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Building Customer Loyalty in B2B Logistics: The Interplay of Trust, Perceived Risk, and Perceived Value in Indonesia's Trucking Industry

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ABSTRACT: This research analyzes the determinants of customer loyalty in Indonesia's B2B logistics industry, particularly in the trucking sector, focusing on trust, perceived risk, and perceived value. Adopting a quantitative approach, this study samples businesses that use trucking services and examines how the mentioned variables influence enduring customer loyalty. Using comprehensive industry theoretical models, we prepared a structured questionnaire and subsequently collected data from many firms spanning multiple industries that depended on trucking logistics. The research employs advanced statistical methods such as factor analysis and SEM to evaluate the relationships between the key constructs trust, perceived risk, perceived value, and customer loyalty. The findings underscore the role of perceived value as the foremost predictor of customer loyalty; trust only affects loyalty indirectly through its impact on perceived value. The findings suggest that perceived risk should be accepted in high choice or digitized markets, implying organizations need more emphasis on trust and its actual outcome. The study demonstrates that strategically managing perceptions of trust, risk, and value is critical for enhancing.

KEYWORDS: B2B Logistics, Customer Loyalty, Indonesia Trucking Industry, Perceived Risk, Perceived Value, Trust.

INTRODUCTION

As with any sector, the Indonesian trucking industry, which plays a critical role in the country's supply chain, has both challenges and opportunities especially with regards to globalization and the need for more efficient logistic services (Sangka et al., 2019). In this rapidly changing environment, acquiring and maintaining customer loyalty becomes very essential to the success of B2B logistics companies (Chaudhuri & Holbrook, 2001; Chen & Quester, 2015; Mark S Johnson et al., 2006). Customer loyalty, which also benefits a company significantly boosts profitability, market share, and ensures growth for a business, entails repeat purchases, referrals, and active promotion of the brand (Kwiatek et al., 2020; McMullan & Gilmore, 2008; Srivastava, 2024). In a B2B context, customer loyalty is basically influenced by trust, perceived risk, and perceived value (Marcus Wallenburg & Lukassen, 2011; Vlachos, 2021). Trust defined as believing a service provider to be reliable and genuine is very vital in logistics because customers give sensitive and high value cargo which must be delivered timely (Issock Issock et al., 2020). Concerns about possible service failures, actual destruction of goods, or interruptions to the supply chain are factors that comprise perceived risk, these factors strongly influence customer loyalty as well (J. Lin et al., 2017; Paulssen et al., 2014; Yen, 2015). Customer loyalty is also impacted by perceived value, the customer's view of the advantages received as compared to the costs incurred (Johnson et al., 2008; Rai et al., 2022; San Martín & Camarero, 2009; Tsai et al., 2021; Yarmen et al., 2016; Yeung et al., 2010). In a situation where other options exist

The relationship between trust, perceived risk and perceived value are especially critical within an Indonesian context due to cultural sensitivities, infrastructure weaknesses and bureaucratic challenges that can dramatically affect the way logistics is conducted. Indonesia's geography of over 1,000 islands means that trucking companies often have to piggyback their services with shipping and airfreight. State of the market Meanwhile, a fast growing economy and expanding middle class in Vietnam are fuelling demand for logistics services, a trend that bodes well and presents challenges for market participants alike. With its complexity, the Indonesia market requires in-depth insights about what customers wants and needs and how the market behaves. Trust is important in building a trust-based secure collaborative model in the uncertain competitive market environment of Indonesia (Huda, 2024). The cost of Indonesia logistics alone is much higher than that of Thailand, Malaysia, and other regional countries due to inefficiency in supply chain, namely, high inventory level due to uncertainty and inconsistency (Jie & Lixing, 2024; Levy, 1995). Accordingly, logistics companies can enhance loyalty by recognising and responding to their customers' particular risk concerns. Besides, in Indonesia, the logistics management becomes even more complex due to regulatory obstacles, physical infrastructure limitations,

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and also the requirement of a smooth intermodal integration (Ahmed et al., 2021; Kwiatek et al., 2020; Marcus Wallenburg & Lukassen, 2011).

Indonesia as an archipelagic state with more than 17,000 islands, the sea transport is the most important means of transportation in Indonesia and the ports are the block point of trade, economy and industry as well (Duffield, et al., 2019). The strategic position of Indonesia as a crossroad international trade routes increasingly makes the role of ports as a supporter of national competitiveness and economic growth become more and more important (Hamid, 2018; Pulungan, 2024). Nonetheless, inefficient logistics are currently hampering the country due to the lack of an internationally standardized logistics system (Pangestu et al., 2015; Tu et al., 2018; Yudhistira & Sofiyandi, 2018). Transportation is, along with telecommunication, trade liberalization and international standardization, the most important feature of globalization (Mao et al., 2024). With this geographical configuration of Indonesia, sea transport becomes an efficient, affordable and connected tool for linking regions, to encourage economic development, and strengthen increasing economies. Indonesia government has enforced its policies to improve the transportation infrastructure, including the construction of ports and other related facilities (Li et al., 2023; Valentine et al., 2013).

This study is conducted to explore the complex relationship between trust, perceived risk, perceived value, along with customer loyalty in the Indonesian B2B trucking industry. In particular, the study will examine how trust affects consumers' perceptions of risk and value and how those perceptions, in turn, affect customer loyalty. The study also explores the moderating effect of industry-related variables, namely size of company, specialization of services, and technology, in the relationships under study. Through revealing what determines customer's loyalty in this important industry, the research aims to guide the strategy of any trucking company in Indonesia and to enlarge the understanding of B2B customers" photo-attraction in EMs as a whole. Not only that, but most of Indonesia's small and medium sized enterprises have no idea about the opportunities or threats presented by the eventual creation of the Asean Economic Community. These companies under consideration are in the process of addressing internal concerns exept in some case where the agreement is not known.

In line with this, the Indonesian government has spent a large amount of funds for its infrastructure development programs, such as sea-toll networks (Tu et al., 2018). The Country's logistics suffers from inefficiency due to absence of internationally accepted systems (Hamid, 2018). The emergence of Industry 4.0 has affected the logistics worldwide and Indonesia can overcome the logistics problems, particularly transportation costs, through the implementation of ICT and the Internet of Things (Li et al., 2023). Intention to adopt of port digitization services will be more pronounced if the perceived usefulness enhances (Mao et al., 2024). The rate at which technology is adopted depends upon perceived risk.

In addition, there is not significant empirical research on the mediating or moderating role of these variables (especially in the context of the Indonesian trucking industry that is transforming toward digital integration and Industry 4.0 adoption). Although previous studies have studied the centrality of trust, perceived risk and value in the facilitation of loyalty (Issock et al., 2020), they are doing so without the entrenchment of industry specific moderators such as firm size, focus and technology sophistication which have gained utmost significance in Indonesia's changing logistics sector.

Adding to this void is the absence of indigenous knowledge about how Indonesian logistics businesses can adapt strategies to the complex requirements of B2B clients with widely-varying customer service, logistical and risk perceptions across this highly decentralized archipelago. Given the larger geopolitical landscape of the ASEAN Economic Community and ongoing government infrastructure investments, the poor awareness towards regional integration of many Indonesian SMEs is particularly significant.

Therefore, this study is critically needed to disentangle the complex, context-specific interplay among trust, perceived risk, perceived value, and customer loyalty in Indonesian B2B trucking industry. In so doing, it not only closes an important knowledge void in logistics and marketing literature but, more importantly, it offers actionable recommendations for enhancing the competitiveness, customer retention, and strategic decision-making among logistics companies in Indonesia and similar emerging markets.

METHODS

Research Design

Methodology The research was quantitative and the survey method was used to systematically collect data. The purposes of this explanatory study were to investigate and identify causal relationships among the variables of interest. The data collection instrument used was a *well-designed* questionnaire that was administered to a targeted sample of the respondents based on the

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research context. The respondents were strategically chosen for this sample based on certain criteria to reflect the target population. After the data was collected, it was subjected to rigorous statistical examination to evaluate our hypotheses. The statistical approach taken was intended to explore the extent and direction of relationships among the variables and enable a deep comprehension to be derived regarding how the predictors relate to one another in the context of the study. This way, it enables to empirically test for causality links between the variables, which contributes to the theory development and understanding of customer loyalty in B2B logistics.

Population and Sample

The target population for this study consisted of customers of PT DCS who utilize the company's logistics trucking services for the distribution of goods. These customers were chosen specifically because they had direct, hands-on experience with the services, which enabled them to provide informed and relevant evaluations regarding the key variables of trust, perceived risk, perceived value, and customer loyalty.

To select the research sample, a purposive sampling method was employed. This approach ensured that only respondents who met specific, pre-defined criteria were included. The selection criteria were as follows:

1. The respondent must have used PT DCS's logistics trucking services at least once within the past 12 months, ensuring that they had recent and relevant experience with the company's offerings.
2. The respondent must be a decision-maker or have direct interactions with the logistics trucking services, ensuring that they had a deep understanding of the services' impact and could provide meaningful assessments.

In line with recommendations from Hair et al. (2019), the sample size was determined using the rule of ten times the largest number of indicators in any single construct. Since the study's constructs had a maximum of 22 indicators, the required sample size was calculated as 22 indicators × 10, resulting in a total sample size of 220 respondents. This sample size ensures that the findings are statistically robust and can accurately represent the experiences and perceptions of the target population.

Instrument Development and Measurement

To empirically examine the relationships among customer trust, perceived risk, perceived value, and customer loyalty in the B2B trucking logistics context, this study employed a structured survey instrument consisting of previously validated scales. All measurement items were adapted from prior studies and contextualized to reflect the unique characteristics of Indonesia's trucking logistics industry. A five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree") was used for all constructs.

Customer Trust was measured using a 5-item scale adapted from Doney and Cannon (1997) and Morgan and Hunt (1994). The items assess the extent to which customers perceive the logistics provider as reliable, honest, and capable of fulfilling its promises. Sample items include: "I trust this logistics provider to deliver services as promised" and "This logistics provider is reliable". Perceived Risk was captured using a 4-item scale modified from Featherman and Pavlou (2003) and Mitchell (1999). The scale includes items reflecting performance risk, financial risk, and relational risk in the logistics service transaction. An example item is: "Using this logistics provider involves risks I am not comfortable with". Perceived Value was assessed using a 5-item scale adapted from Sweeney and Soutar (2001), covering both utilitarian and relational dimensions of value. The items reflect the customer's evaluation of the benefit-to-cost ratio of the services provided. Sample items include: "This logistics provider offers good value for the price" and "The services I receive exceed my expectations". Customer Loyalty was measured using a 5-item behavioral and attitudinal scale derived from Oliver (1999) and Zeithaml et al. (1996). The items capture both repurchase intentions and willingness to recommend the service. Sample statements include: "I intend to continue using this logistics provider" and "I would recommend this logistics company to others."

Prior to full deployment, the instrument underwent content validation through expert review involving three logistics industry practitioners and two academic experts in service marketing. A pilot study with 30 logistics clients was conducted to assess clarity, reliability, and cultural suitability. Minor modifications were made based on respondent feedback. Cronbach's alpha values for all constructs exceeded the 0.70 threshold, indicating satisfactory internal consistency. The final instrument was then used to collect data for confirmatory factor analysis (CFA) and structural modeling.

Data Collection and Statistical Analysis

The finalized questionnaire was distributed to a purposively selected sample of 220 respondents, as determined by the sample size calculation. Data were collected through both online and face-to-face methods to maximize respondent participation. The

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reliability of the measurement scales was assessed using Cronbach's alpha, with a threshold of 0.70 deemed acceptable for each construct. Validity was assessed through confirmatory factor analysis (CFA), ensuring that the measurement model accurately represented the constructs of trust, perceived risk, perceived value, and customer loyalty.

In terms of statistical analysis, structural equation modeling (SEM) was employed to test the hypothesized relationships among the constructs. This technique allowed for a comprehensive evaluation of both direct and indirect effects, providing insight into how trust, perceived risk, and perceived value collectively influence customer loyalty in Indonesia's trucking industry.

Through this process, the instrument developed in this study is expected to offer reliable and valid measures of the key constructs, allowing for a deep understanding of the factors that drive customer loyalty in the B2B logistics sector.

Ethical Considerations

The study adhered to ethical research principles. Participation was voluntary, informed consent was obtained, and anonymity and confidentiality were maintained throughout the research process.

RESULT

Validity and Reliability Analysis

Table 1. Loading Values – First Test

Indicator		Loading	Value Variable
TR5	<---	TR	,877
TR4	<---	TR	,819
TR3	<---	TR	,870
TR2	<---	TR	,901
TR1	<---	TR	,841
PR10	<---	PR	,000
PR9	<---	PR	,891
PR8	<---	PR	-,007
PR7	<---	PR	,872
PR6	<---	PR	,022
PR5	<---	PR	,855
PR4	<---	PR	-,015
PR3	<---	PR	,890
PR2	<---	PR	-,010
PR1	<---	PR	,840
PV1	<---	PV	,903
PV2	<---	PV	,825
PV3	<---	PV	,917
PV4	<---	PV	,852
PV5	<---	PV	,929
LY1	<---	LY	,813
LY2	<---	LY	,887
LY3	<---	LY	,887
LY4	<---	LY	,914
LY5	<---	LY	,883

The analysis results show that most of the statements used in the research instrument meet the validity criteria, with loading factor values ≥ 0.7. However, there are five items in the perceived risk variable that do not meet the validity requirements, namely PR2, PR4, PR6, PR8, and PR10. Therefore, these five items were removed from the model. Nevertheless, the test continued because

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each indicator with an invalid statement still has a replacement statement derived from the same indicator, thus not disrupting the completeness of the representation of the intended construct.

Table 2. Second Test Loading Values

Indicator-Variable			Loading Value	AVE	Composite Reliability
TR5	<---	TR	,876		
TR4	<---	TR	,818		
TR3	<---	TR	,870	0,742	0,935
TR2	<---	TR	,902		
TR1	<---	TR	,840		
PR9	<---	PR	,891		
PR7	<---	PR	,870		
PR5	<---	PR	,854	0,754	0,9385
PR3	<---	PR	,888		
PR1	<---	PR	,836		
PV1	<---	PV	,900		
PV2	<---	PV	,822		
PV3	<---	PV	,915	0,782	0,947
PV4	<---	PV	,851		
PV5	<---	PV	,929		
LY1	<---	LOY	,811		
LY2	<---	LOY	,884		
LY3	<---	LOY	,884	0,766	0,942
LY4	<---	LOY	,913		
LY5	<---	LOY	,880		

Based on the analysis results, all indicators in the research instrument were declared valid because each had a loading factor value above 0.7, indicating that each indicator adequately represented the construct being measured. Furthermore, in terms of construct validity, the Average Variance Extracted (AVE) value for each variable was also above 0.5, indicating that the variance explained by the construct was greater than the error variance. This research instrument also met reliability criteria, as evidenced by the Composite Reliability values, which all exceeded 0.7. This indicates that the internal consistency between indicators within each construct is quite high, making the instrument reliable for use in this study (Sarstedt et al., 2021).

Goodness of Fit

Table 3. Goodness of Fit Results

GOF Indicator	***Cut Off Value***	**Test Results**
X^2 - *Chi Square*	p > 0,05	0,1302
RMSEA (the Root Mean Square Error of Approximation)	≤ 0,08 (good), ≤ 0,05 (very good)	0,065
GFI (good of Fit Index)	≥ 0,90 (good)	0,914
NFI (Normed Fit Index)	≥ 0,90 (good)	0,964
TLI (Tucker Lewis Index)	≥ 0,90 (good)	0,921
CFI (Comparative Fit Index)	≥ 0,90 (good), ≥ 0,95	0,965

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Based on the results of the goodness of fit (GOF) test, the model in this study showed a good fit with the data. The Chi-Square value has a significance of 0.1302, which is greater than 0.05, thus meeting the criteria for good model fit. The RMSEA index is also at 0.065, which is in the good category because it is still below the maximum limit of 0.08. In addition, the GFI (Goodness of Fit Index) value is 0.914, NFI (Normed Fit Index) is 0.964, TLI (Tucker Lewis Index) is 0.921, and CFI (Comparative Fit Index) is 0.965. All of these indices exceed the cut-off value of 0.90, indicating that the model has a very good level of fit. Thus, it can be concluded that the structural model used in this study has met all goodness of fit criteria and is suitable for use in further hypothesis testing.

Hypothesis Testing

Table 4. Hypothesis Testing Results

Influence	Coefficient	P-value	Conclusion
Trust → Perceived Value	,701	***	Accepted
Trust → Loyalty	-,220	,218	Rejected
Perceived Risk → Loyalty	-,117	,272	Rejected
Perceived Value → Loyalty	1,190	,003	Accepted
Trust → Perceived Value → Loyalty	0,834	0,003	Accepted

The results of testing the seven hypotheses in this study indicate that five hypotheses are accepted and two hypotheses are rejected. The largest direct effect is found in the relationship between perceived value and loyalty, which is proven to be significant and shows a strong contribution. Meanwhile, the direct effect of trust and perceived risk on loyalty is not significant because the significance value exceeds 0.05, so both hypotheses are rejected. However, trust and perceived risk are proven to have a significant effect on perceived value. Trust and perceived risk do not have a direct effect on loyalty but do influence perceived value, which then significantly affects loyalty. It can be concluded that perceived value fully mediates the relationship between trust and perceived risk on loyalty. The role of perceived value is key to bridging the influence of trust and perceived risk on customer loyalty.

DISCUSSION

This study sought to investigate the relationships among trust, perceived value, perceived risk, and loyalty within a consumer behavior framework. The statistical findings provide a nuanced understanding of how these constructs interact and affect customer loyalty. The discussion below synthesizes these findings in relation to established theory and prior empirical studies.

1. The Strong Influence of Trust on Perceived Value

The analysis shows a strong, significant positive effect of trust on perceived value ($\beta = 0.701$, $p < 0.001$), indicating that as consumer trust increases, so does their perception of value derive from the product or service. This finding is consistent with the Expectancy-Value Theory, which posits that trust reduces cognitive dissonance and increases the perceived benefits relative to costs (Ball et al., 2019; Flake et al., 2015; Schnettler et al., 2020). Supporting this, Lin and Wang (2015) and Rai et al. (2022) found that in e-commerce, trust significantly enhances perceived transactional value, particularly in contexts where face-to-face interactions are limited. Similarly, Sirdeshmukh et al. (2002) argued that trust in a service provider reduces perceived ambiguity, thereby inflating the subjective value a customer attaches to the offering. This suggests that organizations aiming to enhance consumer-perceived value should prioritize building credible, reliable, and transparent practices. For example, brands like Zappos have successfully increased customer loyalty by first investing in trust-based initiatives such as easy returns and responsive customer service, which in turn enhanced perceived value.

2. Trust Does Not Directly Influence Loyalty

Contrary to expectations, trust does not significantly influence loyalty directly ($\beta = -0.220$, $p = 0.218$). This contradicts much of the prior literature, which typically finds trust as a significant antecedent of customer loyalty (Chaudhuri & Holbrook, 2001; Morgan & Hunt, 1994). However, this divergence highlights the possibility of indirect effects or contextual moderators at play. One plausible interpretation is that trust by itself is insufficient to drive loyalty unless it leads to perceived value. This aligns with the findings of Eggert and Ulaga (2002), who posited that value perceptions mediate the trust–loyalty link. That is, trust may create a favorable climate for value creation, which then becomes the immediate determinant of loyalty. In contexts where consumers have

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multiple alternatives (e.g., online marketplaces), trust may act as a necessary but not sufficient condition. Only when trust leads to superior value does it result in loyalty.

3. Perceived Risk Does Not Influence Loyalty

The relationship between perceived risk and loyalty was also found to be statistically insignificant (β = -0.117, p = 0.272), suggesting that consumers' perception of risk does not directly deter loyalty. This challenges classical consumer behavior models, which emphasize risk aversion as a determinant of repeat patronage (Kwiatek et al., 2020). A potential explanation is the increased consumer resilience or tolerance toward risk in digital or high-choice environments. For example, Tzavlopoulos et al. (2019) found that while perceived risk affects initial adoption, it does not significantly influence ongoing loyalty once users develop familiarity. In certain industries such as fintech or e-commerce, users may continue their relationship despite moderate levels of risk if other compensatory values like convenience, personalization, or cost-effectiveness are perceived as high. This non-significant finding also reinforces the importance of trust and value as dominant drivers, which may buffer or overshadow the impact of perceived risk.

4. Perceived Value Strongly Predicts Loyalty

Perceived value shows a highly significant and positive impact on loyalty (β = 1.190, p = 0.003), reinforcing the notion that customer loyalty is primarily driven by the perceived benefits relative to costs. This finding is well-aligned with (arcía-Salirrosas et al. (2024) and Mainardes and Freitas (2023) conceptualization of perceived value as the most critical precursor to loyalty behaviors. Empirically, Suttikun and Meeprom (2021) demonstrated that value perceptions directly influence repeat purchase intentions and advocacy. The magnitude of the effect found in the present study suggests that perceived value may even override other factors, including trust or risk, in determining loyalty. This has significant managerial implications. For instance, digital service providers like Spotify or Netflix invest heavily in optimizing value through personalized recommendations and cost-effective subscription models—often engendering loyalty despite moderate concerns over data security or platform outages.

5. Mediation Effect: Trust → Perceived Value → Loyalty

Most notably, the indirect effect of trust on loyalty through perceived value is significant and substantial (β = 0.834, p = 0.003), confirming the mediating role of perceived value. This supports the Value-Based Mediation Model, where trust is a psychological enabler, not a direct driver, and its influence is realized fully when converted into perceived consumer value. This aligns with Kusumawati and Sri Rahayu 2020) who proposed that in relationship marketing, trust acts as a facilitator of value creation, which ultimately sustains loyalty. It also supports the mediation model tested by Nguyen et al. (2021), who found that emotional trust enhances perceived relational benefits, which in turn influence behavioral loyalty. Practically, this indicates that firms should not stop at building trust they must leverage that trust to co-create value with consumers. This could be achieved through improved customer experience design, value-added services, or personalized engagement strategies.

CONCLUSION

The study explores the relationship between trust, perceived value, perceived risk, and loyalty in consumer behavior. It reveals that trust is crucial in shaping perceived value, as it enhances consumers' evaluation of benefits relative to costs. Trust-building mechanisms, such as transparent communication and ethical branding, are essential for cultivating perceived value. However, trust does not directly predict loyalty, suggesting that trust is a mediating factor. Perceived risk, on the other hand, may be tolerated in contexts where value is evident and trust is established. Perceived value is the most influential direct predictor of loyalty, as consumers' decisions are primarily guided by their assessment of overall utility and benefit. The study suggests that companies should not treat trust, value, and loyalty as isolated objectives but rather operationalize trust as a means to co-create value, which in turn fosters loyalty.

Limitations and Future Research

While the study provides valuable insights, several limitations warrant acknowledgment. The sample context and industry focus may limit generalizability; future research should explore these relationships across diverse cultural and sectoral contexts. Additionally, longitudinal studies could provide deeper insight into the temporal dynamics of trust, value, and loyalty. Further exploration of moderating variables such as consumer involvement, brand familiarity, or technological readiness could also enrich the model and refine predictive accuracy.

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CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this paper.

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