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MARKETING STRATEGY AND AUTOMOTIVE DEALER SALESPERSON LOYALTY TOWARD FINANCING COMPANIES: THE MODERATING ROLE OF PARTNERSHIP QUALITY

Syugianto[1*], Zulkarnain[2], Gatot Wijayanto[3] and Jahrizal[4]

[1]Doctoral Student of Economics, Faculty of Economics and Business, Riau University, Indonesia. Email: syugianto@gmail.com
[2]Lecturer of economics, Faculty of Economics and Business, Riau University, Indonesia. Email: Zulkarnain.fe@lecturer.unri.ac.id
[3]Lecturer of economics, Faculty of Economics and Business, Riau University, Indonesia. Email: Gatot.wijayanto@lecturer.unri.ac.id
[4]Lecturer of economics, Faculty of Economics and Business, Riau University, Indonesia. Email: jahrizal@lecturer.unri.ac.id

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Corresponding Author: Syugianto (syugianto@gmail.com)

ABSTRACT

The automotive industry increasingly relies on financing institutions to facilitate vehicle purchases through credit schemes. In this ecosystem, automotive dealers play an important role as intermediaries connecting consumers with financing companies and influencing their decisions about financing services. As a result, the quality of the partnership between dealers and financing companies becomes an important factor in sustaining vehicle sales performance. Despite the strategic role of this partnership, fluctuations in the market share of financing companies and preliminary observations from salesperson in Riau Province indicate that satisfaction with these partnerships is not always stable. This study aims to examine the influence of brand image, relationship marketing, and marketing competency on salesperson satisfaction and to investigate the moderating role of partnership quality in these relationships. Furthermore, this study analyzes the effect of salesperson-dealer satisfaction on salesperson-dealer loyalty within partnerships between automotive dealers and financing companies. The study adopts a quantitative approach using survey data collected from 285 dealer salespersons working at automotive dealerships in Riau Province. The data were analyzed using Structural Equation Modelling based on Partial Least Squares (SEM-PLS). The results show that brand image, relationship marketing, and marketing competency have significant positive effects on salesperson dealer satisfaction. In addition, partnership quality strengthens the influence of these marketing strategies on salesperson satisfaction. The findings also indicate that salesperson satisfaction has a strong positive effect on salesperson loyalty, suggesting that satisfied dealers are more likely to maintain long-term partnerships and prioritize certain financing companies in vehicle sales activities. This study contributes to the marketing literature by providing empirical evidence on loyalty formation within a business-to-business partnership context, particularly in the automotive financing industry. The findings highlight the importance of integrating

marketing strategies with strong partnership relationships to enhance salesperson satisfaction and sustain long-term cooperation between automotive dealers and financing companies.

KEYWORDS: Automotive Financing, Brand Image, Marketing Competency, Partnership Quality, Relationship Marketing, Salesperson Loyalty, Salesperson Satisfaction.

1. INTRODUCTION

The automotive industry is a key sector that significantly contributes to business activity and economic growth across various regions of Indonesia, including Riau Province. Financing companies play a strategic role in the motor vehicle distribution system, as the majority of vehicle purchases are made through credit financing schemes. The existence of financing companies allows consumers with limited capital to acquire vehicles through financing facilities provided by these non-bank financial institutions.(KPMG, 2023)

In the automotive industry, vehicle dealers not only sell vehicles but also serve as intermediaries connecting consumers with financing companies. Dealership salespeople are crucial actors in this process, often recommending specific financing companies to consumers seeking to purchase vehicles on credit. Therefore, the relationship between financing companies and dealership salespeople is a crucial element in determining the success of vehicle financing distribution in the automotive market.(Lilien, 2016)

The relationship between a vehicle dealer and a financing company is essentially a business-to-business (B2B) relationship, involving two organizations working together to achieve common economic goals. In a B2B context, business relationships are based not only on short-term transactions but also on long-term collaborations involving the exchange of information, coordination of marketing activities, and the creation of shared value between the partnering organizations.(Kotler & Keller, 2016; Mansilla & Jackson, 2019).

The importance of financing companies in the automotive industry is evident in the dominance of credit-financed vehicle purchases. Vehicle sales data in Riau Province shows that during the 2018–2023 period, approximately 94,024 vehicles, or approximately 58% of total new car sales, were purchased through credit financing. This percentage indicates that the majority of consumers rely on financing companies during the vehicle purchase process, making the relationship between dealers and financing companies a crucial factor in sustaining vehicle sales in the regional automotive market.

Despite the crucial role of financing companies in the vehicle distribution system, on-the-ground trends indicate that financing sales performance is not always stable. Market share data for financing companies in Riau Province show significant year-to-year fluctuations. Several financing companies, such as Toyota Astra Finance, Astra Credit Company, Dipo Star Finance, Maybank Finance, Mandiri Tunas Finance, and BCA Finance, experienced unstable market share changes between 2018 and 2023. This situation indicates that dealer loyalty to financing companies is not yet fully stable and may change with various factors influencing the partnership between the two parties.

This phenomenon is further reinforced by the results of a pre-survey conducted on vehicle dealership salespeople in several areas in Riau Province. The pre-survey, which involved 30 respondents from various dealerships, indicated that dealership salespeople's satisfaction with their partnerships with financing companies is not yet optimal. The survey results showed that approximately 20% of respondents expressed dissatisfaction or very dissatisfaction with several aspects of the partnership, particularly those related to the alignment of business objectives, information exchange, and operational support provided by the financing company. The pre-survey revealed a relatively high level of problems, with only 64% of salespeople reporting being very satisfied or satisfied, compared to 64% who reported that.(Oliver, 1999) explain the concept of cumulative *satisfaction*, namely, long-term satisfaction that is formed from repeated positive experiences

These findings indicate a gap between the partnership strategies designed by financing companies and the perceptions felt by dealership salespeople as business partners. In long-term business relationships, partner satisfaction is a crucial factor in determining the partnership's sustainability. Satisfaction formed through positive interaction experiences will increase the partner's commitment to maintaining the business relationship. Conversely, moderate satisfaction can lead to weak loyalty because the partnership is maintained only by limited alternatives, rather than by a strong bond between the partners.(Oliver, 1999).

From a relationship marketing perspective, loyalty is understood as a long-term commitment to maintaining a business relationship with a particular partner, as well as a tendency to continue transacting with and recommending that partner to others. Loyalty is not only related to repeat purchasing behavior, but also reflects the level of trust and attachment formed through ongoing business interactions.(Holmes et al., 2020; Mukerjee, 2018; Ramaswami & Arunachalam, 2016)In business relationships between organizations, loyalty has strategic implications because the stability of the partnerships built can influence the long-term sustainability of marketing and product distribution activities.

Several previous studies have shown that business partner loyalty is influenced by various factors related to a company's marketing strategy. Brand image, relationship marketing, and competency marketing are some of the factors that can influence partners' perceptions of the value of the business relationship established between partner organizations.(Anchidin & Bigert, 2023; Dam & Dam, 2021; Grönroos, 2017; Sultan & Srivastava, 2018)A strong brand image can increase partner trust in a company's reputation, while effective relationship marketing practices can strengthen communication and commitment within collaborative relationships. Furthermore, marketing competency also reflects a company's ability to provide strategic support to business partners through market understanding and the development of relevant marketing programs.(Morgan & Hunt, 1994).

However, the relationship between marketing strategy and loyalty in the context of business partnerships is not always straightforward. In business-to-business (B2B) relationships, the quality of interactions between organizations often determines the effectiveness of marketing strategies in driving partner satisfaction and loyalty. Partnership quality reflects the level of trust, communication, and goal alignment between organizations in a long-term business relationship.(Morgan & Hunt, 1994)Partnerships built through intensive, mutually beneficial interactions can strengthen the impact of marketing strategies on partners' perceptions of the value of business relationships.

However, most loyalty research in the marketing literature still focuses on the relationship between companies and end consumers in a Business-to-Consumer (B2C) context. Studies specifically examining loyalty within inter-organizational partnerships are still relatively limited, particularly those that position dealership salespeople as key actors in the collaborative relationship between finance companies and vehicle dealers. However, in the automotive industry, dealership salespeople often act as the primary liaison between finance companies and consumers, so their perceptions and attitudes toward finance companies can influence the success of financing service distribution in the automotive market.

Based on these conditions, this study seeks to fill the gap in the marketing literature by analyzing the role of financing companies' marketing strategies in shaping dealer salesperson satisfaction and loyalty in business partnerships. Specifically, this study examines the influence of brand image, relationship marketing, and marketing competency on dealer salesperson satisfaction. It examines the role of partnership quality as a moderating variable in these relationships. Furthermore, this study analyzes how satisfaction formed in partnership relationships can influence dealer salesperson loyalty to financing companies in the long term.

Thus, this research is expected to contribute to the development of the marketing literature, particularly by advancing understanding of the dynamics of business partner loyalty in the context of Business-to-Business (B2B) relationships in the automotive financing industry. Furthermore, the findings of this study are expected to provide practical implications for financing companies in designing more effective marketing strategies and partnership management to increase the satisfaction and loyalty of dealership salespersons, the main business partners in the distribution of vehicle financing services.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Research Gap in B2B Partnership Loyalty

Loyalty is a key concept in marketing literature, widely used to explain the sustainability of relationships between companies and their customers. In most marketing research, loyalty is often examined in the context of relationships between companies and end consumers, specifically in Business-to-Consumer (B2C) settings. In this context, loyalty is generally understood as a consumer's tendency to make repeat purchases, maintain a preference for a brand, and recommend a product or service to others (Oliver, 1999).

However, in the context of Business-to-Business (B2B), loyalty has more complex characteristics because the relationships formed involve not only economic transactions but also long-term organizational interactions. Business relationships between organizations often involve the exchange of information, the coordination of marketing activities, and the development of strategic collaborations aimed at creating shared value for the parties involved (Kotler & Keller, 2016; Mansilla & Jackson, 2019). Therefore, loyalty in B2B relationships not only reflects repeat-transaction behavior but also relates to the stability of the partnership built through trust, communication, and commitment between organizations.

Several studies have shown that loyalty in business relationships can be influenced by various factors related to an organization's marketing strategy. Brand image, relationship marketing, and marketing competence are factors that can influence business partners' perceptions of the quality of the relationship between the collaborating organizations.(Grönroos, 2017; Hunt & Morgan, 1994; Sultan & Srivastava, 2018)A strong brand image can increase trust in a company's reputation, while effective relationship marketing practices can strengthen interactions and communications within business partnerships.

However, most research on loyalty in business relationships still treats the organization as the primary unit of analysis, while the roles of individuals directly involved in partnerships remain understudied. In industrial practice, partnerships between organizations are often mediated by individual actors acting as intermediaries, such as salespeople or dealership salespeople. These individuals' perceptions and experiences of the quality of partnership relationships can influence their attitudes and behaviors in maintaining cooperative relationships with partner organizations.

In the automotive industry, dealership salespeople play a crucial role as intermediaries connecting financing companies with consumers in the vehicle purchase process through financing schemes. Therefore, understanding the factors that influence dealership salesperson satisfaction and loyalty is crucial in explaining the dynamics of partnerships between vehicle dealerships and financing companies. Based on these conditions, this study examines how financing companies' marketing strategies and the quality of partnerships they establish influence dealership salesperson satisfaction and loyalty in business-to-business relationships within the automotive financing industry.

2.2. Social Exchange Theory

Partnerships in the context of inter-organizational business can be explained through the perspective of Social Exchange Theory. This theory explains that social relationships are formed through an exchange process involving benefits and costs between interacting parties. Individuals or organizations tend to maintain relationships if the benefits outweigh the costs.(Homans, 1958).

In business relationships, these exchanges are not only economic but also include information, operational support, and trust built through long-term interactions. Social Exchange Theory holds that individuals will maintain relationships that provide mutual benefits and avoid relationships that cause harm or dissatisfaction.(West & Turner, 2008).

In the context of a relationship between a financing company and a vehicle dealer, this theory posits that the partnership's sustainability depends heavily on the perceived value each party derives from the collaboration. If dealership salespeople perceive greater benefits from their partnership with the financing company, they will tend to maintain the relationship and demonstrate loyalty to their business partner. Conversely, if the relationship does not provide adequate benefits, dealers are likely to switch to another financing company offering better partnership value.

Thus, Social Exchange Theory provides a theoretical basis for understanding how marketing strategies and the quality of partnership relationships can influence satisfaction and loyalty in business relationships between finance companies and vehicle dealers.

2.3. Brand Image and Salesperson Satisfaction

Brand image is the perception formed in a partner's mind about a brand, stemming from interaction experiences, marketing communications, and the company's reputation for providing services to its business partners. Brand image reflects the associations partners have with a particular brand and influences how they assess the company's quality and credibility.(Aaker & Moorman, 2023).

Brand image can also be understood as the overall impression formed from various experiences and interactions partners have with a brand. This perception is formed through various contacts with the brand, such as marketing communications, service experiences, and business relationships between the company and partners.(Swaminathan et al., 2020).

In the business relationship between a financing company and a vehicle dealer, a strong brand image can increase dealer confidence in the company's reputation. Dealers tend to have more trust in financing companies with a clear, stable brand image and consistent service delivery. A positive brand image gives dealers confidence that the company can provide reliable financing support to their customers.

Conversely, a weak or inconsistent brand image can undermine dealers' trust in the financing company. A mismatch between the image built through marketing communications and the dealers' actual experiences can lead to dissatisfaction and weaken the partnership between the two parties.

Several studies have shown that a positive brand image can increase business partners' satisfaction because it reflects the company's reputation for providing high-quality, consistent services.(Anchidin & Bigert, 2023; Janani et al., 2022)Based on this description, the hypothesis proposed in this study is:

H1: Brand image positively affects dealer salesperson satisfaction.

2.4. Relationship Marketing and Salesperson Dealer Satisfaction

Relationship marketing is a marketing approach that focuses on establishing and maintaining long-term relationships between an organization and its business partners. This approach emphasizes the importance of ongoing communication, trust, and commitment in building mutually beneficial business relationships (Grönroos, 2017).

Relationship marketing can also be understood as the process of creating and maintaining sustainable relationships with business partners through intensive interaction and long-term orientation in business cooperation.(Kotler et al., 2021).

In the context of a finance company and a vehicle dealer, relationship marketing plays a crucial role in strengthening their partnership. Finance companies that can build strong communication, provide operational support to dealers, and maintain positive personal relationships with dealership salespeople will more easily earn the trust and commitment of their business partners.

Conversely, if the relationship is transactional and focused solely on completing the credit process, the partnership tends to be weak and unable to create long-term satisfaction for the dealer. In such circumstances, dealers will more easily switch to another financing company that can build a better relationship with them.

Previous research shows that relationship marketing plays an important role in increasing business partner satisfaction, as relationships built through communication and trust foster more positive interaction experiences.(Panditharathna, 2020)Based on this description, the hypothesis proposed in this study is:

H2: Relationship marketing positively affects salesperson satisfaction.

2.5. Marketing Competency and Salesperson Dealer Satisfaction

Marketing competency is an organization's ability to design and implement effective marketing strategies based on an understanding of market needs and the ability to provide added value to business partners. Marketing competency reflects a company's ability to manage marketing activities professionally, thereby improving marketing performance and strengthening relationships with business partners (Morgan et al., 2018).

In the context of the relationship between a financing company and a vehicle dealer, marketing competency relates to the company's ability to explain the benefits of financing products, provide marketing support to dealers, and respond quickly and appropriately to market needs. Companies with strong marketing competency will be better able to assist dealers in selling vehicles through competitive financing.

Conversely, companies with weak marketing capabilities often fail to provide adequate support to dealers throughout the vehicle sales process. This situation can lead to dissatisfaction among dealers, who feel they don't receive sufficient support from the financing company in carrying out their marketing activities.

Research shows that strong marketing competencies can improve marketing performance and strengthen business relationships among organizations that collaborate on marketing activities.(Kumar & Ramani, 2015)Based on this description, the hypothesis proposed in this study is:

H3: Marketing Competency positively affects dealer salesperson satisfaction.

2.6. Quality Of Partnership as a Moderating Variable

In the development of this study's conceptual model, the partnership variable is positioned as a moderating variable that functions to strengthen or weaken the relationship between the independent and dependent variables. This moderating role is important because, in practice, the relationships among the main variables are not always linear and consistent; rather, they are highly influenced by external contexts, one of which is the quality and intensity of the partnerships established.

In business relationships between organizations, the quality of the partnership is a critical factor in determining the collaboration's long-term sustainability. Effective partnerships are based not only on formal agreements between organizations but also on the quality of the relationship built through trust, communication, and aligned goals among the collaborating parties. Partnership quality reflects the closeness of the business relationship formed through ongoing, mutually beneficial interactions between partners (Park et al., 2017).

In business partnerships, the quality of the relationship between organizations can strengthen or weaken the influence of marketing strategies on partner satisfaction. When partnerships are built through good communication, active participation, and transparent information exchange, the company's marketing strategies will be more readily accepted by business partners. Conversely, if partnerships are not built effectively, the company's marketing strategies will not have a significant impact on partner satisfaction.

In the context of the relationship between a financing company and a vehicle dealer, the quality of the partnership can be reflected in various forms of cooperation, such as participation in joint marketing activities, information support for dealers, and coordination in the vehicle sales process for consumers. A quality partnership will create mutual trust between the financing company and the dealer, thereby enhancing the effectiveness of the financing company's marketing strategies.

Research on partnerships shows that partnership quality plays a critical role in maintaining long-term cooperative relationships between organizations. Partnerships built on trust, commitment, and effective communication can enhance the stability of business relationships and strengthen cooperation between partnering organizations (Dasí-Rodríguez & Pardo-del-Val, 2015)

In this study, partnership quality is positioned as a moderating variable that strengthens the influence of marketing strategies on dealer salesperson satisfaction. When the partnership between a finance company and a dealer is of high quality, the influence of brand image, relationship marketing, and competency marketing on dealer satisfaction will be stronger. Conversely, if the quality of the partnership is relatively low, the influence of various marketing strategies on dealer satisfaction will also tend to be weaker.

Based on this description, the following hypothesis is proposed:

H4: The quality of the partnership moderates the influence of brand image on salesperson satisfaction.

H5: The quality of the partnership moderates the effect of relationship marketing on salesperson satisfaction.

H6: The quality of the partnership moderates the effect of marketing competency on salesperson satisfaction.

2.7. Salesperson Satisfaction and Salesperson Loyalty

Satisfaction is a key marketing concept related to an individual's evaluation of the experience gained from a business relationship. Satisfaction occurs when an individual's perceived performance meets or exceeds their expectations for a product or service. In business relationships, satisfaction reflects the partner's perception of the quality of the interaction and the benefits derived from the collaborative relationship between the partnering organizations.(Kotler et al., 2020).

In the context of the relationship between a financing company and a vehicle dealer, dealer salesperson satisfaction is related to the extent to which they perceive the partnership with the financing company as providing benefits that meet their expectations. This satisfaction can arise from various factors, such as the ease of the financing process, the quality of service from the financing company, and the support the dealer receives for vehicle marketing activities.

High levels of satisfaction in a partnership can foster loyalty among business partners. Loyalty reflects an individual's long-term commitment to a particular organization and a tendency to continue collaborating with it. Loyalty also relates to an individual's willingness to recommend the organization to others as a trustworthy business partner.(Holmes et al., 2020; Mukerjee, 2018).

In B2B business relationships, loyalty plays a crucial role in maintaining stable partnerships between organizations. Loyal business partners tend to maintain long-term relationships and are less likely to switch to other organizations, even when faced with competitive offers. Loyalty can also reduce marketing costs, as organizations don't need to constantly seek new business partners to maintain their operations (Janahi & Al Mubarak, 2017; Valipour et al., 2018).

Thus, dealer salesperson satisfaction in their partnership with a financing company is expected to increase their loyalty to that financing company. Dealers who are satisfied with the quality of their partnership are more likely to maintain the relationship and recommend the company's financing products to consumers during the vehicle sales process. Based on this description, the following hypothesis is proposed:

H7: Salesperson satisfaction has a positive effect on salesperson loyalty.

2.8. Conceptual Framework

Based on the theoretical arguments and hypotheses developed in the previous sections, the conceptual framework of this study is presented in Figure 1

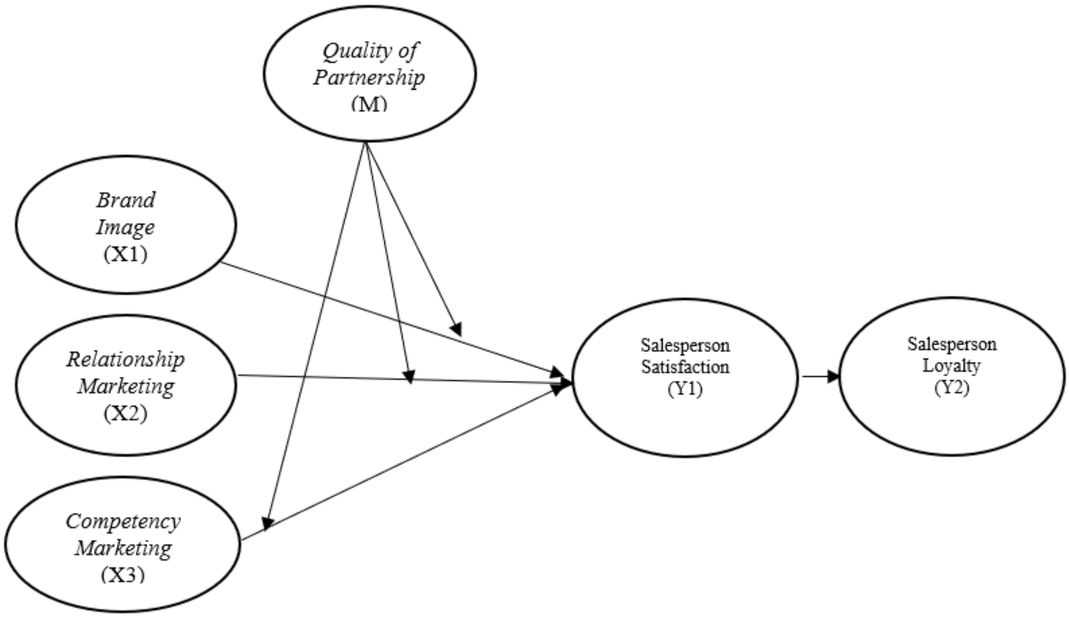

Figure 1: Conceptual Framework

Based on theoretical studies and hypothesis development, this study proposes a conceptual model explaining the relationships among financing company marketing strategies, partnership quality, dealer salesperson satisfaction, and dealer salesperson loyalty in business relationships between vehicle dealers and financing companies.

In this research model, brand image, relationship marketing, and competency marketing are positioned as independent variables influencing salesperson satisfaction. Furthermore, partnership quality acts as a moderating variable, strengthening the relationship between a company's marketing strategy and dealer satisfaction. The satisfaction generated by this partnership is expected to influence salesperson loyalty to the financing company in the long term.

The conceptual model provides an analytical framework for understanding how marketing strategy and partnership quality interact in shaping dealer salesperson satisfaction and loyalty in the context of Business-to-Business (B2B) relationships in the automotive financing industry.

3. RESEARCH METHOD

3.1. Research Design

This study uses a quantitative approach to analyze the causal relationships among variables influencing dealer salesperson satisfaction and loyalty in a partnership between a vehicle dealer and a financing company. The quantitative approach is used to test the research hypothesis by systematically measuring variables with a questionnaire as the research instrument. The quantitative method allows researchers to conduct statistical analyses to objectively test the relationships among the variables under study.(Hair et al., 2020)

3.2. Population And Sample

The population in this study consisted of new-car dealer salespeople working at four-wheeled vehicle dealerships in Riau Province. In this study, the term "salesperson" refers to salespeople working at automotive dealerships who interact directly with financing companies in the vehicle financing process. Dealer salespersons were chosen as the unit of analysis because they play a direct role in the vehicle sales process and have intensive interactions with financing companies in consumer vehicle financing.

In this study, the population was limited to vehicle dealers that met several criteria: having more than one sales branch, having operated in Riau Province for at least five years, having a sales force of more than twenty people, and having a significant market share in vehicle sales. These criteria were used to ensure that the dealers studied had active partnerships with financing companies.

The sample size was determined using the Slovin formula with a 5% margin of error. Based on this calculation, the sample size obtained in this study was 285 respondents, who were vehicle dealer salespeople working at various car dealerships in Riau Province.

The sample size was determined using the Slovin formula with a 5% margin of error, resulting in 285 respondents. This sample size is considered adequate for Structural Equation Modeling using Partial Least Squares (SEM-PLS), which allows reliable estimation with moderate sample sizes, depending on model complexity

The study's respondents came from various vehicle dealerships across several regions, including Pekanbaru, Dumai, Pelalawan, Duri, Ujung Batu, Kuantan, Siak, Bangkinang, and others. Respondents were distributed proportionally based on the number of salespeople available at each dealership to ensure representativeness.

3.3. Measurement Of Variables

This study used several key variables: brand image, relationship marketing, competency marketing, partnership quality, dealer salesperson satisfaction, and dealer salesperson loyalty. Each variable was measured using several indicators adapted from prior research and tailored to the context of partnerships between vehicle dealers and financing companies.

The brand image variable is measured using the dimensions of brand identity, brand personality, brand association, brand attitude, and brand benefit, which describe the dealer salesperson perception of the financing company's brand image in a business partnership relationship.

Relationship marketing variables are measured through several dimensions that reflect the quality of the relationship between the financing company and the dealer: trust, commitment, communication, conflict handling, and empathy. These dimensions describe the quality of interaction and communication that occurs within the partnership between the two parties.

The Marketing competency variable is measured through the dimensions of functional competence, behavioral competence, knowledge competence, and individual competence, which reflect financing companies' ability to carry out marketing activities and support dealers in the vehicle sales process.

The quality-of-partnership variable is measured through the dimensions of dynamic partnership, static partnership, and contextual partnership, which describe the quality of the cooperative relationship between financing companies and vehicle dealers in long-term business relationships.

Furthermore, the dealer salesperson satisfaction variable is measured through the dimensions of product satisfaction, service satisfaction, partnership relationship satisfaction, partnership effectiveness, and partnership value perceived by the dealer in the cooperative relationship with the financing company.

The dealer salesperson loyalty variable is measured through the dimensions of cognitive, affective, and conative loyalty, which reflect dealer salespersons' commitment to maintaining long-term cooperative relationships with financing companies.

3.4. Data Collection

Data collection in this study was conducted by distributing questionnaires to dealer salespersons working at vehicle dealerships in Riau Province. The questionnaire served as the primary instrument for collecting data on dealer salespersons' perceptions of the variables examined in this study. Additionally, observations and interviews were conducted to gain a more comprehensive understanding of the partnership between financing companies and vehicle dealerships.

3.5. Data Analysis Technique

Data obtained from the questionnaire were analyzed using statistical analysis techniques to examine the relationships between variables in the research model. The analysis was conducted to identify the influence of brand image, relationship marketing, and competency marketing on dealer salesperson satisfaction and their impact on dealer salesperson loyalty in business partnerships between vehicle dealers and financing companies.

4. RESULT

4.1. Respondent Characteristics

The respondents in this study were 285 dealer salespersons in Riau Province.

The following are the characteristics of the respondents:

Table 1: Respondent Characteristics.

No	Category	Number of people)	Percentage (%)
1	Age		
	17-25	34	11.9
	26-35	162	56.8
	36-45	82	28.8
	46-55	7	2.5
	Amount	285	100
2	Gender		

	Man	201	70.5
	Woman	84	29.5
	Amount	285	100.00
3	Education		
	SENIOR HIGH SCHOOL	90	31.6
	Diploma	49	17.2
	Bachelor	143	50.2
	Master	3	1.1
	Amount	285	100
4	Years of service		
	1 year	43	15.1
	2-3 years	94	33.0
	4-6 years	69	24.2
	7-9 years	43	15.1
	≥ 10 years	36	12.6
	Amount	285	100.0

Source: Research Results. 2025.

This study involved 285 new car salespeople from various automotive brands. Demographically, the respondent profile indicates that vehicle sales activities are dominated by workers in the early to mid-productive phase. This is evident in the dominance of the 26–35 age group (56.8%), followed by those in the 36–45 age group (28.8%). This composition indicates that the automotive sales industry tends to rely on salespeople in the active career stage, a phase when individuals have high work energy and are beginning to develop sales experience.

In terms of gender, respondents were predominantly male (70.5%), indicating that the automotive sales profession remains relatively masculine in its workforce. This is likely related to the job's demands, which require high mobility, pressure from sales targets, and intense direct interaction with customers.

Meanwhile, in terms of education, the majority of respondents had a bachelor's degree (50.2%), indicating that automotive salespeople rely not only on practical communication skills but are also increasingly supported by formal educational competencies. This reflects the growing demand for professionalism in vehicle marketing activities.

In terms of length of service, most respondents had 2–6 years of experience, indicating that the salespeople in this study had generally passed the initial adaptation phase and were in the stage of strengthening their sales skills. With this experience, respondents were assumed to have a sufficient understanding of sales strategies, customer management, and the competitive dynamics of the automotive industry.

Overall, the characteristics of the respondents describe salespeople who are relatively young, fairly well educated, and have moderate work experience, so they can be considered representative in describing the behavior and performance of salespeople in the automotive sector.

4.2. Evaluation Of Measurement Models

Convergent validity and construct reliability were evaluated using loading factors, Average Variance Extracted (AVE), and Composite Reliability (CR). The results presented in Table 2 indicate that all indicators meet the recommended thresholds, confirming the validity and reliability of the measurement model.

Table 2: Construct Reliability and Convergent Validity.

Variables	Indicator	Loading	AVE	CR
Brand Image	BI1	0.941	0.852	0.989
	BI2	0.957		
	BI3	0.929		
	BI4	0.919		
	BI5	0.943		
	BI6	0.941		
	BI7	0.945		
	BI8	0.944		
	BI9	0.961		
	BI10	0.962		
	BI11	0.965		
	BI12	0.961		
	BI13	0.958		

	BI14	0.979		
	BI15	0.971		
	BI16	0.959		
Relationship Marketing	RM1	0.964	0.803	0.976
	RM2	0.959		
	RM3	0.95		
	RM4	0.946		
	RM5	0.95		
	RM6	0.949		
	RM7	0.958		
	RM8	0.96		
	RM9	0.945		
	RM10	0.943		
Marketing Competency	CM1	0.965	0.761	0.962
	CM2	0.967		
	CM3	0.978		
	CM4	0.979		
	CM5	0.965		
	CM6	0.966		
	CM7	0.969		
	CM8	0.968		
Dealer salesperson satisfaction	KM1	0.977	0.810	0.977
	KM2	0.978		
	KM3	0.934		
	KM4	0.941		
	KM5	0.956		
	KM6	0.957		
	KM7	0.949		
	KM8	0.952		
	KM9	0.958		
	KM10	0.958		
Dealer Salesperson Loyalty	LM1	0.953	0.811	0.963
	LM2	0.958		
	LM3	0.946		
	LM4	0.946		
	LM5	0.945		
	LM6	0.945		
Quality of Partnership	QP1	0.978	0.886	0.984
	QP2	0.978		
	QP3	0.972		
	QP4	0.981		
	QP5	0.984		
	QP6	0.984		
	QP7	0.983		
	QP8	0.982		

Source: Processed Data, 2025.

As shown in Table 2, all indicator loadings exceed the recommended threshold of 0.70, indicating that the indicators were strongly correlated with their respective constructs. Furthermore, the AVE values for all constructs exceed 0.50, indicating that each construct explains more than half of the variance in its indicators. The Composite Reliability values also exceed the recommended threshold of 0.70, demonstrating a high level of internal consistency among the indicators. These results indicate that the measurement model satisfies the requirements for convergent validity and construct reliability.

Table 3: Square Root Value of AVE.

Variables	**Brand Image**	**Relationship Marketing**	**Competency Marketing**	**Salesperson Satisfaction**	**Salesperson Loyalty**	**Quality of Partnership**
Brand Image	**0.923**					
Relationship Marketing	0.713	**0.896**				
Competency Marketing	0.608	0.691	**0.872**			
Dealer salesperson satisfaction	0.767	0.775	0.608	**0.900**		
Dealer salesperson loyalty	0.642	0.663	0.523	0.709	**0.901**	

Quality of Partnership	0.793	0.772	0.523	0.733	0.723	**0.941**

Source: Processed Data, 2025

The square root value of AVE along the diagonal line has a greater correlation between one construct and another, so it can be concluded that the construct has a good level of validity.

4.3. Structural Model Evaluation

Structural model testing is conducted to assess the extent to which the research model explains the relationships among the variables under analysis. The model's strength is reflected in the coefficient of determination (R^2) for the dependent variable.

The R-squared values obtained are as follows:

Table 4: Coefficient Of Determination.

Structural Models	*R-square*	*Interpretation*
Dealer Salesperson Satisfaction	0.828	Substantial
Dealer Salesperson Loyalty	0.503	Moderate

Source: Processed Data, 2025

The table above shows the R-square value for the dealer salesperson satisfaction variable at 0.824. This means that 82.8% of dealer salesperson satisfaction is influenced by brand image, relationship marketing, and competency marketing, with quality of partnership as a moderating variable. Furthermore, the R-square value for the dealer salesperson loyalty variable is 0.503. This means that 50.3% of dealer salesperson loyalty is influenced by dealer salesperson satisfaction.

Table 5: Effect Size (F^2) And Predictive Relevance (Q^2).

Effect	Size	Information
Brand Image-> Dealer salesperson satisfaction	0.263	*Moderate*
Relationship Marketing-> Dealer salesperson satisfaction	0.108	*Low*
Competency Marketing-> Dealer salesperson satisfaction	0.039	*Low*
Dealer salesperson satisfaction -> Dealer salesperson loyalty	1,012	*High*
Quality of Partnership x Brand Image -> Dealer salesperson satisfaction	0.011	*Veri Low*
*Quality of Partnership*x Relationship Marketing -> Dealer salesperson satisfaction	0.182	*Modreate*
Quality of Partnership x Competency Marketing -> Dealer salesperson satisfaction	0.038	*Low*

Dependent Variable	Q^2	Interpretation
Dealer salesperson satisfaction	0.680	Strong predictive relevance
Dealer salesperson loyalty	0.439	Moderate predictive relevance

Source: Processed Data, 2025.

The effect size (f^2) was used to assess the contribution of each exogenous construct to the endogenous variables. The results indicate that brand image and relationship marketing have medium effects on salesperson satisfaction, while marketing competency shows a relatively small effect. Furthermore, the effect of salesperson satisfaction on salesperson dealer loyalty is large.

Predictive relevance (Q^2) values were also examined to evaluate the model's predictive capability. The Q^2 values for both endogenous variables are greater than zero, indicating that the structural model has adequate predictive relevance.

4.4. Hypothesis Testing

Hypothesis testing in this study was conducted using the Structural Equation Modelling method based on Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software. Hypothesis testing was conducted by examining the path coefficient (β), t-statistic, and p-value of each relationship between variables in the research model. The following table shows the results of the hypothesis testing.

Table 6: Results Of Hypothesis Testing.

Hypothesis	Path Coefficients	T Statistics	P Values
DIRECT			
Brand Image-> salesperson satisfaction	0.465	6,567	0,000
Relationship Marketing-> salesperson satisfaction	0.284	4,022	0,000
Marketing competency-> salesperson satisfaction	0.125	3,589	0,000
Dealer salesperson satisfaction -> salesperson loyalty	0.709	16,250	0,000
INDIRECT			
Quality of Partnership x Brand Image -> salesperson satisfaction	0.291	5,332	0,000
Quality of Partnership x Relationship Marketing -> salesperson satisfaction	0.054	2,317	0.021
Quality of Partnership x Marketing competency -> salesperson satisfaction	0.132	2,315	0.021

Source: Data Processed, 2025.

The structural model was evaluated using path coefficients, t-statistics, and p-values obtained from the bootstrapping procedure. As shown in Table 5, all hypothesized relationships are statistically significant, indicating that brand image, relationship marketing, and marketing competency significantly influence salesperson satisfaction. In addition, partnership quality strengthens the relationship between marketing strategies and dealer satisfaction. The results also show that salesperson-dealer satisfaction has a strong positive effect on salesperson-dealer loyalty.

Here is the SEM structure:

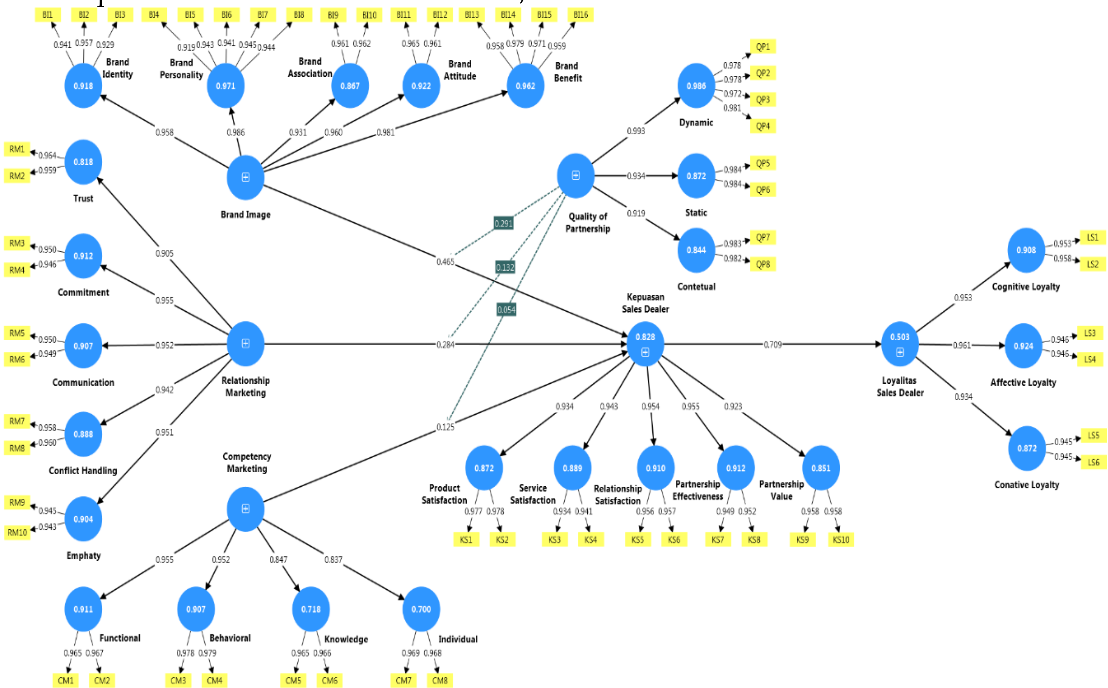

Figure 2: SEM Structure.

5. DISCUSSION

The findings of this study provide empirical evidence on the factors influencing salesperson-dealer satisfaction and loyalty in the partnership between automotive dealers and financing companies. The results highlight that marketing strategies implemented by financing companies play a significant role in shaping dealers' perceptions of the quality of the partnership and the sustainability of business cooperation.

The analysis shows that brand image has a significant positive effect on salesperson dealer satisfaction. This finding suggests that the reputation and credibility of financing companies are important considerations for salesperson-dealers when recommending financing services to potential customers. In the context of business partnerships, a strong brand image not only influences consumer perception but also affects business partners' confidence in maintaining cooperation with a particular organization. When financing companies possess a clear and consistent brand image, dealers are more confident in offering the company's financing services to consumers, ultimately contributing to higher satisfaction with the partnership. This finding is consistent with previous studies, which suggest that brand image reflects the overall perception of a company's credibility and service quality and can influence business partners' evaluations of the organization (Swaminathan et al., 2020; Janani et al., 2022).

Furthermore, the results indicate that relationship marketing positively affects salesperson-dealer satisfaction. This finding reinforces the importance of relational interactions in business partnerships between financing companies and automotive dealers. Relationship marketing emphasizes the development of long-term interactions through communication, trust, and commitment between organizations (Grönroos, 2017; Kotler et al., 2021). In the context of automotive financing partnerships, regular communication and operational support from financing companies may create a more cooperative working environment for dealers. Such relational interactions enable the exchange of information and facilitate coordination between both parties in the sales process. As a result, when financing companies actively maintain communication and provide support to dealers, the partnership becomes more collaborative and contributes to higher dealer satisfaction.

The findings also demonstrate that marketing competency positively influences salesperson-dealer satisfaction, although the magnitude of its effect is relatively smaller than that of brand image and relationship marketing. This result indicates that financing companies' ability to design and implement effective marketing strategies remains an important factor in supporting dealer performance. Marketing competency reflects the organization's capability to understand market conditions, provide relevant marketing programs, and assist dealers in the vehicle sales process (Morgan et al., 2018). When financing companies possess adequate marketing capabilities, dealers may benefit from improved promotional strategies, competitive financing schemes, and more effective support in approaching potential consumers. These advantages contribute to a more favorable perception of the partnership relationship and lead to greater satisfaction among salesperson-dealers.

Another important finding of this study relates to the moderating role of partnership quality. The results indicate that partnership quality strengthens the relationship between marketing strategies and salesperson-dealer satisfaction. This suggests that marketing strategies alone may not be sufficient to foster strong satisfaction among business partners unless a high-quality partnership supports them. Partnership quality reflects the level of trust, communication, and goal alignment among the organizations involved in business cooperation (Park et al., 2017). When such relational conditions are present, marketing strategies implemented by financing companies are more likely to be perceived positively by dealers. Conversely, if the partnership lacks trust and coordination, the effectiveness of marketing strategies may be reduced, as dealers may perceive the interaction as merely transactional rather than collaborative.

This finding is consistent with the perspective that business partnerships require relational governance mechanisms to maintain cooperation between organizations (Dasí-Rodríguez & Pardo-del-Val, 2015). A high level of partnership quality can strengthen cooperation by fostering mutual trust and improving communication effectiveness between partners. Therefore, the presence of strong partnership quality enables marketing strategies to function more effectively in shaping positive perceptions among salesperson dealers.

Finally, the results reveal that salesperson dealer satisfaction has a strong positive effect on dealer loyalty. This finding confirms that satisfaction plays a central role in sustaining long-term relationships between organizations and their business partners. In marketing literature, satisfaction is widely recognized as an important antecedent of loyalty because positive experiences within a relationship encourage individuals to maintain continued interactions with the organization (Oliver, 1999). When dealers perceive that cooperating with financing companies offers tangible benefits, such as efficient financing processes, reliable services, and consistent support for sales activities, they are more likely to maintain the partnership and recommend the financing company to potential customers.

In the automotive financing industry, dealer loyalty is particularly important because salesperson dealers act as intermediaries who influence consumers' decisions about financing services. Loyal dealers are more likely to prioritize certain financing companies when offering credit schemes to consumers. As a result, dealer loyalty not only strengthens partnership stability but also contributes to the sustainability of financing companies' market performance.

Overall, the findings of this study highlight the importance of integrating marketing strategies with strong partnership relationships in business-to-business contexts. Brand image, relationship marketing, and marketing competency contribute to shaping dealer satisfaction, while the quality of partnership strengthens the effectiveness of these strategies in building positive perceptions among dealers. In turn, higher satisfaction leads to stronger dealer loyalty, which is essential for maintaining long-term cooperation between automotive dealers and financing companies.

6. CONCLUSION

This study examined the influence of marketing strategy variables, brand image, relationship marketing, and marketing competency on salesperson-dealer satisfaction and loyalty within partnerships between automotive dealers and financing companies. The findings indicate that all three marketing strategy variables significantly contribute to increased salesperson-dealer satisfaction. Among these variables, brand image has the strongest influence, underscoring the importance of a strong, credible corporate reputation in strengthening dealer relationships.

The study also demonstrates that partnership quality plays an important moderating role in strengthening the relationship between marketing strategies and dealer satisfaction. When the partnership between financing companies and dealers is characterized by strong communication, trust, and aligned objectives, the effectiveness of marketing strategies becomes more pronounced.

Furthermore, the results reveal that salesperson-dealer satisfaction significantly influences salesperson-dealer loyalty. Satisfied dealers are more likely to maintain long-term cooperation with financing companies and prioritize them when recommending financing services to consumers.

Overall, the findings emphasize that the sustainability of partnerships in the automotive financing industry is influenced not only by transactional factors but also by relational and strategic marketing factors. Strengthening marketing strategies while maintaining high partnership quality can help financing companies build stronger dealer relationships and enhance long-term loyalty.

7. THEORETICAL IMPLICATIONS

This study provides several theoretical contributions to the marketing literature, particularly to the understanding of loyalty within business-to-business (B2B) partnership relationships. While the concept of loyalty has been widely discussed in marketing studies, most previous research has focused on the relationship between firms and end consumers in a Business-to-Consumer (B2C) context. In these studies, loyalty is generally interpreted as a consumer's commitment to repurchase products or services and to maintain a favorable attitude toward a particular brand (Oliver, 1999). However, the dynamics of loyalty in B2B relationships often involve more complex interactions because they are embedded in long-term cooperation between organizations.

This study contributes to the literature by examining loyalty within partnerships between automotive dealers and financing companies, in which the interaction between organizations is mediated by salesperson-dealers, who act as key actors in the distribution of financing services. In this context, loyalty does not merely reflect repeated transactional behavior but also represents dealers' willingness to maintain cooperation and prioritize certain financing partners in the vehicle sales process. By focusing on salesperson-dealers as the unit of analysis, this study provides a more nuanced understanding of how individual actors within organizations influence the sustainability of interorganizational relationships.

Another theoretical contribution of this research lies in integrating several marketing-related constructs, brand image, relationship marketing, and marketing competency into a unified framework that explains salesperson-dealer satisfaction and loyalty in a B2B partnership setting. Previous studies have often examined these variables separately in explaining marketing performance or customer relationships. By combining these constructs within a single model, this study demonstrates how different dimensions of marketing strategy interact to shape dealers' perceptions of the partnership relationship. The findings suggest that both reputational factors (brand image) and relational interactions (relationship marketing) play important roles in shaping satisfaction among business partners.

Furthermore, this study highlights the moderating role of partnership quality in strengthening the influence of marketing strategies on dealer satisfaction. Partnership quality reflects the relational conditions that support cooperation between organizations, including trust, communication, and goal alignment (Park et al., 2017). The findings indicate that the effectiveness of marketing strategies is partly contingent on the quality of the partnership. In other words, marketing strategies implemented by organizations may yield stronger outcomes when supported by cooperative, trust-based partnerships. This result contributes to the relational marketing perspective by demonstrating that partnership quality functions as an important relational mechanism that enhances the impact of marketing strategies in B2B relationships.

Finally, this study reinforces the role of satisfaction as a central mechanism in the formation of loyalty within interorganizational relationships. Consistent with prior marketing literature, satisfaction is an evaluative response to the overall experience within a relationship and serves as an important antecedent to loyalty (Oliver, 1999). In the context of automotive financing partnerships, satisfaction stems from dealers' perceptions of the value of cooperating with financing companies, including service quality, marketing support, and operational coordination. By demonstrating the strong relationship between dealer satisfaction and loyalty, this study extends the understanding of loyalty formation beyond consumer markets. It highlights the relevance of satisfaction in sustaining long-term cooperation between organizations.

Overall, the findings contribute to the broader marketing literature by offering insights into how marketing strategies and relational factors interact in shaping loyalty within B2B partnerships. The integration of marketing strategy variables with partnership quality and dealer satisfaction provides a conceptual framework to explain the mechanisms by which long-term cooperation between automotive dealers and financing companies can be sustained.

8. MANAGERIAL IMPLICATIONS

The results of this study offer several practical implications for finance companies in managing partnerships with vehicle dealers. First, finance companies need to strengthen their brand image through consistent marketing communications and improve the quality of service provided to dealers. A positive brand image can increase dealer trust in the finance company and strengthen long-term cooperative relationships.

Second, financing companies need to improve the quality of their relationship marketing by strengthening communication and interaction with vehicle dealers. Relationships built through good communication and consistent support can increase dealer satisfaction in business partnerships.

Third, financing companies also need to improve their marketing competency by enhancing their sales force's ability to understand dealer needs and provide relevant marketing support. Marketing training and improving the competency of their sales force can help companies add value to vehicle dealers in their vehicle sales activities.

Fourth, financing companies need to strengthen the quality of their partnerships by building more collaborative relationships with vehicle dealers. Partnerships based on trust, open communication, and aligned goals between both parties can increase the effectiveness of the company's marketing strategy in creating dealer satisfaction and loyalty.

9. LIMITATIONS AND FUTURE RESEARCH

This study has several limitations that should be considered for further research. First, the study was conducted only at vehicle dealerships in Riau Province so that the results may be limited in their generalizability to other regions or industries.

Second, this study only used a few key variables related to marketing strategy and partnership quality to explain dealer salesperson loyalty. Future research could consider additional variables, such as trust, commitment, or service quality, to explain business partner loyalty in B2B relationships.

Thus, further research is expected to broaden the scope of research, both in terms of research areas and variables, to provide a more comprehensive understanding of the factors that influence loyalty in business partnership relationships.

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