMT < 0.90), and internal consistency reliability (Composite Reliability and Cronbach's Alpha, each ≥ 0.70). On the other hand, structural model assessment is done through R-square values, Variance Inflation Factor (VIF < 5.0 to exclude multi-collinearity), path coefficients, and effect size (f^2). Significance will be tested using bootstrapping through t-values > 1.96 and p-values < 0.05 . Mediation assessment will be done through bootstrapped indirect effects, while partial versus full mediation is done based on whether there was still a significant direct effect after including the mediator in the model [22].

3 Results

3.1 Sample Characteristics and Measurement Model Assessment

The characteristics of the respondents are indicated in Table 1. In the total number of 130 respondents, 57.7% were women while 42.3% were men. The highest age group is 21 to 26 years (23.8%), next is 33 to 48 years (18.5%), and 27 to 32 years (17.7%), indicating that most of the customers are within young and middle ages. Private employees and students formed 24.6%, entrepreneurs 18.5%, and homemakers 12.3%.

Table 1. Respondents' Characteristics

Characteristics	Frequency (N)	Percentage (%)
Gender		
Male	55	42.3%
Female	75	57.7%
Age (Years)		
15–20	20	15.4%
21–26	31	23.8%
27–32	23	17.7%
33–48	24	18.5%
49–54	17	13.1%
55–60	9	6.9%
61–64	6	4.6%
Profession		
Private Sector Employee	19	14.6%
College Student	19	14.6%
Entrepreneur / Business Owner	13	10.0%
Homemaker	10	7.7%
Civil Servant / Government Official	9	6.9%
Educator (Teacher, Lecturer, Tutor)	6	4.6%
Unemployed / Job Seeker	3	2.3%
Others / No Response	51	39.2%
Repeat Purchase Frequency		
< 1 time	4	3.1%
1–2 times	14	10.8%
3–4 times	12	9.2%
5–6 times	21	16.2%
7–8 times	41	31.5%
9–10 times	25	19.2%
> 10 times	13	10.0%

Next, we test the reliability of the individual item and constructs (Table 2). Outer loadings of all selected items are more than 0.70, while all AVEs are greater than 0.50 for all three constructs, which means that there is convergent validity. Composite

Reliability and Cronbach's Alpha are above 0.70, which proves internal consistency. Additionally, HTMT ratios are less than 0.90, which proves discriminant validity (Table 3).

Table 2. Evaluation of Measurement Model

Variable	Items	Outer Loadings	<i>Alpha</i>	AVE
Customer Relationship Management	CR1	.832	.984	.718
	CR2	.798		
	CR3	.859		
	CR4	.834		
	CR5	.856		
	CR6	.835		
	CK1	.889		
	CK2	.838		
	CK3	.885		
	CK4	.844		
	CK5	.883		
	CK6	.846		
	CE1	.876		
	CE2	.848		
	CE3	.848		
	CE4	.813		
	CE5	.831		
	CE6	.856		
	CO1	.847		
	CO2	.836		
	CO3	.812		
	CO4	.837		
	CO5	.850		
	CO6	.861		
	CO7	.863		
	CO8	.846		
Customer Satisfaction	KS1	.761	.887	.692
	KS2	.770		
	KA1	.873		
	KA2	.860		
	KA3	.886		
Customer Loyalty	AL1	.852	.955	.692

AL2	.841
AL3	.843
AL4	.845
AL5	.827
AL6	.840
BL1	.788
BL2	.818
BL3	.850
BL4	.804
BL5	.837

Table 3. HTMT assessment for first-order constructs

Construct	1	2	3
1. CRM			
2. CS	.797		
3. CL	.777	.803	

Abbreviations: CRM, customer relationship management; CS, customer satisfaction; CL, customer loyalty.

On the structural plane (Table 4), CRM accounts for 55.7% of variance in customer satisfaction ($R^2 = 0.557$) and CRM and satisfaction jointly account for 64.1% of variance in customer loyalty ($R^2 = 0.641$), thus implying that the proposed model is well specified and has strong explanatory power. The values of VIF do not exceed 2.3 and therefore there is no multicollinearity present. Effect size analysis reveals a large effect of CRM on customer satisfaction ($f^2 = 1.259$) and medium effects of CRM and satisfaction on customer loyalty ($f^2 = 0.259$ and 0.196).

Table 4. Result of the structural model

Construct	R ²	Adj R ²	Path (CS)	Path (CL)	f ² (CS)	f ² (CL)	VIF (CL)
CRM	-	-	.747	.458	1.259	0.259	2.260
CS	.557	.554	-	.398	-	0.196	2.260
CL	.641	.635	-	-	-	-	-

Abbreviations: CRM, customer relationship management; CS, customer satisfaction; CL, customer loyalty. Dashes (-) indicate not applicable.

3.2 Hypothesis Testing and Analysis

Hypotheses made in this research study are supported (see Table 4). Customer relationship management (CRM) had the highest impact on customer satisfaction in the model ($\beta = 0.747$) and also had the next largest effect on customer loyalty ($\beta = 0.458$), as well as customer satisfaction on loyalty ($\beta = 0.398$). Indirect effect of CRM on

customer loyalty through customer satisfaction ($\beta = 0.297$) was found to be significant, while direct effects remained significant even with satisfaction in the model.

Table 5. Path Coefficients and Hypothesis Testing Results

Hypothesis	Relationship	Path	T-value	P-value	Conclusion
<i>Direct effects</i>					
H1	CRM $\rightarrow$ CS	.747	14.596	.000	Supported
H2	CRM $\rightarrow$ CL	.458	6.356	.000	Supported
H3	CS $\rightarrow$ CL	.398	5.226	.000	Supported
		Path	T-value	P-value	BI [2.5%; 97.5%]
<i>Indirect effects</i>					
H4	CRM $\rightarrow$ CS $\rightarrow$ CL	.297	4.612	.000	0.177; 0.432 Supported, partial mediation

Abbreviations: BI, bias corrected confidence interval; CRM, customer relationship management; CS, customer satisfaction; CL, customer loyalty.

4 Discussions

The substantial positive impact of CRM on customer loyalty supports the Commitment-Trust Theory's primary implication that regular and valuable CRM transactions create the trust and commitment that are exhibited through customer loyalty behavior [23]. This research expands on the findings of [13], who reported a similar impact of CRM in the SME banking industry in Pakistan, and [15], who demonstrated in an SME context that the use of CRM with digitally enabled tools enhanced customers' emotional bonding with the business despite scarce resources. The fact that both studies have similar conclusions adds more strength to the argument that the CRM loyalty impact is not a result of being a large enterprise but of the relational aspect of it.

The main influence that CRM has on customer satisfaction is also in line with the predictions of Commitment-Trust Theory, which argues that "value-creating interaction leads to favorable evaluative reactions" [23], [24]. [12] likewise found very powerful influence of CRM on satisfaction through both traditional and social CRM and even went a step ahead to demonstrate that "technologically based CRM elements, including responsive communication, seamless interaction, and consistent follow-up," influence satisfaction. The analysis of the outer loadings in this particular research has shown that the most critical element, which contributed to CRM quality perception by customers, was the customer knowledge dimension, reflecting the ability of Thingkue to comprehend customer needs and respond to their feedback.

This major influence of satisfaction on loyalty reinforces and qualifies the [19] notion in the sense that satisfaction is a requirement but does not exhaust the creation of loyalty since there still exists another direct link between CRM and loyalty. Importantly, the affective components of satisfaction had the highest indicator weights, which means that it is the affective component of the consumption experience rather than the rational assessment of product quality or value for money that motivates Thingkue's loyalty.

Finally, this partial mediation result is congruent with [11] the mediation evidence from the e-CRM research where the satisfaction-related construct of relationship quality mediated the association between e-CRM and loyalty in the telecommunications industry. The partial as opposed to full mediation implies that CRM impacts loyalty through two independent paths, one evaluative and another relational in nature (CRM $\rightarrow$ satisfaction $\rightarrow$ loyalty vs. CRM $\rightarrow$ loyalty). This two-path mediation mechanism is consistent with Commitment-Trust Theory's hypothesis that the relationship investment results in the formation of not only evaluative but also dispositional antecedents of loyalty based on trust and commitment.

Collectively, the above results have very specific implications for sustainable business growth in traditional food MSMEs. Given that loyal customers ensure consistent income, reduce the cost of acquiring customers, and provide referrals through word of mouth, the CRM-satisfaction-loyalty sequence discovered here becomes a real financial sustainability model [25]. The dominance of the customer knowledge dimension in defining perceptions of CRM suggests a certain clear-cut implementation priority. For this reason, we suggest a cost-effective technology-based CRM solution suitable for MSMEs, including (1) a follow-up message on WhatsApp within one day after fulfilling the order and containing a link to a structured form of feedback, (2) a form in Google Form with information about the client, his satisfaction rates, and feedback in general, (3) auto-populating into a database in Google Sheets with segmentation by purchase frequency and levels of satisfaction, and (4) periodic WhatsApp broadcasting to maintain relationship-based engagement between the purchases. Such an approach presupposes the absence of any proprietary infrastructure, thus being easily implemented by MSMEs with similar structures in Indonesia. While the unexplained variance (44.3% for satisfaction; 35.9% for loyalty), including customer trust [26], company reputation [13], and broader customer experience [27], warrant incorporation in future MSME-focused models.

5 Conclusions

The research has proven that digital CRM was an essential factor affecting customer loyalty in conventional food MSMEs, not only directly, but also indirectly through customer satisfaction. Moreover, CRM had a significant positive role in customer satisfaction. The most effective tool of all the CRM components was customer knowledge, which included personalization, need recognition and responsiveness.

This study, based on the Commitment-Trust Theory [23], demonstrates that trust and commitment established through continuous relationship interactions are functional even in the context of resource constraints, owner-managed MSMEs where relationship management is personal and not institutionalized. It thus moves the theory into an arena for which it was not originally designed.

Moreover, loyalty is now not seen as a result of relationships but a way of financial growth. This is because loyal customers generate recurring income, lower costs of acquiring new customers and refer more people to a business. These means of achieving sustainable growth are especially relevant for traditional food MSMEs with limited

marketing budgets. With the WhatsApp-Google Form-Google Sheets CRM solution, it is clear that the difference between theory and practice in the application of CRM is less than previously thought, because the solutions are developed under the constraints of the environment.

Future research should take into account other factors such as trust from the customer, reputation of the firm and the customer experience to develop a more comprehensive framework of loyalty development in MSMEs. Future longitudinal studies, using other types of industries, will add to the empirical foundation of Commitment–Trust Theory and improve the external validity of the findings.

Disclosure of Interests. The authors declare no conflicts of interest

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