Eduvest – Journal of Universal Studies
Volume 6 Number 3, March, 2026
p- ISSN 2775-3735- e-ISSN 2775-3727

Omnichannel Marketing Strategy and Product Quality Perception in Building Non-Pso Fuel Customer Loyalty with Customer Satisfaction as a Mediator

Agus Santosa[1], Metta Padmalia[2], Endi Sarwoko[3]
Universitas Ciputra, Indonesia[1, 2, 3]
Email: asantosa03@magister.ciputra.ac.id[1], metta.padmalia@ciputra.ac.id[2], endi.sarwoko@ciputra.ac.id[3]

ABSTRACT

The Indonesian fuel industry faces significant challenges in promoting non-PSO fuel adoption, particularly following the February 2025 product quality controversy that resulted in an 11% decline in Pertamax sales. Despite non-PSO fuels generating substantially higher profit margins (up to 11% vs. 0.2% for subsidized fuel), consumer preference remains heavily skewed toward subsidized options due to price sensitivity and declining brand trust. This study aims to analyze the mediating role of customer satisfaction in the relationship between *omnichannel marketing strategy* and *product quality perception* on non-PSO fuel customer loyalty. The research employs a quantitative approach with purposive sampling targeting 256 respondents who have used non-PSO fuel within the last three months and are familiar with MyPertamina application features. Data collection utilizes validated instruments adapted to the Indonesian energy context, measured through 5-point Likert scales. Analysis employs Structural Equation Modeling–Partial Least Squares (SEM-PLS) to examine direct effects, mediation relationships, and model fitness. This research expands Customer Relationship Management theory and *omnichannel marketing* literature within the underexplored energy sector. The study finds that, in the Indonesian energy context, *product quality perception* is the strongest driver of customer satisfaction for non-PSO fuels (β=0.706), surpassing the influence of *omnichannel marketing strategy* (β=0.235). Customer satisfaction fully mediates the relationship between *omnichannel marketing strategy* and loyalty and partially mediates the effect of *product quality perception* on loyalty, reinforcing the dominant role of product quality even amid digital transformation.

KEYWORDS omnichannel marketing; customer satisfaction; customer loyalty.

INTRODUCTION

Indonesia's energy industry has undergone a significant transformation in the last decade, especially in the segmentation of fuel oil (BBM) products, which are divided into two strategic categories: Public Service Obligation (PSO) fuel and Non-PSO fuel. PSO fuel, such as Pertalite and Biosolar, are government-subsidized products that aim to maintain price affordability for the public, while Non-PSO fuel, such as Pertamax and its derivatives, are premium products without subsidies that offer superior quality and higher efficiency (Haryanto et al., 2018; Soemarno, 2009). Nonetheless, market dynamics show an interesting paradox: Non-PSO fuels, which contribute to corporate profitability, are facing complex adoption challenges amid consumer preferences that are still dominated by subsidized products.

PT Pertamina Patra Niaga's May 2025 Sales Performance Report (YTD) data reveals a significant disparity between sales volume and profitability contribution. In the gasoline segment, Pertalite dominates with 81% of the total volume, while all Pertamax series products only reach 19%. However, from the perspective of profit margin, Pertalite's contribution is only 0.2%, while the Pertamax series products generate a margin of up to 11%. A similar pattern can be seen in the gasoil segment, where Biosolar controls 93.3% of the volume but

produces a negative margin of -3.5%, while Dex series products, with a share of 6.7%, provide a positive margin of up to 11%. These findings indicate that the future of PT Pertamina's financial sustainability is highly dependent on increasing market penetration of the Non-PSO fuel market, which ironically faces high market resistance.

The complexity of challenges is increasing with the dynamics of competition, which have experienced significant escalation (Rosário & Raimundo, 2024). Although Pertamina still maintains its dominance in the Non-PSO fuel market with a share of 95.8%, the presence of international competitors such as Shell (1.9%), British Petroleum-AKR (0.9%), Vivo (0.7%), and ExxonMobil (0.7%) shows a trend of market liberalization that cannot be ignored (Rudijanto, 2004). These new players not only bring capital and technology but also aggressive digital marketing strategies and differentiated customer experiences, which directly challenge Pertamina's conventional approach to maintaining customer loyalty.

The era of digitalization has fundamentally changed the customer journey in the energy industry, where consumers are no longer limited to single-touchpoint interactions at physical gas stations but expect an integrated experience across multiple channels. In this context, Pertamina has developed an omnichannel marketing strategy through four main pillars: online-offline platform integration via the MyPertamina application, consistency of information across communication channels, ease of access through payment gateways and call centers, and personalization of experiences through loyalty programs and targeted promotions (PT Pertamina Patra Niaga, 2025).

Omnichannel marketing strategies have been proven to have a positive impact on customer engagement and loyalty in various industries. Verhoef et al. (2015) emphasized that seamless integration between channels creates a superior customer experience, which ultimately encourages repeat purchases and advocacy behavior. Empirical research by Liu et al. (2024) and Marthin & Hadiprawoto (2022) shows that omnichannel integration quality has a significant effect on customer satisfaction and loyalty in the retail and banking sectors. However, the implementation of omnichannel strategies in the energy industry, particularly for utilitarian products such as fuel, faces unique characteristics that differ from the consumer goods or financial services sectors.

The momentum of the implementation of Pertamina's omnichannel strategy experienced a serious shock at the end of February 2025, when there was an allegation of mixing Pertalite (RON 90) with Pertamax (RON 92) involving internal company personnel. Although Pertamina's management firmly denies the allegations and emphasizes that all fuel products have met the set quality standards, the reputational impact on brand trust was manifested in an 11% decline in Pertamax sales in March 2025 and had not shown recovery until May 2025 (Kompas.com, 2025).

This phenomenon underscores the importance of the perception of service quality in forming customer loyalty, especially in the context of products with high involvement and safety concerns such as fuel. Garvin (1987a) and Philip Kotler & Gary M. Armstrong (2012) emphasize that the quality of products and services is not only related to technical specifications but also involves consumer perceptions of reliability, durability, and brand reputation. In the energy industry, where consumers cannot directly evaluate the quality of products and services at the time of purchase, brand trust and perceived quality are the main

determinants in purchasing decisions and long-term loyalty (Anwar et al., 2023; Halim & Afkarina, 2024).

Relationship marketing literature consistently shows that customer satisfaction plays a key mediating role in the relationship between service quality and customer loyalty. Oliver (1980), through the Expectation Confirmation Theory, explains that satisfaction is formed when performance meets or exceeds consumer expectations, which subsequently becomes the foundation for the development of loyalty. In the context of omnichannel marketing, Palmatier et al. (2016) emphasized that the quality of channel integration affects customer satisfaction through increased convenience, consistency, and personalization. A number of empirical studies have validated this relationship across various sectors. Mohammad et al. (2024) found that omnichannel marketing strategies positively affect customer experience and loyalty in the Jordanian retail sector. Natalina & Wahyuni (2022) demonstrate the effectiveness of the omnichannel approach in increasing customer satisfaction and loyalty in digital banking services. Meanwhile, in the context of service quality, research by Saputra & Nurlinda (2024) using SEM analysis shows that service quality affects loyalty both directly and through customer satisfaction mediation.

However, most previous studies have focused on the retail, banking, and consumer goods industries, so there are significant limitations in terms of empirical evidence for the energy sector, especially the downstream petroleum industry. More specifically, until now, there has been no comprehensive study that integrates omnichannel marketing strategies, product quality perception, and customer satisfaction into one integrated model framework, particularly in the context of Non-PSO fuel, which is experiencing a crisis of consumer confidence.

A systematic analysis of the literature reveals some significant research gaps. First, the theoretical gap relates to the application of omnichannel marketing theory in the energy sector, which has unique characteristics: utilitarian products, low purchase frequency, high safety involvement, and regulatory limitations. Second, empirical gaps in the context of Indonesia's energy market have not been studied extensively, especially post-market liberalization and digital transformation initiatives. Third, methodological gaps relate to testing the simultaneous effects of omnichannel strategies and service quality perceptions on loyalty through satisfaction mediation in one integrated SEM model. There are still few studies that comprehensively examine how trust crises due to quality issues moderate the effectiveness of omnichannel marketing initiatives in rebuilding customer trust and loyalty. This is crucial, given that energy companies globally face increasing pressure for transparent communication and quality assurance in the era of digital transparency.

This research has the purpose and benefits from various perspectives. From a theoretical point of view, this study will extend Customer Relationship Management theory and omnichannel marketing literature into the context of the under-researched energy sector, particularly in reputational crisis situations. From a practical point of view, the research findings will provide actionable insights for Pertamina and other energy companies in optimizing digital marketing strategies for non-subsidized products that are the main drivers of profitability.

The novelty of this research lies in integrating the perspective of crisis management with the effectiveness of omnichannel marketing strategies in the specific context of utilitarian products that are facing a crisis of consumer confidence. This research is also a pioneering study that applies the customer satisfaction mediation model in the Indonesian energy sector, and it is expected to make a significant contribution to understanding the dynamics of consumer behavior in developing countries with complex subsidy structures.

The primary objective of this study is to analyze the influence of omnichannel marketing strategy and product quality perception on Non-PSO fuel customer loyalty, with customer satisfaction as a mediating variable. Specifically, this research aims to: (1) examine the effect of omnichannel marketing on customer satisfaction; (2) examine the effect of product quality on customer satisfaction; (3) examine the effect of omnichannel marketing on customer loyalty; (4) examine the effect of product quality on customer loyalty; (5) examine the effect of customer satisfaction on customer loyalty; and (6) examine the mediating role of customer satisfaction in the relationships between omnichannel marketing, product quality, and customer loyalty.

The contribution of this research is twofold. Academically, this study extends Customer Relationship Management theory and omnichannel marketing literature into the energy sector context, addressing identified research gaps and providing empirical evidence from a developing country with a unique subsidy structure. The findings contribute to the theoretical understanding of how marketing strategies function for utilitarian products with high safety involvement, particularly in post-crisis contexts. Practically, this research provides actionable insights for Pertamina and other energy companies in optimizing digital marketing strategies for non-subsidized products that drive profitability. The benefits include enhanced understanding of customer loyalty formation mechanisms, enabling evidence-based decisions regarding resource allocation between product quality assurance and digital marketing investments, ultimately supporting the financial sustainability of Indonesia's national energy company.

METHOD

This study used a quantitative approach with a cross-sectional design to analyze the influence of omnichannel marketing and product quality on Non-PSO fuel customer loyalty, with customer satisfaction as a mediating variable. The research was explanatory in nature and aimed to test the causal relationships between variables based on Relationship Marketing Theory and Customer Relationship Management Theory as the main grand theories.

The study employed four main constructs measured using a 5-point Likert scale, where a score of 1 indicated complete disagreement (Strongly Disagree), and a score of 5 indicated full agreement (Strongly Agree). The independent variables consisted of Omnichannel Marketing and Non-PSO Fuel Product Quality. The mediating variable was Customer Satisfaction, and the dependent variable was Customer Loyalty. The research instrument used a scale adapted from previous studies and adjusted to the Indonesian energy context. Before the main data collection, a pilot study was conducted with 30 respondents to test the validity and reliability of the instrument.

Table 1. Variables and Indicators

Variabel	Dimension	Indicator	Reference Source
Omnichannel Marketing	Integration Quality	OM1: When I use different channels from Pertamina (petrol stations, MyPertamina application, website), I receive consistent service quality	Kabadayi et al. (2017); Hamouda (2019)
		OM2: When I switch from one channel to another during a BBM transaction, my experience is usually seamless and integrated	
		OM3: When I switch from one channel to another, I find my information available on all channels	
	Perceived Value	OM4: The channels used by Pertamina create positive value for customers	Kabadayi et al. (2017)
		OM5: Making fuel transactions through Pertamina's various channels is an efficient way to manage my time	
		OM6: Making fuel transactions through various Pertamina channels is fast and easy	
Non-PSO Fuel Product Quality	Performance	KP1: Pertamina's non-PSO fuel provides optimal engine performance	Garvin (1987); Kotler & Armstrong (2012); Hamouda (2019)
		KP2: Pertamina's non-PSO fuel improves my vehicle's fuel efficiency	
	Reliability	KP3: Pertamina's non-PSO fuel quality is consistently reliable	
		KP4: Pertamina's non-PSO fuel has maintained quality standards	
	Durability	KP5: Pertamina's non-PSO fuel helps maintain the durability of the vehicle's engine	
		KP6: Pertamina's non-PSO fuel reduces damage to the fuel system	
Customer Satisfaction	Overall Satisfaction	KS1: My choice to use Pertamina's non-PSO fuel was a wise decision	(Cronin Jr et al., 2000) ; Hamouda (2019)
		KS2: I did the right thing when I chose Pertamina's non-PSO fuel	
		KS3: Pertamina's non-PSO fuel provides services that suit my needs	
	Expectation Confirmation	KS4: Pertamina's non-PSO fuel meets my expectations for fuel quality	Oliver (1980); Hamouda (2019)
		KS5: Pertamina's experience of using non-PSO fuel is in line with my expectations	
Customer Loyalty	Word-of-Mouth	LP1: I say positive things about Pertamina's non-PSO fuel to others	Zeithaml et al. (1996); Hamouda (2019)
		LP2: I recommend Pertamina's non-PSO fuel to others	
		LP3: I encourage my friends and relatives	

		to use Pertamina's non-PSO fuel	
	Purchase Intention	LP4: I consider Pertamina's non-PSO fuel as the first choice for fuel needs	
		LP5: I will continue to use Pertamina's non-PSO fuel in the future	
	Resistance to Switch	LP6: I will not switch to another BBM brand despite promotional offers	Morgan & Hunt (1994); Hamouda (2019)

The population in this study is fuel oil (BBM) customers who are domiciled in big cities and have the following characteristics: (1) have the potential to use non-PSO fuel, (2) have access to digitalization applications, and (3) live in areas with easy access to Pertamina petrol stations. Big cities were chosen because of the relatively high penetration rate of digitalization and access to petrol station infrastructure. Given the number of unknown populations, the determination of the number of samples refers to the recommendation of Hair et al. (2022) for Structural Equation Modeling (SEM) analysis, which is a minimum of 5–10 respondents per measured indicator, so that the number of samples is set at 200 respondents. The sampling technique used is purposive sampling, with the following criteria: (1) having used non-PSO fuel in the last three months, (2) using or knowing the MyPertamina application, and (3) domiciled in a big city with easy access to Pertamina petrol stations.

The data in this study was collected through a structured questionnaire compiled in a digital format using Google Forms. The distribution of the questionnaire was carried out online with two main approaches. First, the distribution is carried out directly at petrol stations through QR codes that can be scanned by customers using their mobile devices, allowing respondents to access and fill out questionnaires independently while at the fuel filling location. Second, the distribution of questionnaires is also carried out through the WhatsApp platform, both to individuals and through community groups of non-PSO fuel users who meet the research criteria. This approach was chosen to increase the reach of respondents as well as take advantage of the high penetration of digital technology in big cities.

Data analysis was conducted using Structural Equation Modeling – Partial Least Squares (SEM-PLS) with SmartPLS 4.0 software. The selection of SEM-PLS is based on the characteristics of a complex model with mediating variables, predictive-oriented research objectives, and exploratory nature for theory development. The stages of analysis include: (1) Descriptive analysis to describe the characteristics of the respondents, (2) Evaluation of the outer model to test the convergent validity (loading factor ≥ 0.708, AVE ≥ 0.50), discriminant validity (HTMT < 0.85), and reliability (Composite Reliability ≥ 0.70), (3) Internal evaluation of the model to test collinearity (VIF < 5.0), significance of path coefficients through bootstrapping 5000 samples, coefficient of determination (R^2), and predictive relevance (Q^2), (4) Mediation analysis using bootstrapping confidence intervals to test direct effects, indirect effects, and Variance Accounted For (VAF).

Hypothesis testing used a significance level of 5% with a t-statistical criterion of > 1.96 and a p-value of < 0.05. The model was evaluated using Standardized Root Mean Square Residual (SRMR < 0.08) and Goodness-of-Fit (GoF). Additional analyses include effect size assessment (f^2) and multi-group analysis if needed. The evaluated SEM-PLS assumptions

include relational linearity, observational independence, and absence of multicollinearity. Missing data is handled using mean replacement for less than 5% data or multiple imputation for higher proportions.

RESULT AND DISCUSSION

This section presents the results of data analysis from 256 respondents of PT Pertamina's non-PSO fuel users collected through an online questionnaire. The analysis was conducted using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with SmartPLS 4.0 software.The respondent profile was dominated by men (79.7%) with a productive age range of 36-45 years (45.7%). The majority of respondents have a bachelor's degree (51.6%) with employment status as a private employee (58.6%). From the economic side, 40.6% of respondents have an income above Rp 15,000,000 per month. As many as 48% of respondents actively use the MyPertamina application, while 49.6% use non-PSO fuel every week. Pertamax is the most widely used product (80.1%), with motorcycle users reaching 37.9% and motorcycle-car users reaching 33.2%.

Table 2. Reliability and Validity of Constructs

Construct	Cronbach's α	Composite Reliability (rho_c)	AVE
Omnichannel Marketing	0,922	0,937	0,680
Product Quality	0,929	0,950	0,825
Customer Satisfaction	0,927	0,954	0,873
Customer Loyalty	0,924	0,952	0,869

All constructs met the reliability criteria with Cronbach's alpha and Composite Reliability values above 0.70. The convergent validity is met with the AVE value of the entire construct exceeding 0.50. Discriminant validity tests using the Fornell-Larcker criterion showed the square root of AVE was greater than the correlation between constructs, confirming adequate discriminant validity.

Multicollinearity testing showed VIF values ranged from 2.378-5.137, still below the 10-point threshold, indicating no serious multicollinearity problems. The structural model shows an R^2 value for customer satisfaction of 0.823 and customer loyalty of 0.849, indicating the model's excellent predictive capabilities.

Table 3. Direct Effects Hypothesis Testing Results

Htpothesis	Jalur	B	T-Statistics	p-value	Results
H1	Omnichannel → Satisfaction	0,235	4,399	<0.001	Accepted
H2	Omnichannel → Loyalitas	-0,054	1,049	0,147	Rejected
H3	Product Quality → Satisfaction	0,706	13,050	<0.001	Accepted
H4	Product Quality → Loyalty	0,298	4,324	<0.001	Accepted
H5	Satisfaction → Loyalty	0,688	10,067	<0.001	Accepted

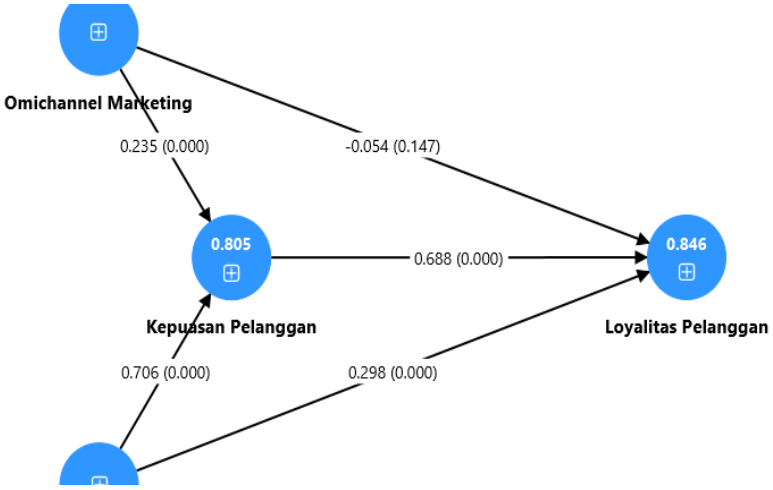

Figure 1. PLS-SEM Hypothesis Test

The test results showed that five out of seven hypotheses were accepted. Product quality had the strongest influence on customer satisfaction (β=0.706), followed by the effect of satisfaction on loyalty (β=0.688). Omnichannel marketing strategies had a significant effect on satisfaction (β=0.235) but did not have a direct effect on loyalty (β=-0.054, p=0.147).

Table 4. Indirect Effects Hypothesis Testing Results

Hypothesis	Mediation Pathway	Indirect Effects	Types of Mediation
H6	Omnichannel → Satisfaction → Loyalty	0,161	Full Mediation
H7	Product Quality → Satisfaction → Loyalty	0,486	Partial Mediation

Mediation analysis shows that customer satisfaction fully mediates the relationship between omnichannel marketing and loyalty, as well as partially mediates the relationship between product quality and loyalty. The total effect of product quality on loyalty (0.784) consists of direct effects (0.298) and indirect effects through satisfaction (0.486).

Discussion

The demographic profile of the respondents of this study shows specific characteristics that need to be considered in the interpretation of the results. The dominance of male respondents (79.7%), the productive age group of 36-45 years (45.7%), and the high-income segment (40.6% with income above Rp 15 million) reflects the profile of early adopters of non-PSO fuel who have purchasing power and awareness of premium product quality. This demographic characteristic is in line with the finding that product quality is the main driver of satisfaction (β=0.706). The high-income segment of consumers tends to have a willingness to pay for superior quality products and is more sensitive to performance attributes than price. This explains why 52.3% of respondents continue to use non-PSO fuel for 76-100% of their fuel needs even in a crisis of confidence situation. However, the response pattern of this segment may be different from the segment of women, young consumers, or the lower middle group who have higher price sensitivity. In this segment, omnichannel marketing strategies may have a more significant influence on direct loyalty through promotional programs and loyalty rewards, not just through the satisfaction route.

1) The Influence of Omnichannel Marketing on Satisfaction and Loyalty

The findings of the study show that the omnichannel marketing strategy has a positive and significant effect on customer satisfaction (β=0.235, p<0.001), supporting H1. These results are in line with research by Liu et al. (2024) and Marthin & Hadiprawoto (2022) who found that seamless channel integration improves customer satisfaction. In the context of non-PSO fuel, the integration between physical petrol stations, the MyPertamina application, and the website creates a consistent experience and increases transaction efficiency for customers.

However, H2 was rejected because omnichannel marketing had no direct effect on loyalty (β=-0.054, p=0.147). These findings differ from the research of Natalina & Wahyuni (2022) and Jo & Bang (2024) which found the direct influence of omnichannel on loyalty. This difference can be explained through the unique characteristics of fuel products as utilitarian products with high safety concerns. From a theoretical perspective, these findings support the proposition of a "hierarchy of effects" in the context of utilitarian products. Unlike hedonic or fashion products where channel experience can directly trigger emotional attachment, BBM products as a functional commodity require cognitive evaluation through satisfaction first. Omnichannel in this context acts as a "hygiene factor" (Herzberg's Two-Factor Theory) – its presence does not create loyalty, but its absence can lead to dissatisfaction.

The characteristics of the fuel industry create boundary conditions for omnichannel theory. In industries with: (a) functionally homogeneous products, (b) low switching costs, (c) high purchase frequency but low involvement, and (d) petrol station location as the primary constraint, digital-physical channel integration is a secondary consideration compared to product availability and quality consistency.

The phenomenon of "channel irrelevance" may occur in mature markets with established gas station infrastructure. Fuel consumers in big cities already have a habitual purchase pattern based on location and routine routes, so omni-channel integration does not change the fundamentals of loyalty drivers. The MyPertamina application may be perceived as "nice to have" for cashless transactions, not "must have" for brand loyalty decisions.

These findings indicate that in the context of a crisis of trust, technology-enabled convenience cannot compensate for quality concerns. Consumers may appreciate the ease of transactions (hence the positive effect on satisfaction), but the decision to remain loyal requires confidence in product integrity that cannot be substituted by channel sophistication. The theoretical implications of these findings challenge the universality of omnichannel-loyalty relationships and suggest the need for a contingency framework that considers product category, market maturity, and crisis context. This is in line with the criticism of the "omnichannel imperative" by Ailawadi & Farris (2017) which states that the ROI of omnichannel investment is very context-dependent.

2) The Influence of Product Quality on Satisfaction and Loyalty

The quality of non-PSO fuel products showed the most dominant influence on customer satisfaction (β=0.706, p<0.001), confirming H3. The magnitude of this influence is much greater than that of omnichannel marketing, indicating the supremacy of product attributes in the context of the energy industry. These findings are consistent with the research of Saputra & Nurlinda (2024) and Bhowmick & Seetharaman (2023) which emphasizes the fundamental role of product quality in shaping satisfaction.

Product quality also has a direct effect on loyalty (β=0.298, p<0.001), supporting H4. These results are in line with the findings of Kosasih et al. (2024) in the context of Pertamina's petrochemical industry. The existence of this direct influence indicates that in non-PSO fuel products, the evaluation of technical qualities such as engine performance and fuel efficiency can directly encourage repurchase commitments, not necessarily through emotional satisfaction.

3) The Role of Customer Satisfaction Mediation

Customer satisfaction was shown to have a strong effect on loyalty (β=0.688, p<0.001), confirming H5. These findings support the theoretical proposition of Oliver (1999) and Reichheld & Teal (1996) about satisfaction as a fundamental antecedent of loyalty. In the context of the post-February 2025 crisis of trust, the high influence of satisfaction on loyalty (mean satisfaction 4.22) shows that actual positive experiences are able to defeat negative public narratives.

The mediation analysis revealed a crucial finding that satisfaction fully mediated the omnichannel-loyalty relationship (H6 accepted) but only partially mediated the product-loyalty quality relationship (H7 accepted). These different mediation patterns have important theoretical implications. Full mediation on the omnichannel channel indicates that technology investment and channel integration are only effective in building loyalty if they manage to increase customer satisfaction first. In contrast, partial mediation on the product quality pathway suggests that product attributes have a dual pathway – they can directly influence loyalty through cognitive evaluation or indirectly through affective satisfaction.

This research succeeded in filling in some of the identified research gaps. First, this study provides empirical evidence for the application of omnichannel marketing theory in the energy sector, which has been minimally researched. Second, the study revealed that in the context of utilitarian products with high safety concerns, the hierarchy of influence is different from the retail or banking sectors – product quality still dominates over service experience. Third, the research successfully integrates omnichannel strategies and quality perceptions in one integrated model, revealing the complexity of loyalty formation pathways in the context of trust crises.

The finding that 52.3% of respondents use non-PSO fuel for 76-100% of their fuel needs, even in crisis situations, indicates the resilience of loyalty built through superior product experiences. This strengthens the argument that in the Indonesian energy industry, actual product experience is more powerful than public perception in shaping long-term loyalty.

CONCLUSION

This study analyzed the influence of omnichannel marketing strategy and product quality on Non-PSO fuel customer loyalty, with satisfaction as a mediator, using SEM-PLS analysis of 256 respondents. Results showed that product quality was the primary driver of customer satisfaction (β=0.706), significantly exceeding the influence of omnichannel marketing (β=0.235), while customer satisfaction fully mediated the relationship between omnichannel marketing and loyalty and partially mediated the product quality–loyalty path. Findings indicate that in Indonesia's energy industry, product quality remains paramount

despite digital transformation, with omnichannel strategies serving as complementary enhancers that increase loyalty indirectly through satisfaction. Customer loyalty remained resilient (mean 4.17) even amid a trust crisis, suggesting that actual user experience mitigates negative public narratives. However, the study faced methodological limitations, including a cross-sectional design, a demographically and behaviorally biased sample, and exclusion of moderation variables such as brand trust, perceived risk, and digital word-of-mouth, which may oversimplify loyalty formation. Future research should adopt stratified random sampling across demographic and usage-intensity segments, incorporate longitudinal designs to capture the dynamic customer journey, and test moderating factors relevant to trust crises to better understand heterogeneity in loyalty formation across underrepresented consumer groups.

REFERENCES

Anwar, R. N., Handayani, E. N., Quintania, M., Nova, F., & Putra, F. S. (2023). Pengaruh Kualitas Produk dan Kualitas Pelayanan Terhadap Keputusan Pembelian Pengguna Bahan Bakar Minyak Pertamina di Wilayah Jakarta Timur. Co-Value Jurnal Ekonomi Koperasi Dan Kewirausahaan, 14(5).

Bhowmick, A., & Seetharaman, A. (2023). Impact of product quality on customer satisfaction: A Systematic Literature Review. Proceedings of the 2023 7th International Conference on Virtual and Augmented Reality Simulations, 93–99.

Cronin Jr, J. J., Brady, M. K., & Hult, G. T. M. (2000). Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments. Journal of Retailing, 76(2), 193–218.

Garvin, D. A. (1987). Competing on the eight dimensions of quality. Harvard Business Review, 65(6), 101–109.

Halim, A., & Afkarina, D. (2024). ANALISIS FAKTOR FAKTOR YANG MEMPENGARUHI KEPUASAN PELANGGAN BAHAN BAKAR MINYAK PERTALITE. Jurnal GeoEkonomi, 15(1.2024), 191–200. https://doi.org/10.36277/geoekonomi.v15i1.2024.480

Hamouda, M. (2019). Omni-channel banking integration quality and perceived value as drivers of consumers' satisfaction and loyalty. Journal of Enterprise Information Management, 32(4), 608–625.

Haryanto, H., Purnomo, H., & Wiyono, W. (2018). The intention to adopt a green product (a study on a green fuel product (pertalite)). IOP Conference Series: Earth and Environmental Science, 200(1), 012025. https://doi.org/10.1088/1755-1315/200/1/012025

Jo, H., & Bang, Y. (2024). Navigating the Omnichannel Landscape: Unraveling the Antecedents of Customer Loyalty. Sage Open, 14(1). https://doi.org/10.1177/21582440241233091

Kabadayi, S., Loureiro, Y. K., & Carnevale, M. (2017). Customer value creation in multichannel systems: The interactive effect of integration quality and multichannel complexity. Journal of Creating Value, 3(1), 1–18.

Kompas.com. (2025, February 27). Buka-bukaan Pertamina Patra Niaga jawab isu Pertamax oplosan. Https://Money.Kompas.Com/Read/2025/02/27/100200826/Buka-Bukaan-Pertamina-Patra-Niaga-Jawab-Isu-Pertamax-Oplosan?Page=all.

Kosasih, O., Hidayat, K., Hutahayan, B., & Sunarti. (2024). Achieving Sustainable Customer Loyalty in the Petrochemical Industry: The Effect of Service Innovation, Product Quality, and Corporate Image with Customer Satisfaction as a Mediator. Sustainability (Switzerland), 16(16). https://doi.org/10.3390/su16167111

Liu, L., Li, Y., Liu, H., & Guan, Z. (2024). Influences of omnichannel integration and value congruence on customer patronage: the flow theory perspective. Journal of Marketing Management, 40(1–2), 151–182. https://doi.org/10.1080/0267257X.2023.2279142

Marthin, D. C., & Hadiprawoto, T. R. (2022). The effect of omnichannel perceived value and integration toward customer satisfaction: technology readiness as moderator. Proceeding of the International Conference on Family Business and Entrepreneurship, 3(1).

Mohammad, A. A. S., Al-Daoud, K. I., Mohammad, S. I. S., Hindieh, A., Vasudevan, A., & Zhou, W. (2024). Analysing the effectiveness of omnichannel marketing strategies on customer experience in Jordan. Journal of Ecohumanism, 3(7), 3074–3085.

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. Journal of Marketing, 58(3), 20–38.

Natalina, K., & Wahyuni, Dr. S. (2022). The Effect of Brand Image and Omni Channel Marketing on Customer Satisfaction and Customer Loyalty in Digital Saving Opening of Bank BRI. Journal of Entrepreneurship, 50–61. https://doi.org/10.56943/joe.v1i4.192

Oliver, R. L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. Journal of Marketing Research, 17(4), 460. https://doi.org/10.2307/3150499

Oliver, R. L. (1999). Whence Consumer Loyalty? Journal of Marketing, 63(4_suppl1), 33–44. https://doi.org/10.1177/00222429990634s105

Palmatier, R. W., Stern, L. W., & El-Ansary, A. I. (2016). Marketing Channel Strategy: An Omni-Channel Approach. Taylor & Francis. https://books.google.co.id/books?id=nrxJDAAAQBAJ

Philip Kotler, & Gary M. Armstrong. (2012). Principles of Marketing (14th ed.). Pearson Prentice Hall.

PT Pertamina Patra Niaga. (2025). Sales Performance Report Ytd Mei 2025 [Laporan Internal VP Business Planning & Investment]. Tidak Dipublikasikan

Reichheld, F. F., & Teal, T. (1996). The loyalty effect, harvard business school press. Boston, MA.

Rosário, A. T., & Raimundo, R. (2024). Importance of competitive dynamics of strategic groups: Opportunities and challenges. *Administrative Sciences*, *14*(7), 147.

Rudijanto. (2004). Fuel issue may pose a big challenge to new government. Fuels and Lubes International, 10(1), 26–27.

Saputra, R. A., & Nurlinda, R. A. (2024). The Influence of Product Quality and Service Quality on Customer Loyalty Through Customer Satisfaction. International Journal of Economics (IJEC), 3(2).

Soemarno, A. H. (2009). Report: Indonesia-Pertamina's role: the role of Pertamina as the National Oil and Gas Company in maximizing Indonesia's gas utilization. Hydrocarbon Asia, 19(1), 6–10.

Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2015). From Multi-Channel Retailing to Omni-Channel Retailing. Journal of Retailing, 91(2), 174–181. https://doi.org/10.1016/j.jretai.2015.02.005

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. Journal of Marketing, 60(2), 31–46.