

Research Article

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Analysis of the Effect of Memberly Card and Customer Experience on Customer Loyalty in Mediation by Customer Satisfaction (Case Study on Tasik Pharmacy in Sukabumi City)

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Abstract: *In the pharmaceutical industry, customer loyalty is a crucial factor for the sustainability of the pharmacy business. One strategy used to increase customer loyalty is to implement a Memberly Card membership program and provide a quality shopping experience (Customer Experience). However, there are still limitations in understanding how these two factors affect Customer Loyalty, especially considering the role of Customer Satisfaction as a mediating variable. This study aims to analyze the effect of Memberly Card and Customer Experience on Customer Loyalty, with Customer Satisfaction as a mediating variable. This study was conducted on customers of Apotek Tasik in Sukabumi City using a quantitative approach with a cross-sectional research design. The purposive sampling method was used to determine a sample consisting of 126 respondents, according to the Hair formula (2018). Data were collected through questionnaires and analyzed using Structural Equation Modeling (SEM). The results of the study indicate that Memberly Card has a positive and significant effect on Customer Satisfaction ($\beta = 0.506$; $p = 0.012$) and Customer Loyalty ($\beta = 0.457$; $p = 0.016$). Likewise, Customer Experience has a positive effect on Customer Satisfaction ($\beta = 0.293$; $p = 0.036$) and Customer Loyalty ($\beta = 0.268$; $p = 0.033$). In addition, Customer Satisfaction is proven to have a positive and significant effect on Customer Loyalty ($\beta = 0.215$; $p = 0.027$). These findings indicate that membership-based loyalty programs and positive customer experiences can increase customer satisfaction and loyalty to pharmacies. This study provides practical implications for pharmacy managers to improve loyalty programs and improve customer experience to strengthen customer loyalty. This study also enriches the literature on factors that influence Customer Loyalty in the pharmaceutical industry.*

Keywords: *memberly card, customer experience, customer satisfaction, customer loyalty.*

Introduction

In an era of increasingly tight business competition, companies are required to not only attract new customers, but also retain existing customers, but also One effective approach implemented by many companies is the use of loyalty programs, such as Memberly Card. This program is designed to provide various benefits and exclusive offers to customers, with the aim of increasing customer engagement and retention. In this context, it is important to understand how Memberly Card can influence customer behavior and ultimately build strong loyalty. (Asmarasari, 2020)

One of the main indicators of a company's success in meeting its customers' expectations is customer satisfaction. When consumers feel that the goods or services they receive meet or exceed their expectations, they will achieve this satisfaction. By providing added value and a better interpersonal experience with the brand, loyalty programs such as the Memberly Card are expected to increase customer satisfaction and encourage stronger loyalty. (Tijjang, 2020).

Positive experiences and ongoing relationships with the Company form customer loyalty. Loyal customers not only buy goods again, but also become brand promoters, recommending goods or services to others. (Gultom et al., 2020). Customer loyalty is very valuable for companies because it can reduce

marketing costs and increase revenue through loyal customers. Therefore, it is very important to understand the components that affect customer loyalty, such as the role of Memberly Card and brand reputation. (Munzir et al., 2021)

Research result (Bennett & Harris, 2019) found that loyalty programs can increase customer satisfaction and loyalty. However, there are differences in how effective the programs are depending on how they are designed and used. For example, Memberly cards that offer attractive and interesting offers tend to increase customer loyalty more than conventional programs. Therefore, it is important to understand the specific components that can affect the success of Memberly Cards in building long-term customer relationships.

To see how these variables relate to each other, this study will use data from a customer survey. This research is expected to provide new information and practical advice for companies as they create better marketing strategies and loyalty programs.

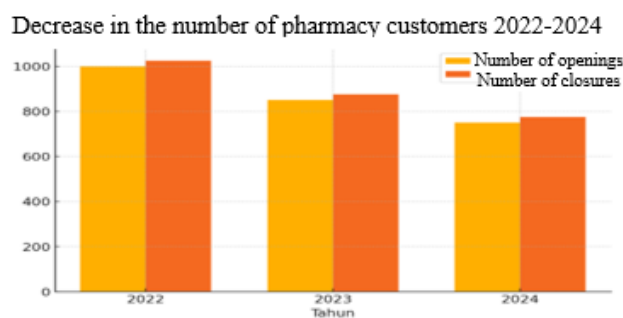


Figure 1. Decrease in Pharmacy Customers
Source: bps.go.id

The image in the diagram above can be concluded that several pharmacies have experienced a significant decline in the number of customers in recent years. Based on the results of the study, the decline in the number of customers in the pharmaceutical sector is often caused by dissatisfaction with product quality and price discrepancies. Many customers switch to competitors who offer more competitive prices and better product quality.

On the other hand, satisfaction with the shopping experience is the customer's overall assessment of their experience while shopping at the pharmacy. This satisfaction is very important because it can affect customer loyalty and their decision to shop again at the pharmacy. Therefore, understanding how the physical environment of the pharmacy and customer loyalty programs affect customers' first impressions and satisfaction with the shopping experience is very important for pharmacy managers.



Figure 2. Pharmacy Membership Card on Customer Loyalty
Source: Tasik Pharmacy, Sukabumi City, 2024

This chart shows that the first interval [0,26] has the fewest number of customers, indicating low membership activity. The second interval [25,52] shows a slight increase in the number of customers compared to the first interval. In the third interval [52,78], there is a more significant increase in the number of customers, indicating that more customers are active at this level. The last interval [78,104] has the highest number of customers, indicating that many customers are very active in using their member cards.

Based on this data, it can be interpreted that the more often customers use their member cards, the more loyal they are to the pharmacy. In other words, customers who use their member cards more often seem to be more likely to remain loyal and purchase items at the pharmacy more often. Pharmacies can use this diagram to create better marketing strategies and loyalty programs, focusing on increasing member card usage to increase customer loyalty.

Table 1. Research gap

Variable Relationship	Title	Researcher	Findings	Research Gap
<i>Membercardship(X1)</i>	<i>The Role of Loyalty Cards in Enhancing Customer Commitment</i>	(Martin & Brown, 2021)	Significant	There is a contradictory difference between Membership and Customer Satisfaction
	<i>Exploring the Effectiveness of Membership Programs in Retail</i>	(Lee & Kim, 2021)	Not significant	
<i>Customer Experience (X2)</i>	<i>Evaluating the Influence of Customer Experience on Brand Perception</i>	(Keller, 2018)	Significant	There is a contradictory difference between Customer Experience and Customer Satisfaction
	<i>Customer Experience Management: Impact on Loyalty and Retention</i>	(Dick & Basu, 2019)	Not significant	
<i>Customer Satisfaction (Z)</i>	<i>Effects of Service Quality on Customer Satisfaction and Loyalty</i>	(Hansen, 2021)	Significant	There is a contradictory difference between Customer Satisfaction and Repurchase Intention
	<i>Customer Satisfaction Dynamics: A Longitudinal Study</i>	(LAKEMAN, 2021)	Not significant	

<i>Customer Loyalty (Y)</i>	<i>Drivers of Customer Loyalty in Competitive Markets</i>	(Oliver, 2019)	Significant	There is a contradictory difference between Customer Loyalty and Shopping Experience Satisfaction
	<i>The Loyalty Loop: Building Customer Loyalty in the Digital Age</i>	(Shrestha, 2021)	Not significant	

Source: Processed by researchers, 2024

Formulation of The Problem

Based on the background described above, the research questions are as follows.

1. How does Membership affect customer satisfaction?
2. How does customer experience affect customer satisfaction?
3. How does customer satisfaction affect customer loyalty?
4. How does Membership affect customer loyalty?
5. How does customer experience influence customer loyalty?

Literature Review

The influence of Memberly Card on customer satisfaction

The use of Memberly Cards in pharmacies is thought to increase customer satisfaction. Loyalty programs such as Memberly Cards provide additional benefits, such as discounts and rewards, which have the potential to make customers feel more satisfied. The more often customers use their Memberly Cards, the higher the satisfaction they feel because they feel more appreciated and get more value from their purchases. Active participation in this loyalty program also shows that customers feel involved and satisfied with the benefits provided. In addition, the type and amount of benefits received from the Memberly Card, such as discounts and rewards, also contribute to increased customer satisfaction. The positive emotional experience that customers feel when using the Memberly Card can also increase their level of satisfaction. Long-term satisfaction with this program has an impact on overall customer satisfaction, because consistent and positive experiences strengthen satisfaction and loyalty to the pharmacy.

Hypothesis 1: There is a positive influence of Memberly Card on customer satisfaction.

The influence of customer experience on customer satisfaction

Pharmacy customer experience is thought to have a significant positive impact on customer satisfaction. Positive experiences during interactions with the pharmacy, including service quality, ease of transaction, and atmosphere, can increase overall customer satisfaction. Aspects such as interactions with staff, comfort of the pharmacy environment, and speed of service influence how customers perceive the value of their experience. Pleasant and responsive emotional experiences also play an important role in increasing customer satisfaction. When customers feel cared for and appreciated during the purchasing process, they are more likely to feel satisfied. In addition, high customer satisfaction often leads to long-term loyalty and a tendency to recommend the pharmacy to others. By providing a positive customer

experience, pharmacies can strengthen relationships with customers, increase their satisfaction, and encourage positive endorsements and recommendations.

Hypothesis 2: there is a positive influence of customer experience on customer satisfaction

Customer Satisfaction Towards Customer Loyalty

Customer satisfaction is thought to have a significant positive effect on customer loyalty. When customers are satisfied with the goods or services they receive, they are more likely to remain loyal and purchase the goods or services again. High satisfaction often reflects positive experiences and fulfillment of customer expectations, which in turn strengthens their attachment to the brand or company. Satisfied customers are more confident in their choices and are more likely to continue purchasing products or services from the same company. In addition, high customer satisfaction increases the chances of repurchase and increases customer loyalty, as it increases customer loyalty and encourages others to use the brand.

Hypothesis 3: There is a positive influence of customer satisfaction on customer loyalty.

Membership Card towards customer loyalty

As part of a loyalty program, the Memberly Card is designed to increase customer engagement by offering benefits such as discounts, rewards, or redeemable points. When customers feel they are getting value from the program, they are more likely to be loyal to the pharmacy. Loyalty programs such as the Memberly Card provide incentives for customers to continue making repeat purchases and staying loyal to the same brand. Additionally, customers who actively use the Memberly Card feel appreciated and cared for, which increases their commitment to the pharmacy. With the added benefits provided by the Memberly Card, customers feel more emotionally and practically connected to the pharmacy, increasing their likelihood of continuing to shop at the same place and recommending it to others.

Hypothesis 4: There is a positive influence of Memberly Card on Customer loyalty.

Customer experience towards Customer Loyalty

Customer experience is thought to have a significant positive impact on customer loyalty. When consumers experience high-quality service, a pleasant purchasing process, and satisfying interactions at the pharmacy, they are more likely to develop higher levels of loyalty. Positive experiences include things like how friendly the employees are, how comfortable the environment is, how easy the transaction is, and how responsive they are to their needs. Customers who feel cared for and appreciated during each stage of the interaction will feel more engaged with the pharmacy and more likely to return for repeat purchases. Pharmacies can build strong customer relationships with consistent, pleasant customers, which results in higher levels of satisfaction and encourages customers to become loyal customers who continue to use the products and services offered.

Hypothesis 5: There is a positive influence of customer experience on customer loyalty

Framework

This study aims to explore how Memberly Card and Customer Experience affect Customer Satisfaction and its influence on Customer Loyalty in the pharmacy industry. This framework is based on consumer behavior theory and customer experience theory.

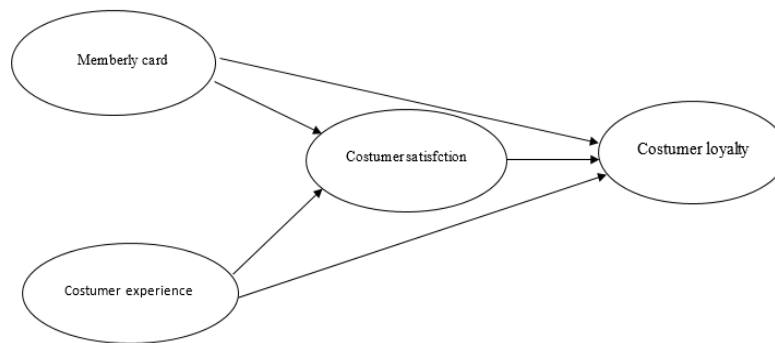


Figure 3. Framework of Thought

Method

Research Design

This study uses a quantitative approach and is designed as a cross-sectional study. This method is used to collect data from respondents over a period of time. This is done to investigate the relationship between Memberly Card, Experience, Customer Satisfaction, and Customer Loyalty in the pharmacy industry.

Membership Card is expected to increase customer satisfaction through additional benefits such as discounts and gifts. Customer Experience, which includes interaction with staff, environmental comfort, and ease of transaction, is also expected to contribute to increased customer satisfaction.

Population and Sample

The research sample was selected using a purposive sampling method with the inclusion criteria given below: The purposive sampling method was chosen to ensure that the sample consisted of respondents who met the characteristics relevant to the purpose of this study, namely to explore the impact of physical pharmacy variables and customer loyalty programs on satisfaction with the shopping experience.

1. Customers who have made a purchase within the specified time period prior to the survey being conducted.
2. Customers who have a good shopping experience either directly in a physical store or through an e-commerce platform.

The sample size is determined using the Khair formula times 7. This formula is used to obtain a representative sample size with an acceptable margin of error. Total Indicators = 4 to 5 variables \times 4 indicators per variable = 18 indicators. By using a ratio of 7 times the number of indicators, the required sample size is: Sample Size = 18 indicators \times 7 = 126 respondents. Based on the explanation above, the calculation results using the hair formula show a result of 126 respondents.

Data Analysis Techniques

Data processing and presentation in this study using Structural Equation Modeling (SEM) analysis techniques, a multivariate statistical analysis method, conducting SEM data processing is different from conducting regression data processing or path analysis (Harahap, 2020). Data were analyzed using Structural Equation Modeling (SEM) processed through the Analysis of Moment Structure (AMOS) program.

Results and Discussion

Brief Profile of Research Site

This study was conducted at one of the pharmacies in Sukabumi City, located in West Java Province, Indonesia, and is known for its rapid development of the health sector, including the pharmacy industry. In recent years, pharmacies in Sukabumi City have continued to grow, both in terms of quantity and quality of services provided to customers. This study took samples from consumers of Tasik Pharmacy who have used the membership card program to increase customer loyalty and focused on the customer experience felt by consumers.

Pharmacies in Sukabumi City have an important role in supporting public health, not only by providing medicines, but also by providing additional health services such as consultations with pharmacists, health products, and information about medicines. In an era of increasingly tight competition, strategies to increase customer loyalty through customer satisfaction are very relevant to study.

Using a case study of consumers at a Tasik pharmacy that has implemented a membership card program and focuses on improving customer experience, this study aims to reveal the extent to which these two factors can influence customer loyalty through the mediation of customer satisfaction. Sukabumi City, which is a developing city with an increasing population, is a strategic place to analyze pharmacy customer behavior in this context.

Respondent Identity

Respondent Age

In this study, there were 25 respondents aged 25-30 years old with a percentage of 22%, 35 respondents aged 30-40 years old with a percentage of 31%, and 52 respondents aged 40 years and over with a percentage of 46%. These results indicate that the respondents involved in this study were mostly respondents aged 40 years and over.

Gender

In this study that shows that the majority of respondents in this study were male with a total of 62 people with a percentage of 56%, while women only numbered 50 people with a percentage of 44%. These results indicate that the respondents involved in this study were mostly male respondents.

Confirmatory Factor Analysis (CFA) Test

Validity test shows how well the measuring instrument is able to measure what is desired than others. Valid measuring instruments have high validity, while invalid measuring instruments have low validity. This is done by calculating the correlation between the values obtained on the measuring instrument as a whole and the values obtained from each question item. A questionnaire is said to be valid if the loading factor value or standardized loading estimates ≥ 0.05 . The results of the loading factor value show ≥ 0.05 so that it can be concluded that the validity test is valid.

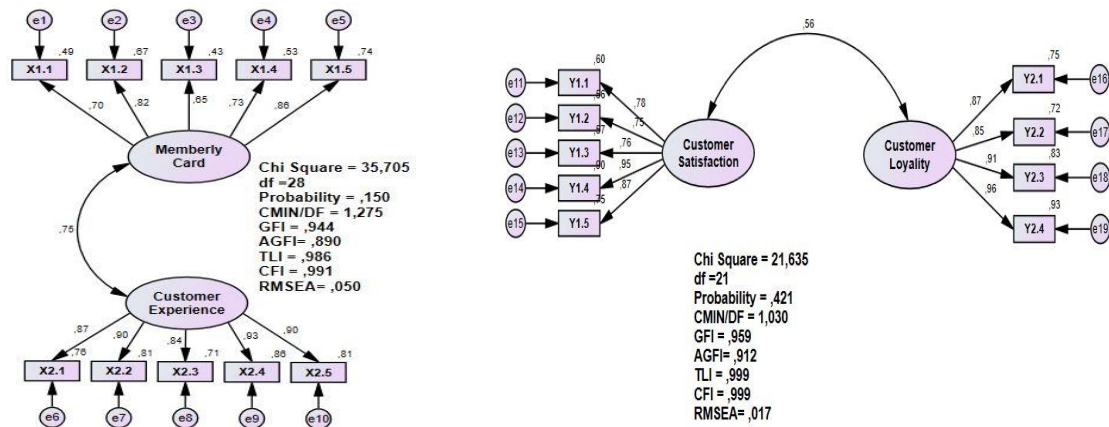


Figure 4. Confirmatory Factor Analysis (CFA) test

Based on the image above, the results are presented as follows.

Table 2. Factor loading values

		Estimate
X2.1	<--- Customer_Experience	,874
X2.2	<--- Customer_Experience	,904
X2.3	<--- Customer_Experience	,842
X2.4	<--- Customer_Experience	,922
X1.1	<--- Memberly_Card	,709
X1.2	<--- Memberly_Card	,814
X1.3	<--- Memberly_Card	,663
X2.5	<--- Customer_Experience	,896
X1.4	<--- Memberly_Card	,738
X1.5	<--- Memberly_Card	,861
Y1.5	<--- Customer_Satisfaction	,864
Y1.4	<--- Customer_Satisfaction	,948
Y1.3	<--- Customer_Satisfaction	,751
Y1.2	<--- Customer_Satisfaction	,757
Y1.1	<--- Customer_Satisfaction	,776
Y2.1	<--- Customer_Loyalty	,865
Y2.2	<--- Customer_Loyalty	,850
Y2.3	<--- Customer_Loyalty	,920
Y2.4	<--- Customer_Loyalty	,955

CR & AVE Reliability

Reliability measurement is based on a numerical index called a coefficient. A questionnaire is said to be reliable if the construct reliability (CR) value ≥ 0.7 and the variance extracted (VE) value ≥ 0.5 .

Table 3. Factor loading values

Variabel	Faktor Loading (λ)	$\Sigma \lambda$	$\Sigma \lambda^2$	$\Sigma (1 - \lambda^2)$	CR	AVE
Customer Experience	0.874, 0.904, 0.842, 0.922, 0.896	4.438	3.943	0.417	0.949	0.789
Memberly Card	0.709, 0.814, 0.663, 0.738, 0.861	3.785	2.891	1.109	0.872	0.578
Customer Satisfaction	0.864, 0.948, 0.751, 0.757, 0.776	4.096	3.384	0.616	0.912	0.677
Customer Loyalty	0.865, 0.850, 0.920, 0.955	3.590	3.266	0.334	0.944	0.807

Normality Test

The results of the normality test of the research data show a normal distribution, showing a cr value < 2.58 and a multivariate normal value < 2.58. So it can be stated that the normality test meets the criteria.

Table 4. Factor loading values

Variable	min	max	skew	cr	kurtosis	cr
Y2.4	1,000	5,000	-,408	-1,764	,413	,892
Y2.3	1,000	5,000	-,421	-1,820	,423	,914
Y2.2	1,000	5,000	-,250	-1,081	,624	1,348
Y2.1	1,000	5,000	-,571	-2,465	,671	1,450
Y1.1	1,000	5,000	-,340	-1,470	-,355	-,767
Y1.2	1,000	5,000	-,411	-1,776	-,636	-1,373
Y1.3	1,000	5,000	-,190	-,820	-,441	-,953
Y1.4	1,000	5,000	-,580	-2,507	,045	,097
Y1.5	1,000	5,000	-,320	-1,381	-,031	-,066
X1.5	2,000	5,000	-,053	-,227	-,412	-,891
X1.4	2,000	5,000	-,145	-,626	-,515	-1,113
X2.5	2,000	5,000	-,261	-1,129	-1,036	-2,238
X1.3	2,000	5,000	-,078	-,338	-,720	-1,556
X1.2	2,000	5,000	-,176	-,762	-,550	-1,189
X1.1	2,000	5,000	-,256	-1,106	-,272	-,588
X2.4	2,000	5,000	-,133	-,575	-,978	-2,114
X2.3	2,000	5,000	-,030	-,130	-,702	-1,516
X2.2	2,000	5,000	-,240	-1,035	-,926	-2,001
X2.1	2,000	5,000	-,355	-1,532	-,770	-1,663
Multivariate					9,332	1,748

Outlier Test

In this study, there are 19 indicators from all research variables and using a significance level of $p < 0.001$. The t-table value of χ^2 (19 indicator values, and 0.001 significance level) produces a value of 43,820 as a cut of value. This means that if there is a value of Mahalanobis d-squared that exceeds the value of 43,820 then it can be concluded that the data contains outliers. Based on the results of the AMOS analysis,

the Mahalanobis di-squared value can be seen that the largest value $31,999 < 43,820$. So it can be said that there are no outliers in the data.

Table 5. Factor loading values

Observation number	Mahalanobis d-squared	p1	p2
77	31,999	,031	,971
49	31,250	,038	,929
27	30,282	,048	,911
65	30,000	,052	,837
16	29,364	,060	,814
35	28,719	,071	,810
32	28,368	,077	,763

Multicollinearity Test

In the SEM AMOS output, multicollinearity can be seen through the determinant of the covariance matrix. If the multicollinearity value is very small, it indicates that there is a problem of multicollinearity or singularity. The SEM AMOS output results show the value of the determinant of sample covariance = 0,000000000015373016. This value is not negative (-) so it can be concluded that there are no multicollinearity and singularity problems in the data analyzed.

Full Model Test

The following are the results of data analysis using the AMOS software on the full research model.

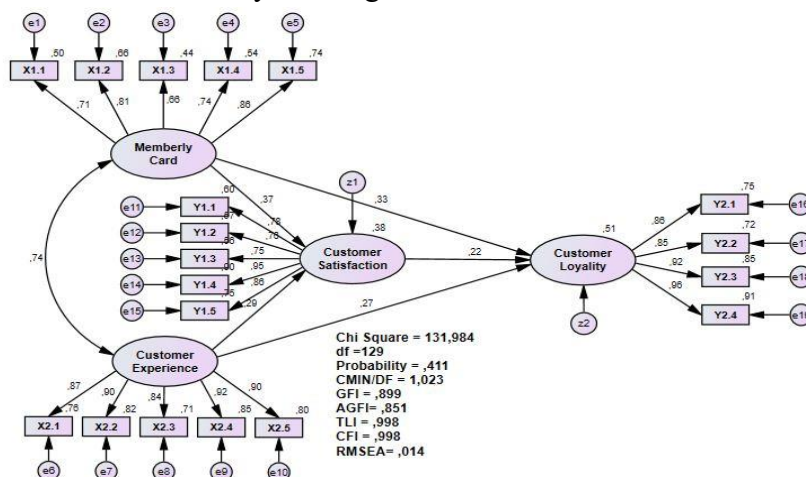


Figure 5. Full Model

Table 6. Hypothesis Testing

		Estimate	SE	CR	P
Customer_Satisfaction	<--- Memberly_Card	,506	,202	2,503	,012
Customer_Satisfaction	<--- Customer_Experience	,293	,139	2,101	,036
Customer_Loyalty	<--- Memberly_Card	,457	,189	2,415	,016
Customer_Loyalty	<--- Customer_Experience	,268	,125	2,135	,033

		Estimate	SE	CR	P
Customer_Loyalty	<--- Customer_Satisfaction	,215	,097	2,205	,027

Based on the table of results of the Structural Equation Modeling (SEM) analysis above, the following is an interpretation of the influence between research variables:

1. The Influence of Memberly Cards on Customer Satisfaction
Estimated value: 0.506, p-value: 0.012 ($p < 0.05$), Memberly Card has a positive and significant influence on Customer Satisfaction. This means that the better the Memberly Card program provided by the pharmacy, the higher the level of customer satisfaction.
2. The Influence of Customer Experience on Customer Satisfaction
Estimated value: 0.293, p-value: 0.036 ($p < 0.05$), Customer Experience also has a positive and significant effect on Customer Satisfaction. This shows that a better customer experience in interacting with the pharmacy will increase customer satisfaction.
3. The Influence of Memberly Cards on Customer Loyalty
Estimated value: 0.457, p-value: 0.016 ($p < 0.05$), Memberly Card has a positive and significant influence on Customer Loyalty. This means that customers who benefit from the membership program tend to be more loyal to the pharmacy.
4. The Influence of Customer Experience on Customer Loyalty
Estimated value: 0.268, p-value: 0.033 ($p < 0.05$), Customer Experience has a positive and significant effect on Customer Loyalty. This means that a better customer experience in interacting with the pharmacy will increase their loyalty.
5. The Influence of Customer Satisfaction on Customer Loyalty
Estimated value: 0.215, p-value: 0.027 ($p < 0.05$), Customer Satisfaction has a positive and significant influence on Customer Loyalty. In other words, the more satisfied customers are with pharmacy services, the higher the likelihood they will remain loyal to using the service.

The influence of Memberly Card on customer satisfaction

Based on the test results in this study, it shows that the direct influence is seen in the value of the variable. Membership Card on Customer Loyalty has a direct effect of 0.333. Furthermore, see the value of the variable Customer Experience on customer loyalty, the direct influence is 0.26. While the indirect influence is variable Membership Card towards Customer Loyalty through customer satisfaction of 0.079. Furthermore see the value of the variable Customer Experience towards customer loyalty through customer satisfaction of 0.063.

The influence of customer experience on customer satisfaction

Based on the test results in this study, it shows that The results of the analysis show that the Member Card variable has a greater direct influence on Customer Loyalty compared to its indirect influence through Customer Satisfaction. The direct influence of Member Card on Customer Loyalty is 0.333, while the indirect influence through Customer Satisfaction is only 0.079. This shows that the benefits felt by customers directly from using Member Cards are more significant in building customer loyalty than the influence mediated by customer satisfaction.

Customer Satisfaction Towards Customer Loyalty

Based on the test results in this study, it shows that Meanwhile, the Customer Experience variable also has a direct influence on Customer Loyalty of 0.26, which is greater than the indirect influence through Customer Satisfaction, which is 0.063. This shows that direct customer experience during interactions with pharmacies plays a more important role in creating loyalty than the role of customer satisfaction as a mediator.

Membership Card towards customer loyalty

Studies show that The results of the analysis show that the Memberly Card variable has a greater direct influence on Customer Loyalty compared to its indirect influence through Customer Satisfaction. The direct influence of Member Card on Customer Loyalty is 0.333, while the indirect influence through Customer Satisfaction is only 0.079. This shows that the benefits felt by customers directly from using Member Card are more significant in building customer loyalty than the influence mediated by customer satisfaction.

Overall, both Memberly Card and Customer Experience provide a greater direct contribution to Customer Loyalty than their indirect influence through Customer Satisfaction. However, it is important to note that customer satisfaction still plays a role, although small, so increasing satisfaction can strengthen the relationship between Memberly Card and Customer Experience to Customer Loyalty.

Conclusion

Based on the results of research on the influence of Memberly Card and Customer Experience on Customer Loyalty mediated by Customer Satisfaction at pharmacies in Sukabumi City, the following conclusions can be drawn:

1. Memberly Card Has a Positive and Significant Influence on Customer Satisfaction
The Memberly Card program implemented by the pharmacy has been proven to increase customer satisfaction. The better the benefits provided through the membership card, the higher the level of customer satisfaction with the pharmacy's services.
2. Customer Experience Has a Positive and Significant Influence on Customer Satisfaction
Good customer experiences, such as quality of service, friendly staff, and ease of transaction, have a direct impact on customer satisfaction. Pharmacies that provide positive experiences tend to increase customer satisfaction.
3. Memberly Card Has a Positive and Significant Influence on Customer Loyalty
In addition to increasing customer satisfaction, the Memberly Card program also directly contributes to increasing customer loyalty. This shows that customers who feel they get benefits from membership are more likely to be loyal to the pharmacy.
4. Customer Experience Has a Positive and Significant Influence on Customer Loyalty
Positive customer experiences not only increase their satisfaction but also make them more loyal to the pharmacy. Factors such as fast service, convenience, and positive interactions with staff play a major role in building customer loyalty.
5. Customer Satisfaction Has a Positive and Significant Influence on Customer Loyalty
Customer satisfaction is a key factor in building loyalty. Customers who are satisfied with the pharmacy service are more likely to return and make repeat purchases.

Managerial Implications

Based on the research results, the managerial implications are as follows:

1. Pharmacies need to continue to improve the benefits of the Memberly Card program to make it more attractive and provide added value to customers.
2. Improving service quality and customer experience should be a primary focus to increase customer satisfaction and loyalty.
3. Customer satisfaction should be a top priority in marketing and service strategies, as it plays a vital role in building customer loyalty.

Suggestions for Further Research

Further research can expand the scope of the research area so that the results are broader.

1. Other factors such as price, promotion, or brand image can be added to see their impact on customer loyalty.
2. Qualitative research methods can be used to gain deeper insights into customer preferences for pharmacy services.

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