

THE ROLE OF SATISFACTION AND TRUST IN MEDIATING THE RELATIONSHIP BETWEEN PAYMENT METHOD AND VENDOR LOYALTY (STUDY ON CONSTRUCTION COMPANY PT. WIJAYA KARYA)

Volume: 5
Number: 5
Page: 1256 - 1269

I Gusti Agung Gede Usadhana AWATARA¹, Ni Luh Putu INDIANI², Ni Made WAHYUNI³

^{1,2,3}Master of Management Postgraduate Program at Warmadewa University, Indonesia

Corresponding author: Ni Luh Putu Indiani

E-mail: indi_arca@yahoo.com

Article History:

Received: 2024-08-04

Revised: 2024-09-01

Accepted: 2024-09-20

Abstract:

Loyalty is crucial for sustaining long-term business relationships and success. This research explores how satisfaction and trust mediate the effect of payment on vendor loyalty at PT. Wijaya Karya. Using a quantitative method and questionnaire, the study surveyed 120 vendors who have worked with PT. Wijaya Karya's Infrastructure Division I. This research uses 5 Likert scales to measure variables when testing the validity and reliability of variables. This research was analyzed using PLS-based SEM. The research results show that (1) Payment has a positive and significant effect on satisfaction, (2) Payment has a positive and significant effect on trust, (3) Payment has a positive and significant effect on loyalty, (4) Satisfaction has a positive and significant effect on loyalty (5) Trust positive and significant effect on loyalty (6) Payment has a significant effect on loyalty through satisfaction (7) Payment has a significant effect on loyalty through trust. This research develops a theoretical model linking payment, satisfaction, trust, and vendor loyalty, enhancing the understanding of factors affecting vendor loyalty in business relationships. Practically, PT. Wijaya Karya should improve payment, satisfaction, and trust to boost vendor loyalty. The study contributes to business relationship management literature and offers practical recommendations. Future research should explore additional variables like experience, collaboration quality, and communication quality to further enrich the findings.

Keywords: Payment, Satisfaction, Trust, Loyalty

INTRODUCTION

Current business developments are increasing and very diverse, one of which is in the construction sector, which ultimately requires many partners' participation in operational activities. Companies building relationships with external parties to achieve competitive advantage and maximum results will encourage a fundamental need to establish collaborative relationships and foster long-term cooperation with various business partners, suppliers or vendors. Porter (1990) and Najib (2007) in Filiani (2009) said that suppliers or vendors have power over the price and quality of the goods or services offered. According to Pearce and Robinson (1997) and Filiani (2009), a good cooperative relationship between companies and vendors is very important for the company's long-term survival and growth because of its dependence on vendors regarding support for raw materials, equipment and services.

PT. Wijaya Karya is a company operating in the construction business sector that carries out construction work on infrastructure projects throughout Indonesia. In project development, the company needs support from other parties, namely, collaborating with vendors as the company's main partners. The term vendor is a supplier or provider of goods and services. According to Fauzi



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(2004), a vendor is a company or individual who provides the resources the company needs to produce certain goods and services. A vendor is an individual, group, organization or company that provides resource needs for other companies, such as raw materials, supporting materials, and production equipment, and includes the provision of specialist work services to support the success of a venture or business. The role of vendors is vital, namely as parties who will ensure the availability of goods or services needed by other companies to support their business activities and are one of the keys to the sustainability of a business if you want to increase the value of the business. Collaborative relationships with vendors are built through contracts or agreements that establish terms, prices, and other conditions for the supply of goods and services. Collaboration with vendors is essential to a company's business strategy because they provide resources or expertise that the company itself may need to gain. Vendors are essential to the supply chain and influence a company's survival.

Regarding partnership relationships, Robert M. Monezka (Pamungkas, 2006) states that the success of collaboration can be seen from performance as measured by the level of satisfaction. This statement reminds companies of the need to create vendor satisfaction to achieve successful collaboration between the company and its vendors to achieve company goals. In this regard, Benton and Maloni (2005) and Filiani (2009) stated that a manufacturer would only be responsive to a satisfied vendor. Therefore, paying attention to vendor satisfaction is essential because satisfied vendors will make maximum contributions to the company. Then, based on the opinion of researchers, Fierro and Redondo (2008) and Filiani (2009) stated that selecting and managing satisfactory relationships with vendors can be a source of the highest competitiveness.

A study conducted by Azrullah (2023) stated that payment terms have a significant effect on consumer loyalty. Aprillandini (2022) found that the ease of payment systems positively and significantly affects customer satisfaction and loyalty. Sundari and Wahyuningtyas (2023) found that ease of payment significantly affects consumer satisfaction. The key to the success of effective supply chain management is to make vendors partners in the company's strategy to meet the ever-changing market (Heizer and Render, 2005 in Sukri and Pathiassana, 2022). The aim of this partnership, as stated by Najib (2007), is to create and maintain loyal, trusting and reliable relationships so that it will benefit both parties and as a way to continuously improve quality, productivity and competitive advantage. A loyalty relationship will be formed if satisfaction can be felt.

In line with the satisfaction the vendor feels, if satisfaction is met, the vendor will be more loyal in providing goods and services to the company (Dharma et al., 2023). According to Mardalis (2005), loyalty is a person's loyalty to an object/product, where the customer has a positive attitude and commitment and intends to continue using the product. Even though the statement above refers to customers, in creating vendor loyalty, the above theory can be applied if the vendor is satisfied. It will foster loyalty and continue a sustainable cooperative relationship with the company.

One aspect that is no less important in keeping vendors loyal is trust. This statement is reinforced by experts who state that trust is an essential element in loyalty, especially in building long-term relationships, so trust plays an essential role in the company's sustainability for the future (Rousseau et al. in Akbar and Parvez, 2009). Morgan and Hunt (1994) suggest that trust is an essential element that influences customer loyalty. Vendor trust in the company will increase vendor loyalty. The higher the vendor's level of trust in the company, the higher their loyalty level.

Until now, there has been no study on the influence of payments on vendors with cooperation agreements with PT. Wijaya Karya. The variables of satisfaction, trust, and loyalty significantly influence vendors' ability to provide support, which ultimately influences PT's performance. Wijaya Karya is working on the project. There are indications that vendors are not loyal because some still

do not understand the payment process or stages based on the Standard Operating Procedure (SOP) at PT. Wijaya Karya, especially new vendors. Based on the background description and empirical studies, researchers are interested in further research regarding "The Role of Satisfaction and Trust in Mediating the Relationship Between the Effect of Payment on Vendor Loyalty."

Payment. According to Chan Kah Sing (2009) in a journal (symbol on and Rohman, 2022), the definition of payment is the exchange of currency with goods, services or information. According to Hasibuan (2015), a journal (Hariyadi et al., 2018), the definition of payment is that moving the proper ownership of money or funds from the payer to the recipient is fine directly through service media banking. According to Wahya et al. (2013), a journal (Maharani, 2015), payments are given money as replacement goods or services received. According to Tirto Waluyo (2010), in a journal (Nurrahmi, 2020), payment is an exchange of money/goods with the same aims and objectives carried out by two people or more. It can be concluded that payment is a process or action to repay an obligation following the price or mark from a transaction based on the agreement between a second split party, seller and buyer. When the company buys goods or services from the vendor, it must pay the price to the vendor who provides them. With payments following the deal, the company can maintain integrity in the business world and ensure continuity of connection. Work the same with partner businesses for an extended period. Rismana (2018) in Mochtar et al. (2022) indicators payment, namely (1) Trust, (2) Experience, (3) Risk (risk), and (4) Profit (benefits).

Satisfaction. Many studies say measuring satisfaction in the connection between an organization or company is essential. Robert M. Monezka (in Adhi Wibowo, 2015) mentioned that successful cooperation could be seen from the measured performance from the level of satisfaction. Furthermore, Morrissey and Pittaway (in Fierro and Polo in Adhi Wibowo, 2015) stated that the ability to deliver a high level of satisfaction is considered part of a successful business. Therefore, satisfaction is one of several influencing predictions of loyalty (Biong, 1993 in Adhi Wibowo, 2015). The definition of satisfaction includes the difference between the level of importance/expectations and perceived performance/results. Creating vendor satisfaction can provide benefits, including a harmonious relationship between the company and the vendor, providing a reasonable basis for creating vendor loyalty so that the vendor will stay with a company for long-term collaboration, and forming a word-of-mouth recommendation, which is profitable for the company. From the explanation above, it can be concluded that the company's goal in creating vendor satisfaction is to create vendor loyalty. Satisfaction indicators, according to Kotler (2016) in Yuliana & Purnama (2021), are (1) Experience, (2) Customer expectations, and (3) Needs.

Trust. A critical aspect of keeping partners loyal is trust. This statement is reinforced by experts stating that trust is an essential element in loyalty. Nasution and Widjajanto (2007) (in Lynawati, 2015) stated that trust is essential in business interactions. Trust is a basis for a person or company to conduct business transactions with others or companies. Business transactions will only occur if the trust threshold between the business actors is reached. Trust is an essential capital in increasing loyalty, especially in building and maintaining long-term relationships, so trust plays an essential role in the company's sustainability for the future (Rousseau et al. in Akbar and Parvez, 2009). According to Nguyen et al. (2014) in Prakoso and Sugiharti (2019), the indicators used in the trust variable are as follows: (1) Trustworthy, (2) Benefits, (3) Promise, and (4) Job Rights.

Loyalty. Loyalty occurs when an individual is interested in maintaining close relationships, usually the result of a series of positive experiences in the past. This experience can be tangible, such as product quality and ease of use of effective services. Then there are the intangibles, such as communication that is full of warmth and a trustworthy company image (Lovelock and Wright, 2005 in Muhammad Supriyanto, 2015). A critical factor in building loyalty is the intention to support a

product or service by making positive recommendations based on experience. Maintaining loyalty requires satisfaction, trust, and commitment, which are the keys to relationship marketing (Muhammad Supriyanto, 2015). Vendor loyalty is the desire to remain and work with companies that buy products or use vendor services. Having loyal vendors is a hope for all companies because they can retain these vendors, especially those with potential and quality and influence the company's performance. Indicators of consumer loyalty, according to Kotler & Keller (2006:57) in Manihuruk (2023), are (1) Repeat Purchase: loyalty to product purchases. (2) Retention: resistance to adverse influences regarding the company. (3) Referrals: refer to the total existence of the company.

Hypothesis.

- H1: Payment has a positive and significant effect on vendor satisfaction
- H2: Payment has a positive and significant effect on vendor trust
- H3: Payment has a positive and significant effect on vendor loyalty
- H4: Vendor satisfaction has a positive and significant effect on vendor loyalty
- H5: Vendor trust has a positive and significant effect on vendor loyalty
- H6: Vendor satisfaction can mediate the effect of payment on vendor loyalty
- H7: Vendor trust can mediate the effect of payment on vendor loyalty

The conceptual framework of the research is described as follows.

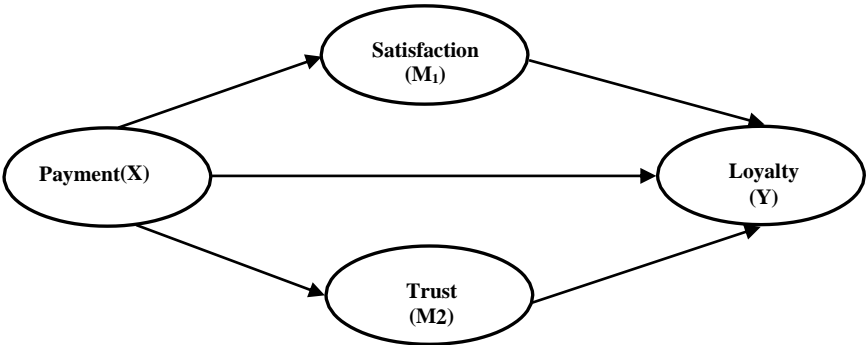


Figure 1. Conceptual Framework

METHODS

This research uses quantitative methods, from hypotheses to data analysis, discussion, conclusions and suggestions. Research variables can be determined from the proposed hypothesis. The variables in this research are exogenous, mediating variables and endogenous variables. The exogenous variable is payment, the endogenous variable is loyalty, and the mediating variables are satisfaction and trust. The research instruments and sample design used can be determined from these research variables. After the research instrument and sample design are determined, the next step is to collect data. Data collection was carried out by distributing questionnaires to respondents. The data that has been collected is then processed using descriptive and inferential analysis. The data that has been processed is discussed and interpreted. Discussing the research results provides conclusions and suggestions (Utami et al., 2023).

The location of this research was PT. Wijaya Karya. The variables of this research are payment, trust, satisfaction and loyalty. The population in this research is vendors who are currently or have had a contract with PT. Wijaya Karya Infrastructure Division I, totaling 120 companies. Determining the sample size using the Slovin formula resulted in 93 companies being sampled for research. The data analysis technique used is inferential analysis, SEM-PLS.



RESULT AND DISCUSSION

Construct Validity Test, AVE, CR. The loading factor value shows the relationship between the indicator and the latent construct. A high loading factor value indicates that the indicator can explain the latent construct well. The ideal loading factor value is worth 0.5 or more (Hair et al., 2010). Research results show that the mark loading factor throughout the indicator is above 0.5, except for M1.4 and Y1.4, which are significant in that almost all the indicator measures construct latent with Good. The loading factor value for each indicator is shown in Table 1.

Table 1. Construct Validity

Construct	Indicators / Items	P value	Loading factors	AVE	CR
Payment (X1)	X1.1 The payment process is easy to do	<0.001	0.622	0.437	0.755
	X1.2 Payment is made at the appropriate time	<0.001	0.687		
	X1.3 Trust the specified payment method	<0.001	0.751		
	X1.4 Payment methods determined by PT. Wijaya Karya has minimal risk	<0.001	0.571		
Satisfaction (M1)	M1.1 PT. Wijaya Karya gives service to help in finishing transaction payment	<0.001	0.750	0.386	0.700
	M1.2 PT. Wijaya Karya does not postpone or reduce payment without an apparent reason	<0.001	0.643		
	M1.3 I want to continue my long-term working relationship with PT. Wijaya Karya	<0.001	0.682		
	M1.4 Recommend that fellow vendors collaborate with PT. Wijaya Karya	<0.001	0.317		
Trust (M2)	M2.1 PT. Wijaya Karya's commitment and consistency in finishing obligations to vendors	<0.001	0.701	0.461	0.774
	M2.2 PT. Wijaya Karya's reliability in fulfilling obligations toward vendors	<0.001	0.726		
	M2.3 PT. Wijaya Karya has a good reputation in the eyes of vendors	<0.001	0.649		
	M2.4 PT. Wijaya Karya has good experience and competence in running projects	<0.001	0.636		
Loyalty (Y1)	Y1.1 Making PT. Wijaya Karya is the main priority in carrying out cooperative relations	<0.001	0.662	0.491	0.788
	Y1.2 Feel comfortable working with PT. Wijaya Karya	<0.001	0.801		
	Y1.3 Be faithful in establishing a sustainable working relationship with PT. Wijaya Karya	<0.001	0.812		
	Y1.4 Obedient to PT. Wijaya Karya's standard in product quality and work results	<0.001	0.476		

Source: PLS Analysis Results, 2024



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AVE shows the level of convergence of all indicators on the latent construct being measured. AVE values above 0.5 indicate adequate convergence (Hair et al., 2010). The research results in Table 5.6 show that the AVE value for all constructs is smaller than 0.5, which means that the constructs have insufficient convergence. Fornell and Larcker (1981) stated that if the AVE is less than 0.5, but the Composite Reliability is higher than 0.6, then the convergent validity of the construct is still considered adequate.

The CR value shows internal consistency, and a CR value above 0.6 reflects good reliability (Hair et al., 2010). The research results show that the CR value of each construct is above 0.6. It means that all indicators consistently reflect the same latent construct. The CR value of each construct is shown in Table 1.

Discriminant Validity Test. The research results show that the root of AVE ($\sqrt{\text{AVE}}$ or Square root Average Variance Extracted) is the variable of trust and loyalty that is more significant than the correlation value between variables in the research model. It shows that this variable has good discriminant validity. The validity test is shown in Table 2.

Table 2. Validity Discriminant

Construct	AVE	$\sqrt{\text{AVE}}$	Payment	Satisfaction	Trust	Loyalty
Payment	0.437	0.661				
Satisfaction	0.386	0.621	0.686			
Trust	0.461	0.679	0.628	0.666		
Loyalty	0.491	0.701	0.540	0.635	0.646	

Source: PLS analysis results, 2024

R -Square, Q -Square and Testing Hypothesis. R-square value satisfaction of 0.47, based on criteria Ghozali and Latan (2012:85), this model including moderate model criteria, tends to be strong, meaning is payment able to explain satisfaction amounting to 47 %, the remaining 53% is explained by variations in other variables outside the model. Trust has an R-square value of 0.39 or is a moderate and robust model, meaning that payment can explain 39% of trust, and the remaining 61% is explained by variations in other variables outside the model. Meanwhile, loyalty has an R-square value of 0.51 or is included in the moderate model and tends to be strong, meaning that variations in payment, satisfaction and trust can explain 51% of loyalty; other variables outside the model explain the remaining 49%.

Q-Square Predictive Relevance measures how well the observations made provide results for the research model. Q-Square Predictive Relevance, according to Lathan and Ghozali (2012:85), is as follows: 0.35 (robust model), 0.15 (moderate model), and 0.02 (weak model). The Q-Square formula is:

$$\begin{aligned}
 Q^2 &= 1 - (1 - R^2_{12})(1 - R^2_{22}). \\
 &= 1 - (1 - 0.470^2)(1 - 0.392^2)(1 - 0.507^2) \\
 &= 1 - (0.779)(0.846)(0.743) \\
 &= 0.510
 \end{aligned}$$

Based on these results, the estimated global model is included in the decisive criteria, meaning that exogenous construct variations can predict 51% of endogenous construct variations. The Gof



calculation from the PLS analysis obtained a Gof of 0.455, meaning that the model is predictive within the robust model criteria.

Based on the results of the analysis, it was found that payment has a positive effect on satisfaction, and this relationship is significant at the 0.001 level. Thus, H1 is accepted. Payment positively affects trust, and this relationship is significant at the 0.001 level; thus, H2 is accepted. Payment positively affects loyalty, and this relationship is not significant at the 0.05 level; thus, H3 is rejected. Satisfaction positively affects loyalty, and this relationship is significant at the 0.001 level; thus, H4 is accepted. Trust positively affects loyalty, and this relationship is significant at the 0.001 level; thus, H5 is accepted.

Table 3. Hypothesis Test Results, R- Square, and Q- Square

Construct	T Statistics	P value	Information
Payment -> Satisfaction	0.690	<0.001	Significant
Payment -> Trust	0.631	<0.001	Significant
Payment -> Loyalty	0.051	0.308	Not significant
Satisfaction -> Loyalty	0.370	<0.001	Significant
Trust -> Loyalty	0.388	<0.001	Significant
R ² Satisfaction: 0.470			
R ² Trust: 0.392			
R ² Loyalty: 0.507			
Q ² : 0.510			

The Effect of Payment on Satisfaction. The results testing between influence payment to vendor satisfaction shows that payment is positive and significant to vendor satisfaction with P value = 0.001. This matter can be seen from the results of research, which show that payment was positively influenced by 0.690 against vendor satisfaction and that relationships were significant at the 0.001 level. Tus, H1 in this study is accepted. This result aligns with research conducted by Aprillandini (2022), Sundari and Wahyuningtyas (2023), who stated that convenience system payment is influential, positive and significant to satisfaction. A study from Auliatuzahra (2021) stated that payment within a specific period is significant to satisfaction.

The Effect of Payment on Trust. Based on results testing between influence payment and vendor trust, it shows that payment is influential, positive, and significant to vendor trust with a P value = 0.001. This matter can be seen from the research results, which show a positive payment of 0.631 against vendor trust and relationships at the 0.001 level. Thus, H2 in this study is accepted. Research results indicated that an easy payment process and the correct time for the disbursement of invoices following the agreement in the contract increase vendor trust. This result aligns with research conducted by Manfredi and Capik (2022), who state that a contributing factor to trust between partners is deadline time payment. Zaman and Islami (2022) state that invoice payments at an appropriate time and not exceeding the due date can influence the level of vendor trust in the company.

The Effect of Payment on Loyalty. The test results for the effect of payment on vendor loyalty show that payment has a positive but insignificant effect on vendor loyalty with a P value = 0.308. The research results show that payment has a positive effect of 0.051 on vendor loyalty, and this relationship is not significant at the 0.308 level.

The Influence of Vendor Satisfaction on Vendor Loyalty. Based on the test results on the influence of vendor satisfaction on vendor loyalty, satisfaction has a positive and significant effect

on vendor loyalty with a P value = 0.001. It can be seen from the research results that vendor satisfaction has a positive effect of 0.370 on vendor loyalty, and this relationship is significant at the 0.001 level. Thus, H4 in this research is accepted. These results are in line with research conducted by Nobar and Rostamzadeh (2018), explaining that satisfaction has a positive and significant effect on customer loyalty in the hotel industry. Situmeang et al. (2020) stated that satisfaction positively and significantly affects customer loyalty at PT. Fatona Jaya Success.

The Influence of Vendor Trust on Vendor Loyalty. Based on the test results on the influence of vendor trust on vendor loyalty, it shows that trust has a positive and significant effect on vendor loyalty with a P value = 0.001. The research results show that vendor trust has a positive effect of 0.388 on vendor loyalty, and this relationship is significant at the 0.001 level. Thus, H5 in this study is accepted. These results align with research conducted by Rachman and Oktavianti (2021), which states that trust has a positive and significant effect on customer loyalty of UniPin product users. Yulinda and Iskandar (2023) stated that trust positively and significantly affects customer loyalty at Kitaro Toko Arra agents in the South Bengkulu district.

Vendor Satisfaction in Mediating the Effect of Payment on Vendor Loyalty. The test results show that satisfaction plays a role in mediating the influence of payment on vendor loyalty with a P value ($p < 0.01$; $\beta = 0.55$). Thus, H6 in this study is accepted. The results of this study explain that satisfaction partially mediates the effect of payment on vendor loyalty. Partial mediation means that the mediating variable, in this case, sa, satisfaction partially explains the relationship between payment and loyalty. It means that payments directly influence vendor loyalty but partly influence loyalty through satisfaction. In this case, payment affects vendor loyalty directly and indirectly through satisfaction. In other words, an easy, smooth, and timely payment process directly increases loyalty and satisfaction, increasing vendor loyalty. These results align with research conducted by Dilla and Nganto (2020) and Rosmegawati et al. (2023), which stated that the payment system positively and significantly affects loyalty through satisfaction as mediation.

Vendor Trust in Mediating the Effect of Payment on Vendor Loyalty. The test results show that trust plays a role in mediating the influence of payment on vendor loyalty with a P value ($p < 0.01$; $\beta = 0.55$). Thus, H7 in this study is accepted. The results of this research explain that trust partially mediates the effect of payment on vendor loyalty. Partial mediation means that trust as a mediating variable partially explains the relationship between payment and loyalty. It means that payments directly influence vendor loyalty but partly influence loyalty through trust. In this case, payment affects vendor loyalty directly and indirectly through trust. In other words, an easy, smooth and timely payment process increases loyalty and trust, which increases vendor loyalty. These results align with research conducted by Diana et al. (2020), who stated that trust can mediate the influence of price/payment and product quality on customer loyalty.

Based on testing the role of satisfaction in mediating the effect of payment on vendor loyalty, separately testing the effect of payment on loyalty shows positive and significant results ($p < 0.01$; $\beta = 0.55$). When satisfaction is included in the model as a mediator, the path coefficient for the influence of payment on loyalty decreases but remains positive and significant ($p = 0.03$; $\beta = 0.18$). Based on testing the role of trust in mediating the effect of payment on vendor loyalty, tested separately, the effect of payment on loyalty shows positive and significant results ($p < 0.01$; $\beta = 0.55$). When trust is included in the model as a mediator, the path coefficient for the influence of payment on loyalty decreases but remains positive and significant ($p < 0.01$; $\beta = 0.23$).

The two tests of the role of mediation, which were tested separately, showed that payment had a positive and significant effect on loyalty. The difference in results obtained from testing all variables at once, namely payment, does not significantly affect loyalty; this is because the influence

of mediating variables, namely satisfaction and trust, mediate the effect of payment on loyalty. The results of separate tests with mediating and non-mediating variables show that payment influences loyalty. The conclusion is that payment positively and significantly affects vendor loyalty. Thus, H3 in this research is accepted. These results align with research conducted by Kusumaningrum and Setiawan (2021), who state that ease of payment positively and significantly affects loyalty. Gurning et al. (2019) stated that timeliness of payment greatly influences supplier loyalty at palm oil mills in Seruya, Central Kalimantan.

CONCLUSION

Based on the results of the discussion, the following conclusions can be drawn:

1. Payment has a positive and significant effect on vendor satisfaction. This means that the better the payment, namely the method and process, the easier it is to do, and the more timely the disbursement, the better the vendor's satisfaction will be.
2. Payment has a positive and significant effect on vendor trust. This means that the better the payment, namely the method and process are easy to carry out and the disbursement is on time, the better the vendor's trust will be.
3. Payment has a positive but insignificant effect on vendor loyalty, which means that payments using easy-to-do methods and processes and timely disbursement have yet to increase vendor loyalty significantly. The results of separate research based on mediating variables show that payment significantly affects vendor loyalty. The conclusion is that payment positively and significantly affects vendor loyalty.
4. Vendor satisfaction has a positive and significant effect on vendor loyalty. This means that higher vendor satisfaction will significantly increase vendor loyalty. Research results prove this, as the vendor desires to continue the cooperative relationship with PT. Wijaya Karya recommends that fellow vendors collaborate with PT in the long term.
5. Vendor trust has a positive and significant effect on vendor loyalty. This means that the higher the vendor's trust, the more loyalty will increase significantly. Research results prove this, as vendors have confidence that PT. Wijaya Karya is committed and reliable in fulfilling its obligations to vendors and believes that PT. Wijaya Karya has a good reputation.
6. Satisfaction is a mediating variable between payment's influence and loyalty. It is a partial mediator between payment and loyalty. This means that payment methods and processes that are easy to carry out and on time will increase vendor loyalty through increasing satisfaction.
7. Trust is a mediating variable between payment's influence and loyalty. It is a partial mediator between payment and loyalty. This means that payments using methods and processes that are easy to carry out and on time will increase vendor loyalty through increasing trust.

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