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The Effect of Word of Mouth, Service Quality, and Product Completeness on Customer Loyalty

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Abstract

The increasing competition among Micro, Small, and Medium Enterprises (MSMEs) requires businesses to develop effective strategies for maintaining customer loyalty. This study aims to examine the effects of word of mouth, service quality, and product completeness on customer loyalty. This research employed a quantitative approach using an explanatory survey method. Data were collected through questionnaires distributed to 120 customers selected using purposive sampling. The data were analyzed using multiple linear regression with the assistance of IBM SPSS Statistics 27, including classical assumption tests, coefficient of determination, F-test, and t-test. The results indicate that word of mouth, service quality, and product completeness have positive and significant effects on customer loyalty, both partially and simultaneously. Product completeness was identified as the most dominant factor influencing customer loyalty. These findings imply that maintaining product availability, improving service quality, and encouraging positive customer experiences are essential strategies for strengthening customer loyalty. This study contributes to the understanding of loyalty determinants in technical retail MSMEs and provides practical implications for sustainable business development.

Keywords

Customer Loyalty, Product Completeness, Service Quality, Word of Mouth.

1. Introduction

The development of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia plays a strategic role in promoting economic growth, creating employment opportunities, and improving income distribution. The increasing number of business actors has intensified competition, requiring firms to adopt effective marketing strategies to sustain their competitive advantage. In this environment, business success depends not only on acquiring new customers but also on retaining existing ones through customer loyalty. Loyal customers are more likely to make repeat purchases, recommend a business to others, and maintain long-term relationships despite the availability of competing alternatives (Hakim, 2021; Aldulaimi et al., 2025). This issue is particularly relevant in the wholesale and retail trade sector, including motor vehicle repair and maintenance, which represents the largest MSME sector in Indonesia with 14,433,048 business units. Likewise, in Lamongan Regency, the trade sector contributes IDR 10,900.67 billion to the regional gross domestic product. It is supported by 110 traditional markets, 14,704 retail stores, and 36,803 trading businesses, highlighting the growing importance of customer loyalty for business sustainability (Kurniawan & Adialita, 2024; Widodo, 2025).

One MSME operating in this highly competitive environment is Barokah Jaya Diesel Lamongan, a retailer specializing in diesel engines and agricultural machinery spare parts. Unlike general retail businesses, technical retail requires accurate product specifications, sufficient inventory, and reliable technical assistance to meet customers' operational needs. Sales records from July to December 2025 indicate a decline from IDR 211,259,750 to IDR 129,127,750, suggesting that repeat purchasing behavior remains unstable. This condition highlights the need to identify factors that strengthen customer loyalty in technical retail businesses, where purchasing decisions rely heavily on product availability and service reliability (Alavijeh et al., 2018; Lestari et al., 2023).

Customer loyalty is shaped by customers' overall evaluation of their purchasing experiences. Among the factors frequently associated with loyalty are word of mouth, service quality, and product completeness. Positive word of mouth enhances customer trust by communicating favorable consumption experiences to potential buyers (Abălăesei, 2014; Sutriani et al., 2024). High service quality improves customer satisfaction and strengthens long-term relationships between businesses and customers (Mamusung et al., 2021). Meanwhile, product completeness enables customers to obtain all required products from a single retailer, increasing shopping convenience and encouraging repeat purchases (Syahnadin et al., 2025; Sutriani et al., 2024).

Previous studies have extensively examined the relationships among word of mouth, service quality, product completeness, and customer loyalty. However, empirical findings remain inconclusive. Several studies by Muhtarom et al. (2022) and Melfiana and Liliyan (2025) reported that word of mouth and service quality directly enhance customer loyalty. In contrast, others found that their effects are primarily mediated through customer satisfaction. Furthermore, existing studies by Sitinjak and Steffen (2021) have largely focused on consumer-oriented businesses, such as restaurants, bakeries, minimarkets, and food and beverage retailers. In addition, product completeness has predominantly been investigated in relation to purchasing decisions or customer satisfaction rather than customer loyalty (Syahnadin et al., 2025).

Addressing these gaps, this study simultaneously examines the effects of word of mouth, service quality, and product completeness on customer loyalty in a technical retail MSME. Unlike general retail businesses, diesel engine spare-part retailers operate in a market where customers demand accurate technical information,

complete product availability, and reliable service. Examining these factors within a technical retail setting extends the existing literature by providing empirical evidence from a business context that has received limited scholarly attention (Kaffi & Mujanah, 2023; Lestari et al., 2023).

This study aims to analyze the effects of word of mouth, service quality, and product completeness on customer loyalty at Barokah Jaya Diesel Lamongan. Specifically, it investigates both the simultaneous and individual effects of these variables on customer loyalty. The findings are expected to contribute to the marketing literature by expanding the understanding of customer loyalty determinants in technical retail MSMEs while providing practical insights for business owners in developing sustainable customer retention strategies.

2. Literature Review and Hypothesis Development

2.1. The Effect of Word of Mouth on Customer Loyalty

Word of Mouth (WOM) refers to interpersonal communication through which individuals voluntarily share information, experiences, or opinions about a product, service, or brand without commercial intent. In contrast, Electronic Word of Mouth (E-WOM) occurs through digital platforms, distinguishing it from conventional face-to-face communication (Abălăesei, 2014; Abidin et al., 2025). Because WOM is based on customers' actual experiences rather than firm-generated messages, it is generally perceived as a more credible and trustworthy source of information. Positive WOM can shape customers' perceptions, strengthen trust, and influence subsequent purchase decisions, making it an important mechanism for developing long-term customer relationships (Ngoma & Ntale, 2019; Tjahjaningsih et al., 2020).

Positive WOM also contributes to customer loyalty by encouraging repeat purchases and reinforcing customers' commitment to a business. Favorable recommendations from trusted individuals reduce perceived risk and increase customers' confidence in maintaining relationships with a company. As a result, customers who receive positive WOM are more likely to remain loyal and recommend the business to others (Melfiana & Liliyan, 2025). Empirical evidence further supports this relationship, with Ngoma and Ntale (2019) demonstrating that WOM has a positive and significant effect on customer loyalty. These findings suggest that stronger positive WOM is associated with higher levels of customer loyalty, highlighting its strategic role in customer retention.

H1: Word of mouth has a significant effect on customer loyalty.

2.2. The Effect of Service Quality on Customer Loyalty

Service quality refers to customers' evaluation of the overall excellence and performance of the services provided by a company, whereas customer loyalty reflects customers' commitment to maintaining long-term relationships and repeatedly purchasing from the same business (Pasaribu et al., 2022; Yum & Yoo, 2023; Widodo, 2025). High service quality creates positive customer experiences by delivering reliable, responsive, and consistent services that meet or exceed customer expectations. As a result, customers are more likely to develop trust, remain committed to the company, and continue purchasing its products or services, making service quality a key determinant of customer loyalty (Hakim, 2021; Mamusung et al., 2021; Taufik et al., 2022).

Empirical studies have consistently supported the positive relationship between service quality and customer loyalty. Mamusung et al. (2021) and Pérez-Morón et al. (2022) reported that service quality significantly enhances customer loyalty in the retail sector by strengthening customer trust and long-term relationships. Likewise, Hakim (2021), Sitinjak and Steffen (2021), and Albarq (2023) found that customers

who perceive higher service quality are more likely to make repeat purchases, recommend the company to others, and maintain long-term loyalty. These findings suggest that consistently delivering high-quality services is essential for fostering customer loyalty and achieving sustainable business performance.

H2: Service quality has a significant effect on customer loyalty.

2.3. The Effect of Product Completeness on Customer Loyalty

Product completeness refers to the availability of a wide range of products that adequately meet customers' needs and preferences, whereas customer loyalty reflects customers' commitment to maintaining long-term relationships with a business through repeated purchases (Safhiran, 2022; Susanto & Sutanto, 2023; Uthman & Marie, 2025). A comprehensive product assortment enhances shopping convenience by enabling customers to obtain the products they need from a single retailer. This convenience reduces customers' tendency to switch to competitors and encourages repeat purchasing, making product completeness an important factor in fostering customer loyalty (Sunarya & Jamaludin, 2022).

Empirical studies have consistently supported the positive relationship between product completeness and customer loyalty. Naini et al. (2022) and Kaffi and Mujanah (2023) found that product completeness significantly improves customer loyalty in the retail MSME sector. Similarly, Lestari et al. (2023), Prakoso et al. (2023), and Anggara et al. (2023) reported that product completeness has a positive and significant effect on customer loyalty in the automotive service industry. Although Ferdiansyah and Sudarso (2024) and Syahnadin et al. (2025) examined product completeness in relation to purchasing decisions, their findings indicate that a broader product assortment enhances customers' shopping experience, which may subsequently strengthen customer loyalty. These findings suggest that maintaining a complete product assortment is essential for improving customer retention and sustaining long-term business performance.

H3: Product completeness has a significant effect on customer loyalty.

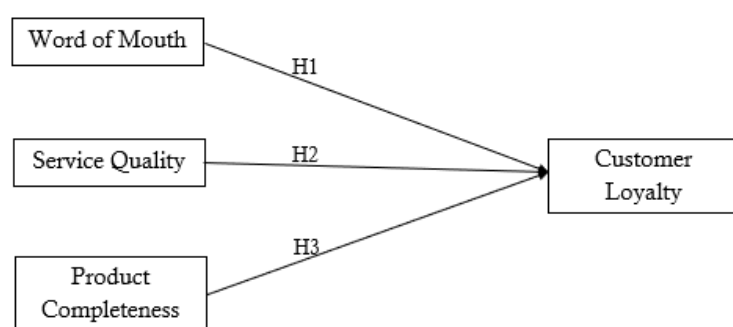


Figure 1. Research Framework

Figure 1 illustrates the proposed conceptual framework of the study. The model hypothesizes that word of mouth (H1), service quality (H2), and product completeness (H3) each have a direct positive effect on customer loyalty. Accordingly, the framework examines the individual influence of these three independent variables on customer loyalty in the context of Barokah Jaya Diesel Lamongan.

3. Methods

This study employed a quantitative research design using a survey method to examine the effects of word of mouth, service quality, and product completeness on customer loyalty at Barokah Jaya Diesel Lamongan. An explanatory approach was adopted to investigate the causal relationships between the independent variables (word of mouth, service quality, and product completeness) and the dependent variable (customer loyalty). Primary data were collected directly from customers through a structured questionnaire, enabling the study to provide empirical evidence on the determinants of customer loyalty in the context of a technical retail MSME.

The study population comprised all customers who had purchased products from Barokah Jaya Diesel Lamongan. Because the exact population size was unknown, a non-probability sampling technique was applied using purposive sampling. Respondents were selected based on one criterion: they had made more than one purchase at the store. This criterion ensured that respondents had sufficient experience to evaluate the company's word of mouth, service quality, product completeness, and their own loyalty. A total of 120 valid responses were collected and included in the analysis.

Data were gathered using a structured questionnaire with a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement items were adapted from established studies to ensure content validity. The word of mouth construct was measured using indicators developed by Prameswari and Sitorus, product completeness was measured using Engel's (1986) indicators, and customer loyalty was assessed using Griffin's (1995) framework. Before hypothesis testing, the instrument was evaluated through validity and reliability tests to confirm that all measurement items were accurate and internally consistent.

Data analysis was conducted using IBM SPSS Statistics version 27. Descriptive statistics were first used to summarize respondents' characteristics and the distribution of responses. Classical assumption tests, including normality, multicollinearity, heteroscedasticity, and autocorrelation tests, were then performed to verify the suitability of the regression model. Finally, multiple linear regression analysis was employed to examine the effects of word of mouth, service quality, and product completeness on customer loyalty. The analysis was supported by the coefficient of determination (R^2), the F-test to evaluate the overall model, and the t-test to assess the individual effect of each independent variable at a 5% significance level.

4. Results

Barokah Jaya Diesel Lamongan is a retail business specializing in diesel engines, spare parts, and agricultural equipment. Located in Lamongan Regency, Indonesia, the store offers products with diverse technical specifications and multiple brands, requiring customers to carefully consider product compatibility, availability, and service quality when making purchasing decisions. These characteristics highlight the importance of maintaining a comprehensive product assortment and delivering high-quality services to meet customers' operational needs. At the same time, interactions between the business and its customers facilitate the exchange of purchasing experiences and product information through word of mouth. Therefore, Barokah Jaya Diesel Lamongan provides an appropriate research setting for examining the effects of word of mouth, service quality, and product completeness on customer loyalty in the context of a technical retail business.

Table 1. Characteristic of Research Respondent

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	95	79
	Female	25	21
Age	17–25 years	13	11
	26–35 years	17	14
	36–45 years	19	16
	>45 years	71	59
	Farmer	51	43
Occupation	Technician/Mechanic	27	22
	Student	12	10
	Others	30	25
	Turi District	49	41
Domicile	Sukodadi District	22	18
	Other Districts in Lamongan Regency	44	37
	Outside Lamongan Regency	5	4

Table 1 presents the characteristics of the research respondents based on gender, age, occupation, and domicile. The majority of respondents were male (79%), while female respondents accounted for 21%. In terms of age, most respondents were over 45 years old (59%), followed by those aged 36–45 years (16%), 26–35 years (14%), and 17–25 years (11%). Regarding occupation, farmers represented the largest group of respondents (43%), followed by mechanics (22%), other occupations (25%), and students (10%). Based on domicile, most respondents resided in Turi District (41%), followed by other districts within Lamongan Regency (37%), Sukodadi District (18%), and areas outside Lamongan Regency (4%). These findings indicate that the respondents were predominantly adult male customers with farming backgrounds and primarily located within the research area.

Table 2. Descriptive Statistic of Research Variable

Variables	Number of Indicators	Mean	Category
Word of Mouth	6	4.18	Very High
Service Quality	10	4.19	Very High
Product Completeness	6	4.35	Very High
Customer Loyalty	6	4.27	Very High

Table 2 shows that the descriptive statistics of the research variables based on the number of indicators, mean values, and category levels. The results show that all variables obtained a very high category, indicating positive perceptions among respondents. The product completeness variable achieved the highest mean score (4.35) among all variables, followed by customer loyalty (4.27), service quality (4.19), and word of mouth (4.18). These findings indicate that respondents perceived the availability of products, loyalty, service performance, and customer recommendations as highly favorable, reflecting strong evaluations of the factors examined in this study.

Table 3. Reliability Test

Variables	Cronbach's Alpha	Information
Word of Mouth	0.886	Reliable
Service Quality	0.785	Reliable
Product Completeness	0.884	Reliable
Customer Loyalty	0.809	Reliable

The validity test indicates that all measurement items are valid and appropriate for measuring their respective constructs. As presented in Table 3, the reliability test shows that the Cronbach's Alpha values for word of mouth, service quality, product completeness, and customer loyalty are 0.886, 0.785, 0.884, and 0.809, respectively. All values exceed the recommended threshold of 0.70, indicating satisfactory internal consistency. Therefore, the research instrument is considered both valid and reliable and is suitable for subsequent data analysis.

Table 4. Summary of Classical Assumption Test

Test	Result	Information
Normality	Asymp. Sig. = 0.167 (>0.05)	Normally Distributed
Multicollinearity	Tolerance > 0.10; VIF < 10	No Multicollinearity
Heteroscedasticity	Scatterplot shows random distribution	No Heteroscedasticity
Autocorrelation	Durbin-Watson = 1.901	No Autocorrelation

The results of the classical assumption tests are summarized in Table 4. The normality test shows an Asymp. Sig. value of 0.167, which is greater than 0.05, indicating that the data are normally distributed. The multicollinearity test confirms that the tolerance values are above 0.10 and the VIF values are below 10, suggesting the absence of multicollinearity among the independent variables. Furthermore, the scatterplot analysis indicates a random distribution pattern, demonstrating that the regression model does not experience heteroscedasticity. The Durbin-Watson value of 1.901 also indicates that no autocorrelation problem exists in the model. Therefore, the regression model meets the classical assumption requirements and is suitable for further analysis.

Table 5. Coefficient of Determination and Simultaneous Test

Parameters	Value
R-Square	0.536
Adjusted R-Square	0.524
F-Statistic	44.723
Sig. (F-Test)	<0.001

Table 5 presents the results of the coefficient of determination and the simultaneous significance test. The R-Square value of 0.536 indicates that 53.6% of the variation in customer loyalty can be explained by the combined effects of word of mouth, service quality, and product completeness, while the remaining 46.4% is attributable to other factors not included in this study. The Adjusted R-Square value of 0.524 suggests that, after adjusting for the number of independent variables, the model explains 52.4% of the variance in customer loyalty. Furthermore, the F-statistic of 44.723 with a significance level of <0.001 indicates that the regression model is statistically significant. This finding confirms that word of mouth, service quality, and product completeness simultaneously have a significant effect on customer loyalty.

Table 6. Partial Test Results

Variables	β	t-statistics	Sig	Result
Word of Mouth → Customer Loyalty	0.248	3.317	0.001	H1 Accepted
Service Quality → Customer Loyalty	0.276	3.408	<0.001	H2 Accepted
Product Completeness → Customer Loyalty	0.390	5.292	<0.001	H3 Accepted

According to Table 6, the partial test results indicate that all proposed hypotheses are accepted. Word of mouth has a positive and significant effect on customer loyalty (H1), as indicated by a coefficient value of 0.248, a t-statistic of 3.317, and a significance value of 0.001. Likewise, service quality significantly influences customer loyalty (H2), with a coefficient of 0.276, a t-statistic of 3.408, and a significance level of <0.001. Furthermore, product completeness demonstrates the strongest positive effect on customer loyalty (H3), with a coefficient value of 0.390, a t-statistic of 5.292, and a significance value of <0.001. These results confirm that word of mouth, service quality, and product completeness significantly contribute to improving customer loyalty.

5. Discussion

The results indicate that word of mouth has a positive and significant effect on customer loyalty at Toko Barokah Jaya Diesel Lamongan. This finding suggests that positive customer recommendations strengthen trust and encourage customers to maintain long-term purchasing relationships (Ngoma & Ntale, 2019; Alavijeh et al., 2018). In businesses offering technical products such as diesel engines, spare parts, and agricultural equipment, customers tend to rely on personal recommendations because they are perceived as more credible and based on direct experience (Abălăeșei, 2014). Consequently, positive word of mouth serves as an effective promotional tool that enhances customer confidence and loyalty (Aldulaimi et al., 2025). This finding is consistent with Muhtarom et al. (2022), who reported that word of mouth has a positive and significant effect on customer loyalty, highlighting the importance of customer recommendations in fostering long-term relationships.

Furthermore, the results demonstrate that service quality has a positive and significant effect on customer loyalty at Toko Barokah Jaya Diesel Lamongan. This finding indicates that service quality is an essential element in creating positive customer experiences and maintaining customer relationships. In this context, service quality is not limited to employee friendliness but also includes responsiveness, accuracy, and the ability to provide relevant information according to customer needs. Customers purchasing diesel engines, spare parts, and agricultural equipment often require technical explanations regarding product specifications, functions, and compatibility with their operational requirements. Therefore, employees' ability to provide accurate and reliable information becomes an important aspect of service quality. Good service can reduce customer uncertainty and increase confidence in purchasing decisions, which ultimately encourages loyalty toward the business (Yum & Yoo, 2023). These findings are in line with Muhtarom et al. (2022) and Kurniawan and Adialita (2024), who found that service quality significantly contributes to customer loyalty by creating satisfactory interactions and strengthening customer relationships.

In addition, product completeness has a positive and significant effect on customer loyalty and becomes the most dominant factor among the examined variables. This finding indicates that customers place considerable importance on the availability of products that can fulfill their needs efficiently. A business that provides various product choices in one location offers convenience, saves customers' time, and reduces the difficulty of searching for required items elsewhere. This condition is particularly relevant in the agricultural equipment sector, where customers frequently require specific components with different brands, types, and technical specifications. The ability of Toko Barokah Jaya Diesel Lamongan to provide diverse products, including diesel engines, water pumps, generators, sprayers, and spare parts, represents a competitive advantage that encourages customers to continue purchasing from the same business (Susanto & Sutanto, 2023). Syahnadin et al. (2025) highlighted that product completeness is an important consideration in customer decision-making because product availability increases

purchasing convenience. Similarly, Simanjorang and Chindi (2021) confirmed that product completeness has a significant influence on customer loyalty, indicating that businesses with broader product availability are more capable of retaining customers.

Word of mouth, service quality, and product completeness simultaneously have a positive and significant effect on customer loyalty. These findings indicate that customer loyalty is shaped by the interaction of trust, service experience, and product availability rather than by a single factor. Word of mouth strengthens customer confidence through recommendations from previous experiences, service quality assures the purchasing process, and product completeness ensures that customer needs can be fulfilled effectively (Tjahjaningsih et al., 2020). In the context of Toko Barokah Jaya Diesel Lamongan, these three factors represent important strategies for maintaining customer relationships in a competitive retail environment. Therefore, businesses should continuously improve service performance, maintain positive customer experiences, and ensure product availability to achieve sustainable customer loyalty.

6. Conclusion

This study concludes that word of mouth, service quality, and product completeness have positive and significant effects on customer loyalty. Among these factors, product completeness represents the strongest determinant, indicating that customers highly value the availability of diverse products that meet their technical and operational needs. These findings highlight that customer loyalty in technical retail MSMEs is not only influenced by product availability but also by customer trust built through recommendations and positive service experiences. This study contributes to the customer loyalty literature by extending empirical evidence to the context of technical retail MSMEs, which has received limited attention in previous studies. The findings suggest that business owners should strengthen customer loyalty strategies by maintaining product variety, improving service quality, and encouraging positive customer experiences that generate favorable word of mouth.

However, this study has several limitations. The research was conducted only at one technical retail MSME, namely Toko Barokah Jaya Diesel Lamongan, with a relatively limited number of respondents, which may restrict the generalizability of the findings to other business contexts. In addition, this study focused only on three independent variables, while other factors such as customer satisfaction, price perception, brand image, and trust may also influence customer loyalty. Future research is therefore encouraged to examine broader samples across different regions and industries, incorporate additional variables, and apply alternative analytical approaches to provide a more comprehensive understanding of customer loyalty determinants in MSMEs.

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