Analysis of the Impact of Customer Satisfaction on Loyalty with the Mediation of Trust in Algerian local Stores: A field Study on a Sample of Customers from ADA Mall in Jijel

Laridja Chaima
Mohammed Seddik BenYahia University, Jijel
Algeria
chaima.laridja@univ-jijel.dz

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Abstract:

This study aimed to analyze the impact of customer satisfaction on loyalty, mediated by trust in local stores in Jijel. The objective was to examine the nature of the relationship between these three variables, focusing on how trust enhances loyalty and identifying the factors influencing satisfaction. The study adopted a descriptive-analytical approach, where data was collected via a questionnaire distributed to 158 respondents using a convenience sampling method from customers of ADA Mall commercial store in Jijel province. Data analysis was conducted using structural equation modeling (SEM). The study results revealed a significant effect of product quality and service quality on customer satisfaction, whereas no influence was found for the store environment and promotion on satisfaction. It was also found that customer satisfaction exerts a positive direct effect on loyalty, as well as an indirect effect through the partial mediation of trust, without negating the direct influence of satisfaction on loyalty. Furthermore, the study confirmed that enhancing customer trust among customers is a fundamental factor in supporting the continuity of the relationship between the customer and the institution.

Keywords: Customer Satisfaction; Customer Loyalty; Customer Trust; Local Commercial Store; Consumer Behavior.
Jel Classification Codes : D12 ; M31 ; L81.

ملخص:

هدفت هذه الدراسة إلى تحليل أثر رضا العملاء على ولائهم مع وساطة الثقة في المتاجر المحلية بولاية جيجل، من أجل تحليل طبيعة العلاقة بين هذه المتغيرات الثلاثة والتركيز على كيفية تأثير الثقة في تعزيز الولاء، مع تحديد العوامل المؤثرة على الرضا.وتم الاعتماد على المنهج الوصفي التحليلي، حيث تم جمع البيانات من خلال استبيان تم توزيعه على 158 مستجوبا باستخدام أسلوب العينة الميسرة من زبائن المتجر التجاري ADA Mall بولاية جيجل-، وتم تحليل البيانات باستخدام نمذجة المعادلات الهيكلية (SEM)، وقد توصلت نتائج الدراسة إلى وجود تأثير لجودة المنتجات والخدمات على رضا العملاء، بينما لا يوجد تأثير لبيئة المتجر والترويج على الرضا، كما اتضح أيضا أن رضا العملاء يؤثر تأثيرًا إيجابيًا مباشرًا على ولائهم، كما يؤثر بشكل غير مباشر مع الوساطة الجزئية للثقة دون إلغاء الأثر المباشر للرضا على الولاء. كما أكدت الدراسة أن تعزيز الثقة لدى العملاء يعد من العوامل الأساسية التي تدعم استمرارية العلاقة بين العميل والمؤسسة.

الكلمات المفتاحية: رضا العملاء؛ ولاء العملاء؛ ثقة العملاء؛ المتاجر التجارية المحلية؛ سلوك المستهلك.
تصنيف JEL: D12؛ M31؛ L81.

Auteur correspondan : Laridja Chaima, Email: chaima.laridja@univ-jijel.dz

I. Introduction:

Customer satisfaction and loyalty represent fundamental pillars for the sustainability of organizations and the enhancement of their competitive advantage, particularly in the light of rapid development and increasing competition in local markets. This has made local commercial stores stand out as a key factor in stimulating economic activity and meeting consumer needs. The survival of local stores no longer depends solely on providing goods, but rather on their ability to build sustainable relationships with their customers. In the face of increasing competition from major commercial chains and digital platforms, the concepts of customer satisfaction and loyalty have emerged as strategic assets and key determinants of market share and long-term profitability. In this regard, purchasing decisions for the Algerian consumer are no longer merely an instantaneous response to a passing material need; instead, they have become a reflection of deep shifts in their socio-economic nature, where social, cultural, and economic dimensions intersect in shaping consumer behavior. Choosing a specific product today is not only linked to its price or availability but also to other factors that leave the consumer with a psychological impression and a sense of comfort or trust.

I. 1. Research Problem:

Understanding the factors that determine customer satisfaction and loyalty toward commercial stores is of paramount important. The more positive the customer experience is and the more it aligns with his aspirations, the more it turns into sustainable satisfaction that enhances trust and establishes a long-term loyalty relationship between them and the store. Hence, attention to the customer experience is no longer a secondary commercial option but a strategic necessity that touches the core of the relationship between the local stores in jijel and the customer. Based on this, the main problem of the study can be formulated as follows:

What are the factors influencing customer satisfaction and loyalty among customers of ADA Mall in Jijel?

I. 2. Study Hypotheses:

The current study formulates the following hypotheses to guide its analysis:

- **H1:** Store environment has a positive influence on customer satisfaction toward ADA Mall store in Jijel.
- **H2:** Product quality has a positive influence on customer satisfaction toward ADA Mall store in Jijel.
- **H3:** Promotion and pricing have a positive influence on customer satisfaction toward ADA Mall store in Jijel.
- **H4:** Service quality has a positive influence on customer satisfaction toward ADA Mall store in Jijel.
- **H5:** Customer satisfaction has a positive influence on customer trust toward ADA Mall store in Jijel.
- **H6:** Customer trust has a positive influence on customer loyalty toward ADA Mall store in Jijel.
- **H7:** Customer satisfaction has a positive influence on customer loyalty toward ADA Mall store in Jijel.

I. 3. Literature Review:

The study by (Kurniadi & Rana, 2023) provided an analysis of the role of trust in shaping customer satisfaction and loyalty within the digital business sector in Indonesia. The study focused on understanding the impact of trust in strengthening the relationship between the customers and the organization, taking into account the nature of the digital market, which relies heavily on virtual interactions and electronic reviews. The study adopted a quantitative research design, conducting a survey that included 230 consumers from Jakarta, Indonesia. The data analysis process included descriptive statistics in MS Excel and inferential statistics via Smart PLS to draw significant conclusions. The results showed that trust is a key factor in enhancing customer satisfaction and loyalty, as it plays a mediating role that doubles the impact of customer satisfaction on loyalty behavior. The study also confirmed that digital companies that succeed in building strong trust with their customers achieve higher levels of loyalty, reflecting the importance of including trust as a mediating variable when studying the relationship between satisfaction and loyalty.

This was further confirmed in a study by (Iqbal, Imran, Ahmad, Khalil, & Mushtaque, 2021), which provided an analysis of the relationship between customer satisfaction and loyalty in the context of commercial brands, focusing on the role of trust as a mediating variable. This was achieved through a descriptive research design to evaluate the developed model and test the importance of satisfaction and trust in developing customer loyalty.

The mediating effect of trust between satisfaction and loyalty was tested using the Baron and Kenny Method, and its validity was verified using the Sobel Test. The study included 92 participants from the city of Peshawar, using a Snowball Sampling method. Simple Linear Regression analysis was also used to determine the effect of variables on one other. The results showed that customer satisfaction has a direct positive impact on loyalty, and that trust acts as a partial mediator that strengthens this relationship. This confirms that customers who trust a commercial brand are more loyal, even with varying levels of satisfaction. The study emphasized the importance of building trust as a strategic factor to convert customer satisfaction into long-term loyalty.

In the same context, a study by (Siddiqui, Imam, & Mullick, 2020) was conducted, providing an analysis of the relationship between customer satisfaction and loyalty in the mobile payment services sector, with a focus on the role of trust as a mediating variable. The study aimed to explore how to convert customer satisfaction into sustainable loyalty by enhancing trust in the service or digital platform. 200 valid responses were used to study the proposed relationship, and hypotheses were tested using Partial Least Squares Structural Equation Modeling via the Smart PLS software.

The results confirmed that the loyalty of mobile payment users is directly influenced by customer satisfaction and trust. The results also showed that customer trust acts as a mediator in the relationship between satisfaction and loyalty. Therefore, mobile payment service providers should focus on privacy and security issues to enhance customer trust, which in turn will lead to increased loyalty.

Similarly, a study by (Madjid, 2013) examined the role of trust as a mediating variable in the relationship between customer satisfaction and loyalty in the banking sector. The study aimed to analyze the nature of the relationship between these three variables, focusing on how trust affects the enhancement of loyalty. This study was achieved through descriptive research design, where data was collected via a questionnaire distributed to 150 respondents using a convenience sampling method from customers of BRI Bank in Kandari, Southeast Sulawesi. Data was analyzed using Variance-Based Structural Equation Modeling (SEM) via the partial least squares (PLS) technique. The results of the study concluded that customer satisfaction exert a direct positive impact on loyalty, as well as an indirect impact through trust. It was found that trust plays a partial mediating role in this relationship, without negating the direct impact of satisfaction on loyalty. The study also emphasized that enhancing trust among customers is one of the fundamental factors supporting the sustainability of the relationship between the customer and the organization.

These results are consistent with the objectives of the current study, which seeks to test the mediating role of trust in the relationship between customer satisfaction and loyalty in the context of Algerian local stores. As for the current study, it provides a new application in the local retail sector within the Algerian environment, adding new value; while the previous studies focused on digital markets or financial services, with a focus on digital trust or trust in the commercial brand. The most prominent feature that distinguishes the current study from the previous ones is the inclusion of factors affecting customer satisfaction. While previous studies focused mainly on the relationship between satisfaction, trust, and loyalty, the current study provides a more comprehensive analysis of satisfaction from the perspective of tangible and multi-dimensional customer experience factors. This focus allows for a more detailed understanding of how customer satisfaction is formed and how it affects their loyalty, while maintaining trust as a mediating variable that strengthens the relationship between satisfaction and loyalty without negating the direct impact of satisfaction. In other words, the current study provides an integrated framework for analyzing the relationship between customer satisfaction, trust, and loyalty in the context of local stores, with an emphasize on the tangible operational factors that constitute the customer experience. This enhances the research value and fills a knowledge gap in the current literature

II. Customer Satisfaction, Trust, and Loyalty:

II.1. Definition of Customer Satisfaction:

Customer satisfaction is considered one of the cornerstones within the marketing strategies of organizations. This is due to its direct impact on increasing sales and achieving profits. Customer satisfaction expresses the meeting of customer standards and expectations; in other words, if the customer is satisfied with the product or service, his behavior and feelings towards a particular brand will change (Rizwan, Abu Umair, Fiaz, & Rashid, 2014, p. 432). Customer satisfaction is a psychological concept involving a sense of well-being and pleasure resulting from an individual obtaining what they hope for and expect from an appealing product and/or service (Talukder, 2018, p. 796). This is consistent with what was indicated by (Musafir, 2017, p. 329) who views customer satisfaction as an expression of their perception that the product or service has satisfied their expectations in a complete, efficient, and timely manner. Satisfaction, therefore, expresses the final impression of the customer, based on which they choose the product or service that provides them. with the highest value relative to the costs incurred. Thus, this makes him feel comfortable and satisfied with its products

According to Sangajdi and Sopiah (Naini, Santoso, Andriani, Claudia, & Nurfadillah, 2022, p. 38), customer satisfaction can be maintained permanently if the organization is able to meet their expectations and provide products or services that align whith their perceived perceptions. When the customer feels that the organization's performance matches or exceeds their expectations, a positive sense of trust and reassurance about the product or service is formed. This prompts them to repeat the purchase and repeatedly deal with the organization expressing a continuous intention to buy; with the repetition of the positive experience, satisfaction transforms into loyalty.

II.2. Definition of Trust:

(Akbar & Parvez, 2019, p. 26)) sees trust as a fundamental element in building long-term cooperative relationships, as trust is formed through the belief in the reliability and integrity of the trusted party. Trust is generated in the customer as the result of the mechanism of providing the correct service, leading to their sense of comfort and security. Trust also is generated as a result of continuous communication with the customer (Ben Aisha & Allaqi, 2022, p. 100).

(Susanto & Pandjaitan, 2024, p. 207) proved in their study that trust significantly and positively influences customer satisfaction; thus, trust contributes to building satisfaction, which in turn leads to enhancing loyalty and forming positive attitudes towards the provided products. This leads to building long-term relationships with the product or organization.

II.2. Definition of Customer Loyalty:

Although customer satisfaction is a fundamental part of the marketing process, satisfaction alone is not enough to elevate the business performance to the highest levels. Thus, building and maintaining customer loyalty has become more complex in the current era, due to technological advancements and the widespread use of the Internet.

"Customer loyalty is defined as the commitment of consumers to the repeated and continuous purchase of products or services provided by the same company; that is, it is achieved through regular positive interactions with specific products or services. By achieving loyalty, the probability of their purchase from competitors decreases, leading to an increase in customer retention rate and business profitability" (Mohd Zulkifli, Abdul Kadir, Mohd Berny, Annurizal, & Mohammad Zulfakhairi, 2022, p. 188)**.**

Customer loyalty is also defined as the strong determination to repurchase or reuse a preferred product or service constantly in the future, despite situational factors and marketing efforts that might prompt the customer to change (Singh, 2021, p. 35).

Furthermore, it has been defined as the stage where the customer reaches a point of performing the purchase process regularly, purchasing more than one product or service. In addition, the customer shares his positive experiences with others, making him an effective marketing tool for the organization. On the other hand, the customer becomes an active buyer who voluntarily chooses the product instead of being persuaded to purchase (Ben Aisha & Allaqi, 2022, p. 101).

III. Factors Influencing Customer Satisfaction and Loyalty:

III.1. The Commercial Store Environment:

Studies indicate that the commercial store environment and the image are among the most important factors that attract customers. (Dr. Mamatha & shaila, 2025) pointed out that stores must offer a variety of international brands, high-quality products at reasonable prices, and outstanding services provided by highly polite and well-behaved employees. This is in addition to maintaining a continuous availability of products, providing appropriate rest areas, dedicated play areas, restaurants, famous brand stores, various entertainment options. Moreover, a modern architectural design, along with high levels of security which makes customers feel secure and appreciated.

III.2. Products Quality:

A product can be introduced to the market to be noticed, used, owned, or consumed in order to satisfy a desire or need. Product quality expresses anything that can be offered to the market to satisfy a desire or need. Despite the large number of competitors offering similar products, which poses a challenge to organization, the priority should be given to the quality of products sold to maintain customer satisfaction (Naini, Santoso, Andriani, Claudia, & Nurfadillah, 2022, p. 36). Customer satisfaction and loyalty are directly related to the quality of the product, which in turn directly affects business performance (Wong, Law, & Wu, 2023, p. 449). Many studies have also provided strong empirical evidence confirming that high standards of product quality increase consumer satisfaction and repurchase intention. (Razak, Nirwanto, & Triatmanto, 2016, p. 64) found that improving product quality and offering competitive prices can lead to increased customer satisfaction. That is, when a customer is satisfied with a reliable high-quality

product at an appropriate price, it enhances satisfaction and increases interest in repurchasing the product multiple times.

III.3. Promotion and Pricing:

Price represents the monetary expression a product value across all its attributions, or the amount of money the consumer pays to obtain a product or service (Hamdada & Ben kouider , 2020, p. 329). While promotion expresses the organizational tool used to inform, persuade, and remind consumers of products and brands, whether directly or indirectly. The promotional mix is designed through the integration of advertising, personal selling, sales promotion, and publicity into an integrated program to communicate with buyers and influence purchasing decisions (Mubarok, Subarjo, Raihan, Wiwin, & Bandawaty, 2023, p. 3). Literatures have confirmed, when testing the factors affecting customer satisfaction, that certain factors exert a strong influence on customer satisfaction compared to others. Among the tested factors, promotional strategies and pricing are considered the most important factors for attracting the largest possible number of customers to shopping centers while simultaneously achieving the highest levels of satisfaction. These results indicate that marketing efforts and pricing methods play a crucial role in shaping customer experiences within shopping centers (Dr. Mamatha & shaila, 2025).

III.4. Service Quality:

Service is defined as an act intended to benefit the customer; therefore, service quality is considered the difference between the expected performance of a particular service and the actual performance. Service quality is seen as the degree to which a particular service meets customer expectations, and it typically determines the impression that the customer will have toward a product or service. This can be measured through tangibility, reliability, assurance, empathy, and responsiveness (Alnaser, Abd Ghani, Rahi, Mansour, & Abed, 2017, p. 2). Researchers have found that service quality has a strong positive impact on customer satisfaction. According to Fornell, improving service quality is a fundamental pillar for ensuring customer satisfaction and retention, which can contribute to achieving profitability. It has been found that perceived service quality is positively associated with the intention to reuse, recommending the service to others, and reducing complaints; which helps customers choose the best options (Rizwan, Abu Umair, Fiaz, & Rashid, 2014, p. 434).

III.4. The relationship between Satisfaction, Trust, and Customer Loyalty:

Satisfaction is considered a decisive factor in building and maintaining customer loyalty. Customers who feel satisfied with a product or service view the company or product positively, which enhances loyalty and increases positive recommendations. Conversely, when customers are dissatisfied, the probability of them continuing to buy a particular product or service and recommending, becomes very low. This leads to a decrease in revenues and a negative impact on the image of the company or product. There is also a high possibility of them switching to a competitor's product or service, which negatively affects loyalty. Therefore, customer satisfaction is crucial in enhancing customer loyalty; satisfied customers tend to remain loyal and recommend the product to others, thereby enhancing their role as a natural marketing tool for the organization (Rane, Achari, & Choudhary, 2023, p. 429). Satisfaction positively influences customer trust and reassurance toward the company or product. Both (Madjid, 2013) and (Kurniadi & Rana, 2023) confirmed the existence of a strong positive relationship between satisfaction and customer trust, indicating that satisfied customers strongly tend to trust the product or the company. Previous literature has also indicated that trust has a positive and strong impact on loyalty. The two researchers (Kurniadi & Rana, 2023), studied the mutual relationship between satisfaction, trust, and customer loyalty. They concluded that trust is a partial mediator linking satisfaction and loyalty. Also, researchers (Iqbal, Imran, Ahmad, Khalil, & Mushtaque, 2021), pointed out the existence of a mediating role for trust between satisfaction and loyalty toward brands. However, this mediation is partial; it does not negate the direct impact of satisfaction on loyalty, but rather makes the impact of satisfaction on customer loyalty stronger once trust is introduced as a mediator in the relationship. This implies that trust can be an additional advantage if it is strengthened.

IV. Methods and Materials:

The study population is consists of the customers of the commercial store ADA Mall in Jijel province. Due to the large size of the population and the inability to survey it entirely, a convenience sampling technique was used and a total of 158 electronic questionnaires were distributed.

The questionnaire was utilized as a tool for data collection to investigate the factors affecting customer satisfaction and loyalty at ADA Mall store in Jijel, Algeria. The questionnaire included two sections: the first section pertained to the demographic characteristics of the study sample. The second section was devoted to measuring the study variables. Additionally, the dependent variable was identified as customer satisfaction and loyalty; while, the independent variables included shopping center environment, product quality, promotion and pricing, and service quality. Additionally, the "trust" variable was included as a mediating variable in the relationship between satisfaction and loyalty.

The questionnaire was developed based on a comprehensive review of the literature and prior studies related to customer satisfaction, trust, and loyalty, as well as the factors influencing customer satisfaction within the retail environment. Measurement items were adapted from scales previously validated for reliability and validity in prior studies, and were tailored to fit the context of local commercial stores and ADA Mall in Jijel. The questionnaire included items measuring store environment, service quality, product quality, and promotion as key factors influencing customer satisfaction, alongside distinct items to evaluate satisfaction, trust, and loyalty. Following the validity assessment, items that failed to meet the required psychometric criteria were omitted, and the final version of the questionnaire was utilized for data analysis. The table below shows constructs of the study and their sources.

Table (1): Constructs and items

Constructs	Items	Source
Shopping center environment	A2, A3, A4, A5, A7	(Dr. Mamatha & shaila , 2025)
Product quality	B1, B2, B3, B4, B5	(Ben Aisha & Allaqi, 2022)
Promotion and pricing	C1, C2, C3, C4, C5, C6	(Dr. Mamatha & shaila , 2025)
Service quality	D1, D2, D4, D5	(Ben Aisha & Allaqi, 2022)
Customer satisfaction	F1, F2, F3, F4, F5, F6	(Kurniadi & Rana, 2023), (Madjid, 2013)
Customer trust	E1, E2, E3, E4, E5	(Siddiqui, Imam, & Mullick, 2020), (Lombard, Pieterse, & Gabriel, 2024)
Customer loyalty	G1, G2, G3, G4, G5, G6	(Siddiqui, Imam, & Mullick, 2020), (Kurniadi & Rana, 2023)

Source: Prepared by the Author

The current study used the Statistical Package for Social Sciences (SPSS) software to conduct the descriptive analysis. Meanwhile, SmartPLS4 program was utilized to test the relationships between the study variables and verify hypotheses using partial least squares structural equation modeling (PLS-SEM). The analysis process included three main stages. The first stage involved conducting a descriptive analysis of the respondents' demographic characteristics. The second stage evaluated the reliability and validity of the measurement model by examining the factor loadings, convergent validity, discriminant validity, and scale reliability. The third stage involved the evaluation of the proposed structural model by analyzing the direct and indirect effects of the variables on customer loyalty. Besides, examining the mediating role of customer trust in the relationship between customer satisfaction and loyalty. This was conducted using the following statistical tools:

- Average Variance Extracted (AVE), the Fornell_Larcker criterion, Cross Loading to test the reliability and quality of the measurement model;
- Cronbach's Alpha test and Composite Reliability tests to measure the internal consistency of the model of the study;
- VIF (Variance Inflation Factor) test to evaluate multicollinearity.
- Standardized Beta (β) coefficients for ordinary least squares (OLS) regression to evaluate the path coefficients of the study model;
- Coefficient of determination (R^2) to evaluate the structural model by examining the predictive power of the model within the study sample;
- Effect size (F^2) to interpret the effect produced by each independent variable has on the dependent variable;
- Predictive relevance Q^2 to measure the model's ability to predict the values of the internal variables;
- Calculation of P-Values and T-Values for path coefficients to test the hypotheses of the study.

IV.1. Descriptive Analysis of Demographic Characteristics:

Table (2): Descriptive analysis

Variable	Categories	Frequency	Percentage	Variable	Categories	Frequency	Percentage
Gender	Male	55	34.8%	**Marital Status**	Single	68	43.0%
	Female	103	65.2%		Married without children	14	8.9%
Age	Less than 20 years	2	1.3%		Married with children	76	48.1%
	20 to less than 40 years	120	75.9%	**Visit Frequency**	Once a day	4	2.5%
	40 to less than 60 years	36	22.8%		Once a week	22	13.9%
Educational Level	High School or less	13	8.2%		Several times per week	17	10.8%
	Senior Technician	8	5.1%		Once a month	115	72.8%
	University (Bachelor, or equivalent)	115	72.8%	**Purchased Products**	Food items	143	39.7%
	Higher Education or equivalent)	22	13.9%		Household supplies	100	27.8%
Employment Status	Student	26	16.5%		Various meats	55	15.3%
	Employed	95	60.1%		Cosmetics	26	7.2%
	Unemployed	14	8.9%		Others	36	10.0%
	Business Owner	15	9.5%				
	Housewife	8	5.1%				

Source: SPSS outputs

The Table 2 shows the demographic characteristics of the sample of the study indicating that over half of the respondents are females, at 65.2%. This reflects the interest of women in the shopping process and the procurement of household needs compared to men. In addition to that, the majority of respondents belong to the category of adults aged 20 to 40 years, at 75.9%. This shows that they fall within the age group characterized by economic and social activity. Besides, they possess a higher educational level, with 72.8% holding university degrees; and the majority are employed (60.1%). This indicates a higher consumer cognitive awareness, as well as relatively stable income, which is an important factor in the regularity of the shopping process and the ability to plan expenditures. Furthermore, the majority of the respondents are married with children, at 48.1% and most of them visit the store once a month. This is primarily for the purchase of food items and household supplies, making up 39.7% and15.3%, respectively. This is a consequence of family responsibilities and increased consumption volume. However, it is carried out in a rational manner by following regular shopping pattern oriented towards necessities; this is often linked to receiving a monthly salary and organizing the family budget.

IV.2. Examination of Convergent Validity, Discriminant Validity, and Scale Reliability

Table (3): Measurement Model Assessment (Reliability, Validity)

	No. of Items	Convergent validity	Discriminant Validity	Scale Reliability	
		Average Variance Extracted (AVE)	Fornell-Larcker Criterion	Cronbach's Alpha	Composite Rliability (rho-a)
Cut-off values	-	≥ 0.5	-	≥ 0.7	≥ 0.7
Store Environment	5	0.561	0.749	0.801	0.809
Product Quality	5	0.644	0.803	0.863	0.878
Promotion and Pricing	6	0.539	0.734	0.829	0.831
Service Quality	4	0.533	0.730	0.708	0.709
Customer Satisfaction	6	0.698	0.836	0.913	0.915
Customer Trust	5	0.779	0.883	0.929	0.931
Customer Loyalty	6	0.709	0.842	0.917	0.921

Source: SmartPLS 4 Outputs

In order to analyze the scale reliability, factor loadings were examined. Accordingly, items with loadings less than 0.6 were deleted. In addition to calculating the Average Variance Extracted (AVE), the results shown in Table 3 indicate that the AVE values for all constructs exceeded the threshold of 0.5. Therefore, all scales exhibit high levels of convergent validity. To measure discriminant validity, the Fornell-Larcker criterion was adopted. The results indicate that each study variable recorded its highest correlation value with other variables. This indicates their distinctiveness from one another and the absence of overlap between them, confirming that each indicator truly belongs to the construct it represents. Also, the results showed that all Cronbach's alpha coefficient were greater than 0.7. In contrast, the Composite Reliability (rho_a) values for all study variables exceed 0.7. This indicates that the study scale has good reliability; thus, it can be said that the scales are reliable and valid.

IV.3. Evaluation of the Structural Model:

IV.3.1. VIF Test:

The Variance Inflation Factor (VIF) is used to study the multicollinearity among independent variables. Its value should not exceed 5 and should not be less than 0.20 (Hair, Hult, Ringle, & Sarstedt, 2017, p. 164).

Table (4): collinearity of the latent variables

Item No.	VIF	Item No.	VIF	Item No.	VIF	Item No.	VIF
01	1.448	10	2.216	19	1.409	28	3.039
02	1.791	11	2.028	20	1.41	29	3.747
03	2.022	12	1.723	21	3	30	2.534
04	1.9	13	1.479	22	2.389	31	2.484

05	1.342	14	2.023	23	3.366	32	3.168
06	2.169	15	1.68	24	378	33	3.166
07	2.024	16	1.714	25	343	34	1.737
08	1.785	17	1.55	26	2.372	35	4.081
09	1.796	18	1.681	27	2.955	36	4.523
						37	3.201

Source: SmartPLS 4 Outputs

The results shown in Table 4 indicate that the VIF values range between a minimum of 1.342 and a maximum of 4.523. These values are below the critical threshold 5 and greater than 0.20, which confirms the absence of multicollinearity issues among the independent variables.

IV.3.2. Path Coefficients Results:

Path coefficient values typically range between 1- and +1. Values close to +1 represent a strong positive predictive relationship between the variables. While, values close to -1 represent a strong negative predictive relationship (Hair Jr, Sarstedt, Hopkins, & Kuppelwieser, 2014, p. 114).

Table (5): path coefficient for PLS

Relationship	β values
Store Environment -› Customer Satisfaction	-0.008
Product Quality -› Customer Satisfaction	0.429
Promotion & Pricing -› Customer Satisfaction	0.069
Service Quality -› Customer Satisfaction	0.368
Customer Satisfaction -› Customer Trust	0.781
Customer Trust -› Customer Loyalty	0.324
Customer Satisfaction -› Customer Loyalty	0.572

Source: SmartPLS 4 Outputs

According to the Table 5, it is evident that there is a positive relationship between most of independent variables and the dependent variable, although the strength of this relationship varies from one path to another. The path (Promotion and Pricing -› Customer Satisfaction) recorded a value of (β=0.069), indicating a weak relationship as the lowest value. Meanwhile, the path (Customer Satisfaction -› Customer Trust) recorded a strong relationship with a value of (β=0.781), as the highest value. Whereas, a negative relationship is observed in the path (Store Environment -› Customer Satisfaction) with a value of (β= -0.008).

IV.3.3. Coefficient of Determination R^2 and Predictive Relevance Q^2:

The Coefficient of Determination R^2 is the basic and most commonly used criterion for evaluating the structural model. Interpretation levels for R^2 have been determined as follows: 0.25: weak predictive power; 0.50: moderate predictive power; 0.75: high predictive power (Hair, Hult, Ringle, & Sarstedt, 2017, p. 224). The value of $Q^2 > 0$ indicates that the model possesses adequate predictive relevance. While, the value of $Q^2 < 0$ indicates a lack of predictive relevance for the model. Q^2 values of 0.02, 0.15, and 0.35 indicate weak, moderate, and strong predictive relevance, respectively.

Table (6): Coefficient of Determination R^2 and Predictive Relevance Q^2

	Coefficient of Determination R^2	Adjusted R^2	Predictive Relevance Q^2
Customer Trust	0.610	0.608	0.480
Customer Satisfaction	0.518	0.505	0.484
Customer Loyalty	0.723	0.720	0.424

Source: SmartPLS 4 Output

From the Table 6, it is evident that the model has a high explanatory power for Customer Loyalty, at 72.3%, a moderate to good explanatory power for Customer Trust, at 61%, and Customer Satisfaction at 51.8%. This indicates that customer satisfaction and trust contribute significantly to explaining loyalty behavior. Furthermore, Q^2 values shown in the table indicate a strong predictive relevance, where all values were found to exceed 0,35.

IV.3.4. Effect Size F^2:

The F^2 values illustrate the individual capacity of each independent variable to explain the dependent variable. (Cohen, 1988, p. 413) defines the effect size F^2 as follows: less than 0.02: no effect; from 0.02 to 0.15: weak effect; from 0.15 to 0.3: moderate effect; and greater than 0.3: large effect.

The following table shows the values of the study variables:

Table (7): Effect Size F^2

Variables	F^2
Store Environment	0.000
Product Quality	0.141
Promotion and Pricing	0.004
Service Quality	0.212
Customer Satisfaction -› Customer Loyalty	0.462
Customer Satisfaction -› Customer Trust	1.564
Customer Trust	0.148

Source: SmartPLS 4 Outputs

The results shown in Table 7 indicate that there is no effect of the "Commercial Store Environment" and "Promotion and Pricing" on "Customer Satisfaction", as they recorded values lower than 0.02. While, there is a weak effect of "Product Quality" on "Customer Satisfaction" as well as "Customer Trust on "Customer Loyalty". In contrast, "Service Quality" has a medium effect of on "Customer Satisfaction". While "Customer Satisfaction" exerts a very large effect on both "Customer Trust" and "Customer Loyalty".

IV.3.5. Testing the Research Hypotheses

To evaluate the statistical significance of the path relationships among dependent and independent variables of the study, Bootstrap test was utilized. The results are detailed in the following table:

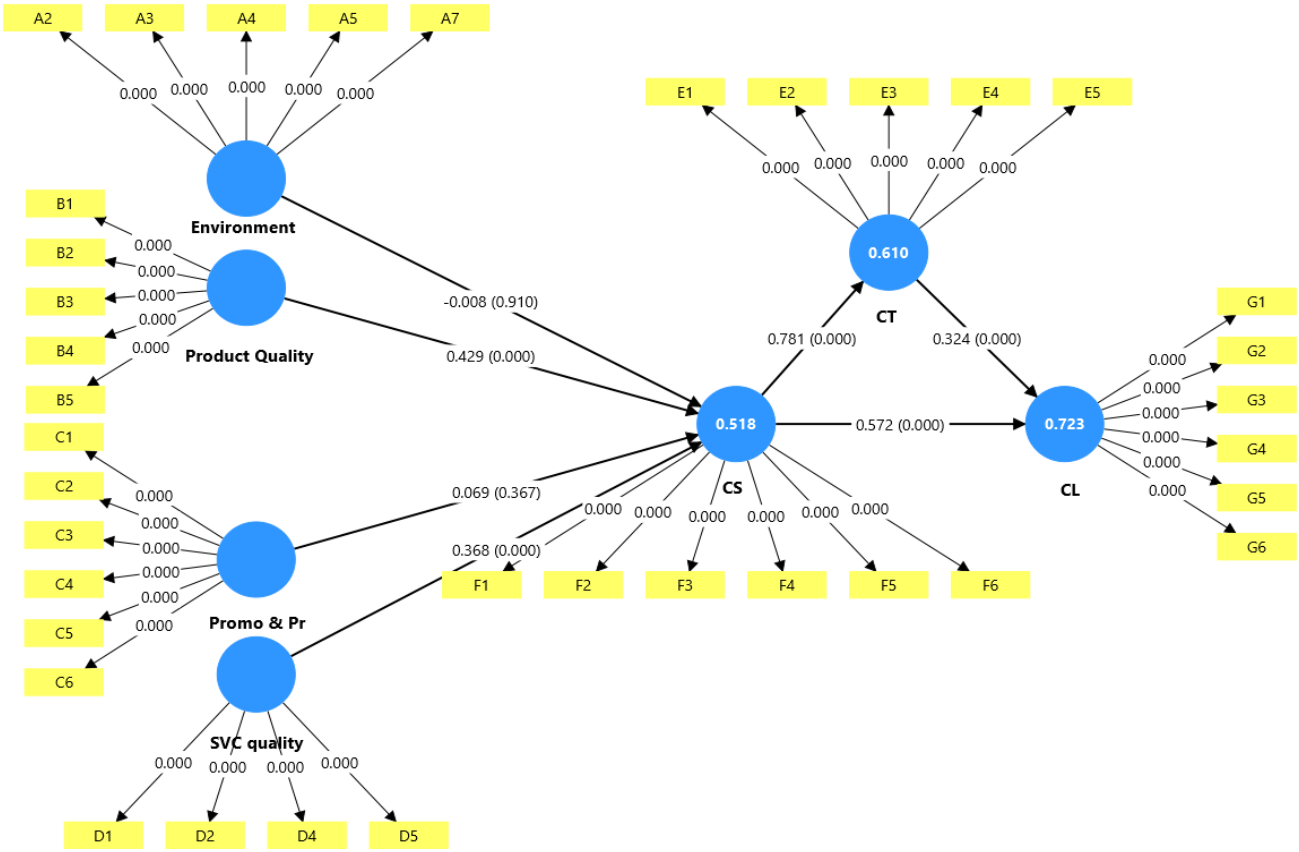
Table (8): Bootstrapping Results

Path	Path Coefficient β	Mean	Standard Deviation	T-Value	P - Value	Decision
Store Environment -› Customer Satisfaction	-0.008	-0.004	0.075	0.113	**0.910**	Rejected
Product Quality -› Customer Satisfaction	0.429	0.421	0.100	4.271	**0.000**	Accepted
Promotion & Pricing -› Customer Satisfaction	0.069	0.075	0.076	0.901	**0.367**	Rejected
Service Quality -› Customer Satisfaction	0.368	0.373	0.087	4.244	**0.000**	Accepted
Customer Satisfaction -› Customer Trust	0.781	0.782	0.047	16.56	**0.000**	Accepted
Customer Trust -› Customer Loyalty	0.324	0.324	0.093	3.506	**0.000**	Accepted
Customer Satisfaction -› Customer Loyalty	0.572	0.574	0.09	6.347	**0.000**	Accepted

Source: SmartPLS 4 Outputs

Figure 1 depicts the conceptual framework based on the relationship between variables on SmartPLS 4

Figure (1): path diagram



Source: SmartPLS 4 data processing outcomes

According to the results presented illustrated in Table 8 and figure 1, the study hypotheses can be tested. A hypothesis is considered accepted if the calculated T-Value is greater than or equal to 1.98, and the P-Value is less than or equal to 0.05.

V. Results and discussion:

The results of this study determine the factors affecting customer satisfaction toward the local store ADA Mall, as well as determining the extent to which customer satisfaction influence their loyalty, while considering "Trust" as a mediating variable in the relationship between satisfaction and loyalty. Among the four variables initially considered, it was found that two of them possess a statistical significance and have a positive influence on customer satisfaction. While, the two other variables showed no effect on customer satisfaction. Yet, customer satisfaction was found to have a direct influence on customer loyalty, as well as an indirect effect through the mediation of trust.

V.1. Factors Influencing Customer Satisfaction and Loyalty:

Table 8 presents the test results, indicating the existence of a positive significant relationships at the significance level of 5% between product quality and customer satisfaction (P=0.000, T=4.271), as well as the relationship between service quality and customer satisfaction (P=0.000, T=4.244). This confirms the acceptance of the second hypothesis, which states that the Product quality positively and significantly influences customer satisfaction toward ADA Mall store in Jijel. Besides, the fourth hypothesis is accepted reflecting a positive and significant effect of service quality on customer satisfaction with the store. These results are consistent with the findings of (Ben Aisha & Allaqi, 2022). The observed difference can be attributed to purchasing behavior, which is mainly based on household consumption of food product which is directly related to family members health and safety. Moreover, these purchases are made on a monthly base and in a considerable quantity, so any defect in quality may have a long-term impact on

household consumption. Accordingly, this category tends to give high priority and importance to product quality. service quality also gains significant importance, especially in light of the predominance of married women with children within the study sample. Given their household responsibilities and the multiple daily burdens, they prefer services characterized by speed, organization, and easy access to goods, which helps reduce the time and effort spent on the shopping process. Moreover, the monthly shopping pattern enhances the importance of service quality, as the purchases are often made in relatively large quantities. This makes consumers in need for an effective service environment that includes clear product arrangement, the availability of assistance when needed, and a smooth payment process. Thus, any deficiencies in these aspects, such as long waiting times or poor organization may directly affect the level customer satisfaction.

The results also demonstrated a strong and significant effect of customer satisfaction on trust at a 5% significance level, where the t-value reached 16.56. Additionally, a positive and significant effect of trust on customer loyalty was observed at a 5% significance level, with a t-value of 3,506. Furthermore, there is a direct and significant effect of customer satisfaction on customer loyalty at a 5% significance level, which was statistically tested using t-value of 6.347. This confirms the acceptance of the fifth hypothesis which posits a significant positive effect of customer satisfaction on customer trust in ADA Mall store. It also confirms the acceptance of the sixth hypothesis, which posits a significant positive effect of customer trust on customer loyalty toward ADA Mall store in Jijel. finally, it confirms the acceptance of the seventh hypothesis that posits a significant positive effect of customer satisfaction on customer loyalty towards ADA Mall store.

These results are consistent with the findings reached by (Iqbal, Imran, Ahmad, Khalil, & Mushtaque, 2021), (Kurniadi & Rana, 2023), (Madjid, 2013), and (Siddiqui, Imam, & Mullick, 2020). These results indicated that both customer satisfaction and trust play a significant role in achieving customer loyalty; however, satisfaction remains positively significant even after introducing the trust variable, indicating the presence of partial mediation. When examining the indirect effect of customer satisfaction on loyalty through trust, it becomes evident that this path is also positively significant, confirming that the mediation condition has been met. In contrast, it is noted that the direct impact of customer satisfaction on loyalty remained significant even after including the trust variable despite a relative decrease in the path coefficient value compared to its value in the absence of the mediator (trust). This explains that trust enhances the relationship between satisfaction and loyalty without negating the direct effect.

V.2. The Non-significant Factors and Rejected Hypotheses:

The results indicate the absence of a significant relationship at the 5% significance level between the store environment and customer satisfaction (P=0.910, T=0.113). Accordingly, the first hypothesis which posited a significant positive effect of the store environment on customer satisfaction toward ADA Mall store in Jijel, is rejected. This finding differs from the results reported by (Dr. Mamatha & shaila , 2025). This discrepancy is attributed to the nature of the local market structure, characterized by a single provincial-level store that provides a diverse range of essential household needs. Consequently, consumer behavior leans toward prioritizing product availability and comprehensive offering at a single point of sale ensuring efficiency in time and effort. Thus, functional factors related to satisfying basic needs become more influential in determining satisfaction compared to sensory or aesthetic factors, whose role diminishes given the limited available alternatives.

Furthermore, the results indicate the absence of a significant relationship at the 5% significance level between promotion and pricing and customer satisfaction (P=0.367, T=0.901). Thus, the third hypothesis, that suggested a significant positive effect of promotion and pricing on customer satisfaction, is rejected. This result also differs from the findings of (Dr. Mamatha & shaila , 2025). The lack of influence of promotion and pricing on customer satisfaction towards the local store can be explained by the demographic and behavioral characteristics of the study sample, which reflect a consumption pattern primarily driven by meeting essential family needs, such as food items and household supplies. In this context, the focus shifts toward the availability and quality of basic goods rather than promotional offer and price variations. Additionally, periodic shopping (once a month) reflects planned, budget-based behavior, which reduces consumers' interest in promotion, and makes their decisions less susceptible to situational discounts. Therefore, their satisfaction with the local store is linked to functional factors, such as availability and convenience, more than its association with environmental factors or elements of promotion and pricing.

VI. Conclusion:

The study results demonstrate that customer loyalty toward commercial stores is directly influenced by customer satisfaction and trust. It was found that product quality and service quality are the two primary factors contributing to the increased levels of satisfaction towards ADA Mall commercial store. Conversely, factors related to store environment or promotional and pricing policies did not record a significant influence on satisfaction. Furthermore, the findings revealed that trust directly contributes to enhancing customer satisfaction toward ADA Mall store, in addition to its indirect influence on loyalty, acting as a mediating variable in the relationship. It became evident that trust strengthens the relationship between satisfaction and loyalty, deepening it without negating the direct effect of satisfaction, which indicates the presence of partial mediation. Accordingly, when a satisfied customer shows a predisposition toward loyal, this loyalty becomes more established and sustainable when combined with high levels of trust. Since customer loyalty is a fundamental source for increasing profitability and maintaining competitive advantages, commercial stores must enhance customer loyalty. If they succeeded in instilling trust in their customers, the latter will be more willing to remain loyal to the store and make positive recommendations to others. The study results indicate that customer loyalty to the commercial store ADA Mall can be improved by enhancing the factors that contribute to achieving customer satisfaction and building trust. Based on the findings reached, the following recommendations can be proposed:

- Establishing programs to enhance customer loyalty, such as providing personalized offers for permanent customers.
- Conducting periodic future studies to understand the evolution of consumer behavior, in the event of new competitors emerging.
- Conducting comparative studies that include other regions where multiple stores are available, while incorporating other variables.
- - Conducting studies to analyze customer satisfaction and loyalty in other sectors.

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