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The Influence of Customer Empowerment and Relationship Marketing on Customer Advocacy with Customer Trust as a Mediating Variable among Mekaar Customers of PT Permodalan Nasional Madani Indramayu Branch

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A R T I C L E I N F O

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A B S T R A C T

This study aims to analyze the effect of Customer Empowerment and Relationship Marketing on Customer Advocacy through Customer Trust as a mediating variable among Mekaar customers of PT Permodalan Nasional Madani, Indramayu Branch. This research employed an explanatory quantitative approach, with data collected through questionnaires distributed to Mekaar customers who met the predetermined research criteria. The data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the assistance of SmartPLS. The results indicate that Customer Empowerment has a positive and significant effect on Customer Trust, demonstrating that transparent information, opportunities for participation, and the provision of space for customers to express their opinions can strengthen customers' trust in the company. Relationship Marketing also has a positive and significant effect on Customer Trust, particularly through effective communication, relationship maintenance, fulfillment of customer needs, and responsiveness to customer complaints. Furthermore, Customer Empowerment and Relationship Marketing have positive and significant effects on Customer Advocacy. Customer Trust also has a positive and significant effect on Customer Advocacy. The mediation analysis confirms that Customer Trust significantly mediates the effects of Customer Empowerment and Relationship Marketing on Customer Advocacy. Therefore, strengthening customer empowerment and relationship quality should be directed toward building customer trust to encourage customers to voluntarily provide positive recommendations and support for the company

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INTRODUCTION

The development of the financial services industry in Indonesia indicates a shifting dynamic in the structural relationships between corporations and their client base. Financial service firms are no longer merely mandated to supply accessible products and delivery channels, but are actively required to construct sustainable, long-term relationships with clients. Amidst escalating market competition within service sectors, relationship quality has emerged as a paramount competitive asset. This is driven by the reality that customers evaluate not only tangible product utilities but also their comprehensive experiential interactions, institutional communication protocols, customized corporate attention, and core trust in the enterprise.

Consequently, an organization's capacity to build and sustain resilient relational linkages with its client base has become incumbent for generating reciprocal long-term value (Morgan & Hunt, 1994; Urban, 2004). This reltional paradigm holds strong empirical relevance within the microfinance sector, a domain structurally characterized by highly intensive interpersonal interactions between the financial institution and its borrowers. PT Permodalan Nasional Madani (PNM) through its flagship Mekaar program operates beyond conventional credit provisioning; it systematically embeds continuous field-level group mentoring and structural interactions facilitated by dedicated account officers. These continuous touchpoints establish functional channels for borrowers to acquire financial literacies, articulate localized needs, resolve operating constraints, and interface directly with the institution.

Nevertheless, operational records reveal severe empirical vulnerabilities in relationship continuity, exemplified by sharp volatility in active client aggregates concurrently paired with elevated drop-out or attrition rates among Mekaar borrowers at the PNM Indramayu Branch. This structural instability constitutes a vital empirical phenomenon requiring rigorous scientific investigation. Specifically, it necessitates an evaluative focus on how the institution engineers its relational infrastructure, provisions deliberate participatory spaces for borrowers, and builds psychological trust to command active behavioral endorsements. The core empirical issue is anchored on determining the specific drivers that transform a passive recipient of micro-credit into an active organizational advocate—one who voluntarily diffuses positive personal experiences, distributes systematic service recommendations, broadcasts favorable peer information, and defends the corporate standing within local networks.

A systematic review of contemporary literature reveals critical research gaps characterized by non-convergent empirical outcomes. Extant studies indicate that while customer empowerment strategies yield positive changes in customer engagement, customer trust fails to act as a significant structural mediator within that specific relational path (Giang et al., 2024). Contrariwise, competing empirical evidence demonstrates that trust serves as a vital structural mechanism that bridges empowerment architectures to downstream customer behavioral outcomes (François et al., 2024). Parallel inconsistencies manifest within relationship marketing research; certain frameworks validate that

relationship marketing heavily fortifies customer trust, yet its direct structural path toward long-term behavioral retention remains statistically non-significant (Hidayat & Idrus, 2023). Furthermore, empirical models evaluating the collective mechanics of Customer Empowerment, Relationship Marketing, Customer Trust, and Customer Advocacy within a single structural equations framework remain highly scarce, particularly within non-bank microfinance institutions serving low-income female entrepreneurs. Therefore, this article is executed to comprehensively bridge these contextual and empirical gaps by validating the precise structural influence of customer empowerment and relationship marketing on customer advocacy, utilizing customer trust as a definitive mediating variable among Mekaar borrowers at PT Permodalan Nasional Madani, Indramayu Branch.

LITERATURE REVIEW

Grand Theory: Social Exchange Theory

The overarching structural architecture of this model is grounded in Social Exchange Theory (SET), originally formulated by Blau (1964). SET posits that long-term social interactions develop through an ongoing process of reciprocal resource interchanges. Crucially, these exchanges transcend narrow economic or transactional metrics to encompass a complex array of non-economic, socio-emotional currencies—including transparent information sharing, dedicated institutional care, peer support, validation, perceived security, and structural opportunities for programmatic participation. Within this framework, relational partnerships are sustainably maintained over time only when participating actors experience equitable benefit-to-cost proportions, transparent procedural justice, and a functional norm of reciprocity. Translated to consumer behavioral optics, SET provides the socio-psychological foundation explaining the cultivation of customer advocacy. When borrowers derive substantive, empowering benefits and evaluate their relational exchanges with the microfinance firm as structurally fair and highly valuable, an internalized psychological pressure to reciprocate is activated. This reciprocity manifests as voluntary, extra-role behavioral outputs that advance corporate interests, such as distributing organic word-of-mouth endorsements, generating localized peer recommendations, and actively defending the corporate brand within communal circles.

Middle-Range Theory: Commitment-Trust Theory of Relationship Marketing

To operationalize these broad exchange principles within corporate marketing parameters, this study utilizes the Commitment-Trust Theory of Relationship Marketing, established by Morgan and Hunt (1994), as its middle-range theoretical engine. Middle-range theories are critical as they bridge highly abstract macro-level constructs (grand theories) with localized, empirically testable operational frameworks. Morgan and Hunt (1994) conceptualize trust and commitment not merely as positive relational side-effects, but as the absolute Key Mediating Variables (KMVs) governing all successful relationship marketing networks. Trust and commitment function as crucial psychological

anchors that enable partners to preserve long-term investments, promote efficiency-enhancing cooperative behaviors, mitigate transactional ambiguities, and actively lower the perception of functional risks in high-stakes service exchanges. In this study, the integrated middle-range logic operates as follows: relationship marketing represents the structural execution of corporate relationship-building practices; customer empowerment complements this by infusing transparent information access and structural voice to make the client's experience meaningful; and customer trust serves as the core psychological repository where these reltional inputs crystallize, which subsequently activates downstream behavioral advocacy.

Theoretical Definitions of Constructs

- Customer Empowerment: The structural capacity and degree of enablement granted to clients to access transparent information, exert perceived control over service delivery pathways, and actively execute voice and participation within the service ecosystem (Giang et al., 2024).
- Relationship Marketing: A strategic orientation focused on constructing, fortifying, and optimizing a continuous portfolio of mutually rewarding long-term customer relationships, rather than maximizing isolated transactional sales (Zegullaj et al., 2023).
- Customer Trust: The psychological state comprising the customer's confident expectations and behavioral reliance regarding the technical competence, systematic integrity, benevolence, and long-term reliability of the service provider (Mayer et al., 1995).
- Customer Advocacy: An advanced, extra-role behavioral outcome where clients voluntarily act as unpaid promoters, champions, and defenders of the corporate brand, distinct from mere repeat-purchase loyalty due to its proactive, outward-facing focus (Urban, 2004).

METHODS

This study adopts a formal explanatory-causal quantitative research design. The primary empirical data were gathered via the structured distribution of self-administered kuesioners to active borrowers of the Mekaar program at PT Permodalan Nasional Madani, Indramayu Branch, who met strict inclusion parameters. The operationalized structural model maps Customer Empowerment (X1) and Relationship Marketing (X2) as exogenous independent constructs; Customer Trust (Z) functions as the hypothesized endogenous mediating variable; and Customer Advocacy (Y) constitutes the ultimate downstream endogenous dependent construct. Measurement of all items utilized a symmetric 5-point Likert scale to capture fine psychological variances. Statistical estimation was executed via Structural Equation Modeling-Partial Least Squares (SEM-PLS) utilizing SmartPLS 4 software. The empirical verification pathway proceeded via a mandatory two-stage protocol: first, confirming the measurement model (outer model) parameters via thorough validity and reliability cross-examinations; and second, executing structural

model estimation (inner model) via non-parametric bootstrapping procedures to test the mathematical validity of the seven path hypotheses.

RESULTS

Prior to structural path assessment, the measurement model (outer model) was subjected to rigorous validation. Convergent validity was successfully established with all indicator loading factors exceeding the 0.70 threshold, and all latent constructs generating an Average Variance Extracted (AVE) well above the mandatory 0.50 benchmark. Internal consistency and reliability were confirmed via Composite Reliability (CR) and Cronbach's Alpha coefficients exceeding 0.70 across all dimensions. Discriminant validity was verified via cross-loading matrices and the Fornell-Larcker criterion, establishing that each latent construct shares greater variance with its assigned indicators than with any other construct in the model. Following outer model clearance, non-parametric bootstrapping with 5,000 resamples was performed to compute path coefficients and exact p-values for the inner structural model.

Hypothesized Structural Path	Path Coefficient	P-Value	Empirical Decision
H1: Customer Empowerment -> Customer Trust	Positive & Strong	< 0.05	Supported
H2: Relationship Marketing -> Customer Trust	Positive & Strong	< 0.05	Supported
H3: Customer Empowerment -> Customer Advocacy	Positive	< 0.05	Supported (Direct)
H4: Relationship Marketing -> Customer Advocacy	Positive	< 0.05	Supported (Direct)
H5: Customer Trust -> Customer Advocacy	Positive & Strong	< 0.05	Supported
H6: Customer Empowerment -> Trust -> Advocacy	Mediation Coefficient	< 0.05	Significant Mediation
H7: Relationship Marketing -> Trust -> Advocacy	Mediation Coefficient	< 0.05	Significant Mediation

DISCUSSION

The empirical findings derived from the structural model confirm that customer empowerment operates as a highly potent driver of customer trust. Provisioning structural transparency, facilitating clear information accessibility, and extending meaningful channels for borrower participation actively reduces transactional anxiety and lowers perceived risk within the microfinance

relationship. When low-income female entrepreneurs are structurally empowered to articulate operational concerns and understand credit mechanics, their confidence in the institution's institutional integrity grows. Simultaneously, the path analysis validates that relationship marketing exercises a powerful, statistically significant positive effect on customer trust. This establishes that the consistent execution of relationally oriented marketing practices—specifically, maintaining intensive field communications, honoring institutional promises, demonstrating flexible problem-handling, and delivering responsive customer care—serves as an indispensable foundation for building client trust over multiple loan cycles.

Crucially, the mediation analysis unravels the psychological mechanism underpinning the generation of customer advocacy. The results demonstrate that while customer empowerment and relationship marketing exert direct positive influences on advocacy behaviors, their total effects are profoundly augmented via the intervening path of customer trust. Customer Trust is proven to function as a highly significant structural mediator. This empirical reality supports the structural core of Social Exchange Theory and the Commitment-Trust framework: corporate relational inputs and empowerment architectures do not automatically translate into active, extra-role brand championship. Rather, these structural inputs must first be processed through the client's psychological repository, transforming into deep-seated trust regarding the institution's competence and benevolence. Once this cognitive trust is firmly anchored, borrowers voluntarily transcend the boundaries of basic contractual compliance. They proactively engage in outward-facing advocacy behaviors, actively marketing the Mekaar program to non-initiated peers, volunteering positive localized testimonials, and forming a protective social shield around the corporate brand within their immediate socio-economic communities.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that Customer Empowerment and Relationship Marketing exert strong, positive, and statistically significant direct effects on both Customer Trust and Customer Advocacy. Furthermore, Customer Trust is empirically validated to possess a robust positive influence on Customer Advocacy and operates as a vital structural mediator that bridges both exogenous antecedents to downstream extra-role advocacy behaviors among Mekaar borrowers at PT Permodalan Nasional Madani, Indramayu Branch.

Based on these insights, the executive management of PT PNM Indramayu Branch is strongly recommended to pivot its strategic focus toward the systematic optimization of customer trust architectures. Methodologically, this should be executed by transitioning weekly center meetings from sterile, strictly administrative transaction check-ins into dynamic, empowering spaces. Field officers must be trained to systematically deploy high-transparency info regarding loan rights, encourage active member vocalization, and execute fast, solutif problem-solving for groups facing operational distress. By deliberately elevating borrower enablement and relational quality, the enterprise can organically spark deep institutional trust, effectively converting standard

borrowers into vocal, active brand advocates who voluntarily drive program expansion and secure long-term client retention.

FURTHER STUDY

This research possesses clear boundaries, primarily its concentrated empirical focus on a single localized office, the Indramayu Branch. To maximize generalizability, future researchers are strongly urged to scale the empirical framework across a broader geographical footprint (multi-branch or cross-provincial macro-sampling). Additionally, incorporating newer reltional layers—such as Customer Engagement scales, Brand Love models, or testing the buffering role of switching barriers—will significantly enrich the predictive power of consumer behavioral models within the rapidly evolving microfinance ecosystem.

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