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Jurnal Manajemen Industri dan Logistik

| ISSN (Print) 2622-528X | ISSN (Online) 2598-5795 |



article category : Industrial Marketing

Digital Marketing, Service Quality, and Customer Loyalty in Indonesian Retail with the Moderating Role of Consumer Lifestyle

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ARTICLE INFORMATION

Article history:

Received: April 09, 2025

Revised: July 15, 2025

Accepted: September 25, 2025

Keywords:

Digital Marketing,
Service Quality,
Customer Loyalty,
Repeat Purchase Decisions,
Consumer Lifestyle

ABSTRACT

This research aims to analyze the influence of digital marketing strategies and service quality on customer loyalty and repeat purchase decisions in the retail industry in Indonesia with the moderating role of consumer lifestyle. This research uses quantitative methods with descriptive and explanatory approaches. survey research methods. The technique used in this research was purposive sampling. The research results show that the digital marketing variable has no significant effect on customer loyalty at retail companies in Indonesia, service quality has a positive and significant effect on customer loyalty at retail companies in Indonesia, digital marketing and service quality has a positive and significant effect on repurchase decisions at retail companies in Indonesia, but customer loyalty has no effect on consumer lifestyles, and repurchase decisions have a positive and significant effect on consumer lifestyles.

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INTRODUCTION

The retail industry in Indonesia has experienced significant dynamics in recent years. This phenomenon is reflected in the rapid growth of several retail companies and the collapse of several big brands [1]. The main factors that influence the sustainability of the retail business in Indonesia include changes in consumer behavior, technological developments, and global and national economic conditions. Changes in consumer lifestyles are the main components that drive transformation in this industry [2]. Today's consumers prioritize convenience, speed, and a shopping experience that is more in line with their desires. This has triggered a change in shopping behavior, where consumers now prefer to shop online compared to conventional retail. Technological developments also play a major role in this shift [3], with application-based services, cashless payments, and fast delivery as the main factors that make online shopping increasingly popular.

In addition, retail companies in Indonesia must be able to adapt and innovate to survive in an increasingly competitive market [4]. They face challenges such as government policies related to taxes and trade regulations, fluctuations in raw material prices, and changes in people's purchasing power influenced by global

economic conditions. In facing these challenges, a number of retail companies have succeeded in growing rapidly by adopting digital and omnichannel strategies that allow customers to shop flexibly. In contrast, several conventional retail companies that failed to adapt to technological developments and digital consumption trends experienced a decline in performance and eventually had to close their operations [5].

For example, in 2024, some of the growing retail companies are Indomaret and Alfamart, which have managed to maintain market share by using omnichannel strategies, including online shopping and fast delivery services [6]. On the other hand, companies such as Giant and Hero Supermarket have experienced a decline because they were unable to compete with minimarkets that offer more competitive prices and more strategic locations [7]. This phenomenon shows that retail companies that are able to adapt to changes in technology and consumer consumption patterns tend to survive and thrive. Conversely, companies that fail to adapt to market trends and needs are at risk of experiencing decline or even having to close their businesses. Therefore, flexibility and innovation are key factors in ensuring the sustainability of the retail industry in Indonesia as seen in [table 1](#).

Table 1. List of Growing and Falling Retail Companies in Indonesia in 2024

No	Company name	Company conditions	Information
1.	Indomaret & Alfamart	Develop	Using an omnichannel strategy with online shopping services and fast delivery is a major factor in maintaining market share.
2.	Tokopedia & Shopee	Develop	These two e-commerce companies are taking advantage

No	Company name	Company conditions	Information
			of the digital shopping trend that has increased rapidly post-pandemic.
3.	Mighty Partners (MAP)	Develop	Managing various international brands such as Zara, Starbucks, and Nike, MAP continues to grow with product diversification strategies and digital service enhancements.
4.	Giant	Experiencing a setback/fall	Tight competition with minimarkets such as Indomaret and Alfamart has made Giant lose its competitiveness.
5.	Matahari Department Store (Several Branches)	Experiencing a setback/fall	Influenced by the shift in consumer behavior who prefer online shopping rather than visiting department stores.
6.	Hero Supermarket	Experiencing a setback/fall	Unable to compete with minimarkets that offer more competitive prices and more strategic locations.

Digital marketing is now a must for retail companies that want to survive and thrive [8]. Consumers are increasingly relying on online platforms to make purchasing decisions, as shown by current trends [9]. Consumers are not only looking for good products or services, but also want a fun and interactive transaction experience. Many companies are using omnichannel strategies, influencer marketing, and content-based marketing to increase customer engagement [10].

In this rapidly developing digital era, digital marketing strategies have become an integral part of building and maintaining customer loyalty. Technological advances such as artificial intelligence (AI), big data, and the increasing use of social media and e-commerce platforms are driving companies to switch to digital marketing to provide a more relevant and personalized customer experience. This phenomenon indicates that digital marketing has a very

large role in winning business competition in the retail industry.

In the context of digital marketing, it is important for companies to understand the factors that influence consumer purchasing decisions, such as customer reviews, social media interactions, and user experience on digital platforms. Therefore, companies must ensure that they optimize their digital presence and build effective communication to maintain customer trust and loyalty [11]. Service quality is another very important factor in maintaining customer loyalty and encouraging repeat purchases in the increasingly competitive retail industry. Retail companies must ensure that their service quality is able to meet or even exceed customer expectations when shopping. A satisfying shopping experience and responsive service can strengthen long-term relationships with customers.

Customer loyalty is the result of ongoing positive experiences, where customers are satisfied with the goods and services they purchase [12], [13]. Loyal customers tend to buy goods again and recommend a particular brand or store to others [14]. Therefore, the best way to increase customer loyalty is to provide better service, which can build long-term relationships with customers. If retail companies are able to provide the best service and prioritize customer experience, they will find it easier to maintain customer loyalty, which leads to increased repeat purchase decisions.

Digital marketing strategies and service quality are two important factors that are interrelated in maintaining customer loyalty. Several studies have shown that good service quality will influence repurchase decisions, and this will strengthen customer loyalty to a brand or company. Therefore, retail companies that want to maintain customer loyalty must be able to offer a pleasant, responsive, and relevant shopping experience to consumer needs and preferences.

According to Suganda (2023) [15], customer loyalty is a deep commitment to repurchase or re-support a preferred product or service in the future, despite situational influences and marketing efforts that have the potential to cause customers to switch. Customer loyalty, according to Amalia (2022) [16], reflects customer loyalty to a brand and supplier based on very positive traits towards long-term purchases. Factors that influence customer loyalty include brand value, customer characteristics, switching barriers, customer satisfaction, and the competitive environment [17]. Brand value, for example, influences how much customers feel attached to a particular

brand, while customer satisfaction is closely related to the experience they get when interacting with the company. Customer loyalty is greatly influenced by the quality of service provided by the company, such as reliability, responsiveness, assurance, empathy, and other tangible factors.

Repurchase decision is the stage where customers repurchase a product or service after a positive experience they had previously. Factors that influence repurchase decisions include psychological, social, economic, situational, and personal factors [18]. Psychological factors such as motivation, perception, and attitude play an important role in purchasing decisions, while social and cultural factors, such as family and reference group influences, can also influence customer preferences and purchasing decisions. In addition, economic factors such as price and income also play a major role in purchasing decisions, leading to repeat purchases. Therefore, retail companies that want to increase repurchase decisions must understand and consider these factors in their marketing strategies.

Consumer lifestyle also plays an important role in repurchase decisions. Consumer lifestyle describes how individuals spend their time, their interests, and their opinions regarding the products or services they choose [19]. Factors that influence consumer lifestyle include attitudes, experiences, personality, self-concept, motives, and individual perceptions, as well as external factors such as reference groups, family, and social class [20]. Therefore, retail companies must be able to understand their consumers' lifestyles and adjust the products and services offered to better suit customer

preferences and needs. Knowing consumers' lifestyles can help companies design more effective and relevant marketing strategies for their target market.

In facing the dynamics of the increasingly competitive retail industry, companies in Indonesia must be able to adapt quickly to changes in consumer behavior, technological developments, and evolving market trends. The use of digital marketing strategies, improving service quality, and understanding consumer lifestyles are the main keys to maintaining customer loyalty and encouraging repeat purchase decisions. By optimizing digital presence, providing adequate services, and understanding consumer preferences and needs, retail companies can survive and thrive in an increasingly competitive market.

RESEARCH METHOD

This study uses a quantitative approach with a descriptive and explanatory research design to analyze the effect of digital marketing strategies and service quality on customer loyalty and repurchase decisions in the retail industry in Indonesia, with a moderating role of consumer lifestyle. The main objective of this study is to identify how digital marketing and service quality influence consumer repurchase decisions in the retail sector and how consumer lifestyle can moderate this influence. The data collection method used is a survey, with data analysis techniques using Smart PLS (Partial Least Square) 3.0 software. This method was chosen because it allows simultaneous analysis of measurement models and structural models. The population in this study consisted of employees of growing retail companies in Indonesia. For sampling, a purposive sampling technique was used, where

samples were selected based on characteristics that were considered representative of the population being studied. According to Pugu (2024) [21], a sample is part of a population selected in a certain way that represents the characteristics of the population. To calculate the sample size is used, because the population size is not known with certainty. Based on the formula, with a standard value of $z = 1.96$, a maximum estimate of $p = 0.5$, and a sampling error rate of $d = 0.10$, the minimum number of samples required in this study is 96 respondents. The reason for choosing the Lemeshow formula is because the population is very large and diverse, which makes accurate sample calculations important.

The data source used in this study is primary data, obtained directly from the field through a questionnaire given to respondents. This questionnaire serves to explore information about the influence of digital marketing strategies, service quality, customer loyalty, and repurchase decisions, as well as the moderating role of consumer lifestyle. The data collected were then analyzed using statistical analysis techniques to test the hypotheses proposed in the study. To analyze the data, this study used the PLS (Partial Least Square) analysis technique, which is a variant-based structural analysis method that can test measurement models and structural models simultaneously. The measurement model or outer model is used to test the validity and reliability of the research instrument. Validity in this study was measured using two types of validity, namely convergent validity and discriminant validity. According to Sunarsi (2021) [22], to test convergent validity, the indicator reflection is compared with the construct score calculated by PLS, and if the correlation between components is

greater than 0.70, then the construct is said to be valid. Meanwhile, discriminant validity is measured by comparing the square root of average variance extracted (AVE) value. Haji-Othman (2022) [23] suggested that the AVE value be greater than 0.5 to ensure construct validity. In addition, the composite reliability value was also tested to ensure the internal consistency of the measuring instrument, with a recommended value of greater than 0.6.

After the measurement model is tested, the next step is to analyze the structural model or inner model. The structural model aims to predict the causal relationship between latent variables in the study. In testing the structural model, the R2 value is used to measure how much variance is explained by the model on the dependent variable. According to Ardi [24], a good structural model has an R2 value greater than 0.2, which indicates that the model has a significant influence on the dependent variable. In addition, to test how well the model predicts unobserved

data, the Stone-Geisser Q-Square Test is used, which shows the predictive level of the model in predicting previously unobserved data.

In this study, the influence of digital marketing strategies and service quality on customer loyalty and repurchase decisions will be tested based on data obtained from respondents working in growing retail companies in Indonesia. This study is expected to provide deeper insight into the importance of effective digital marketing strategies and service quality in building customer loyalty and encouraging repurchase decisions. In addition, this study will also reveal how consumer lifestyles play a role in strengthening or weakening the influence of digital marketing strategies and service quality on loyalty and repurchase decisions. This study has the potential to provide practical contributions to retail companies in designing more effective marketing strategies, taking into account the ever-evolving changes in consumer lifestyles on below [figure 1](#).

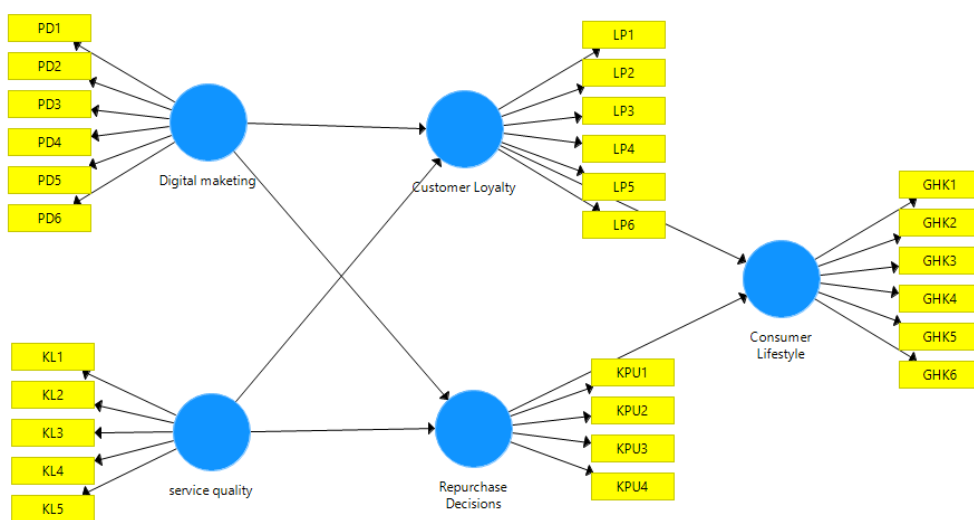


Figure 1. Research Model

RESULT AND DISCUSSION

Outer Model Analysis

Measurement model testing (outer model) is used to determine the specifications of the relationship between latent variables and their manifest variables. This testing includes convergent validity, discriminant validity and reliability.

Convergent Validity

The output shows that the loading factor provides a value above the recommended value of 0.7. However, in the scale development stage of research, a loading of 0.60 is still acceptable. So that the indicators used in this study have met convergent validity (Convergen Validity). The structural model in this study is shown in the following [figure 2](#).

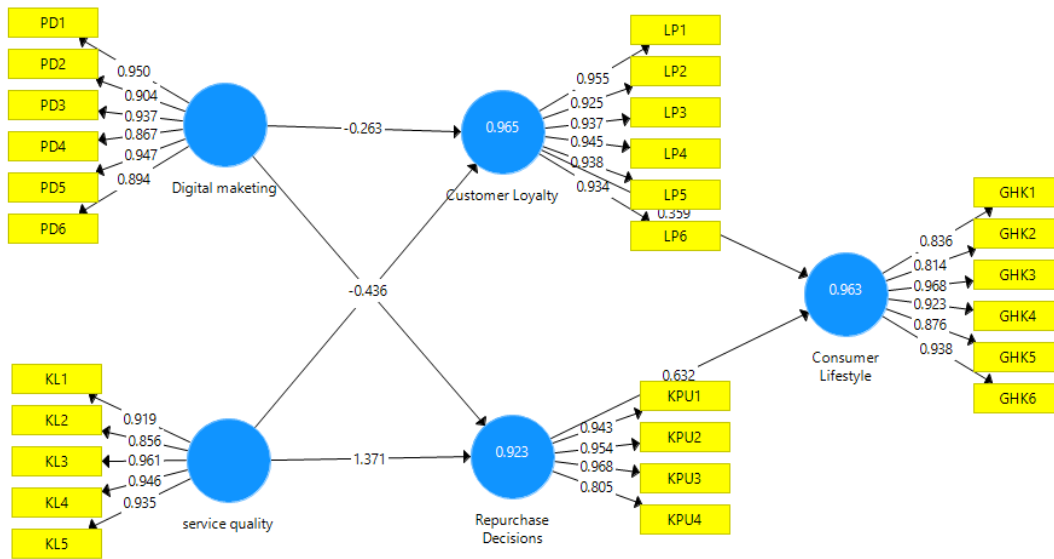


Figure 2 . Outer Model, Algorithm Testing

Table 2. Outer Loading

	Digital marketing	service quality_	Customer Loyalty_	Repurchase Decisions_	Consumer Lifestyle_
PD1	0.950				
PD2	0.904				
PD3	0.937				
PD4	0.867				
PD5	0.947				
PD6	0.894				
KL1		0.919			
KL2		0.856			
KL3		0.961			
KL4		0.946			
KL5		0.935			
LP1			0.955		
LP2			0.925		
LP3			0.937		
LP4			0.945		

	Digital marketing	service quality_	Customer Loyalty_	Repurchase Decisions_	Consumer Lifestyle_
LP5			0.938		
LP6			0.934		
KPU1				0.943	
KPU2				0.954	
KPU3				0.968	
KPU4				0.805	
GHK1					0.836
GHK2					0.814
GHK3					0.968
GHK4					0.923
GHK5					0.876
GHK6					0.938

Based on the data in [table 2](#), the value can be seen *outer loading* the lowest in the outer model test results of this study is 0.805 which is in the KPU4 indicator (Repurchase Decision in statement no. 4). Referring to the previously determined

outer loading limit of 0.7, the results indicate that the model is stated to meet the assumption of convergent validity because the lowest outer loading value obtained is $0.805 > 0.7$.

Table 3. Construct Validity and Reliability

	Cronbach's Alpha	rho_ A	Composite Reliability	Average Extracted (AVE)	Variance
Digital marketing	0.962	0.963	0.969	0.841	
service quality_	0.957	0.961	0.967	0.854	
Customer Loyalty_	0.973	0.973	0.978	0.882	
Repurchase Decisions_	0.938	0.951	0.956	0.846	
Consumer Lifestyle_	0.949	0.956	0.960	0.800	

The data in [table 3](#) above shows that the lowest AVE value of the 5 variables is 0.800 which is owned by the consumer lifestyle variable. This result shows that the three research variables have met the assumption of discriminant validity because the lowest AVE value obtained is more than 0.5. Meanwhile, the results of the cronbach alpha and composite

reliability show that the lowest values are 0.938 and 0.956 owned by the repurchase decision variable. Thus, these results have also proven that all variables meet the assumption of reliability construct because the lowest cronbach alpha and composite reliability values are > 0.7 .

Inner Model Testing

After conducting the outer model test, the next step is to evaluate the final structural equation model (inner model). The inner

model test of this study was conducted by looking at the path coefficient and R square values as follows in [table 4](#).

Table 4. R Square

	R Square	R Square Adjusted
Customer Loyalty_	0.965	0.965
Repurchase Decisions_	0.923	0.921
Consumer Lifestyle_	0.963	0.962

Based on [table 4](#) above, it shows that the value *R Square* for the variable for the customer loyalty variable is 0.965, the acquisition explains that the percentage of customer loyalty is 96.5%. This means that the digital marketing variable, and service quality have an effect on customer loyalty by 96.5% and the remaining 3.5% are influenced by other variables, while the R Square value for the purchasing decision variable is 0.923, the acquisition explains that the percentage of the repurchase

decision is 92.3%. This means that the digital marketing variable, and service quality have an effect on the repurchase decision by 92.3% and the remaining 7.7% are influenced by other variables. Furthermore, the consumer lifestyle variable is 0.963, which means that the customer loyalty variable and the repurchase decision variable have an effect on the consumer lifestyle by 96.3% and the remaining 5.7%.

Table 5. Inner Model test results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Digital marketing -> Customer Loyalty_	-0.263	-0.252	0.189	1,389	0.165
service quality_ -> Customer Loyalty_	0.932	1,221	0.182	6,782	0,000
Digital marketing -> Repurchase Decisions_	-0.436	-0.411	0.202	2,156	0.032
service quality_ -> Repurchase Decisions_	0.971	1,348	0.192	7,134	0,000
Customer Loyalty_ -> Consumer Lifestyle_	0.359	0.363	0.205	1,752	0.080
Repurchase Decisions_ -> Consumer Lifestyle_	0.632	0.628	0.205	3,085	0.002

Based on [table 5](#) above, the results of the evaluation of the structural equation model of the relationship between variables are partially explained by the values *path coefficient* can be described as follows:

1) *Path coefficient* Hypothesis 1, namely the digital marketing variable on

customer loyalty, is obtained at -0.263. This result shows that existing digital marketing can actually reduce customer loyalty.

2) The path coefficient value in hypothesis 2, service quality towards consumer loyalty is obtained at 0.932. This result shows that the better the

service quality, the higher the customer loyalty.

- 3) The path coefficient value for hypothesis 3, namely digital marketing on repurchase decisions, obtained a value of -0.436. This result shows that existing digital marketing can actually reduce repurchase decisions.
- 4) The path coefficient value in hypothesis 4, namely service quality on repurchase decisions, obtained a value of 0.971. This result shows that the better the service quality, the higher the repurchase decision.
- 5) The path coefficient value in hypothesis 5, namely customer loyalty to consumer lifestyle, obtained a value of 0.359. This result shows that the better the customer loyalty, the better the consumer lifestyle.

- 6) The path coefficient value in hypothesis 6, namely the repurchase decision on consumer lifestyle, obtained a value of 0.632. This result shows that the higher the repurchase decision, the higher the consumer lifestyle.

3. Hypothesis Testing

This study has 4 hypotheses as the research questions that have been formulated and need to be tested for their truth. Hypothesis testing in this study uses the t-test, namely by comparing the t-statistic value obtained from the bootstrapping test with the critical limit of the t-table value of 1.968 at a significance level of 5% (0.05). The results of the hypothesis test of this study are presented as follows in [figure 3](#).

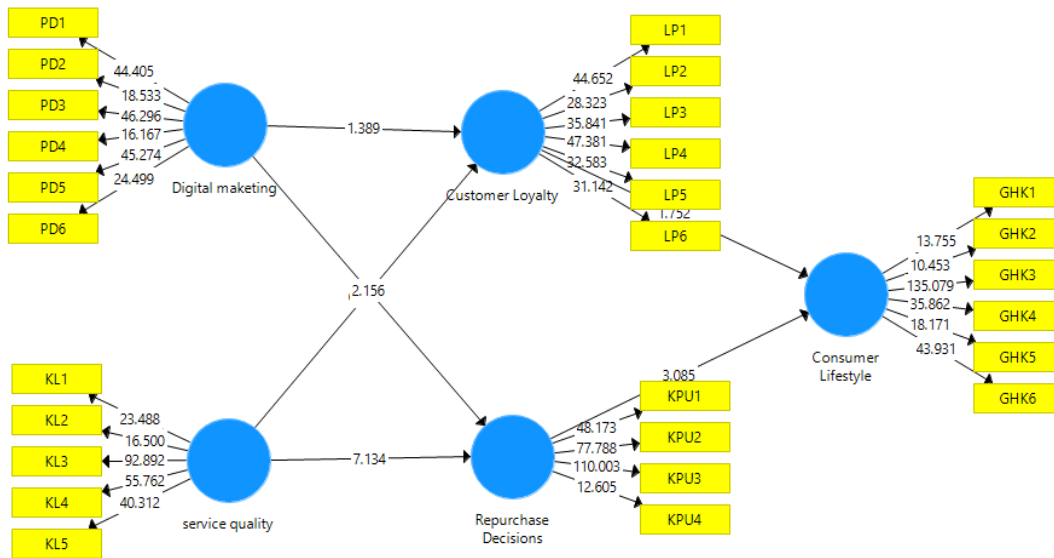


Figure 3. Inner Model, Bootstrapping Testing

a. Hypothesis Test Results

Table 6. Results of Direct Influence Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDE V)	P Values	Information
Digital marketing ->	-0.263	-0.252	0.189	1,389	0.165	Rejected

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Information
Customer Loyalty_ service quality_ ->	0.932	1,221	0.182	6,782	0,000	Accepted
Customer Loyalty_ Digital marketing ->	-0.436	-0.411	0.202	2,156	0.032	Accepted
Repurchase Decisions_ service quality_ ->	0.971	1,348	0.192	7,134	0,000	Accepted
Repurchase Decisions_ Customer Loyalty_ ->	0.359	0.363	0.205	1,752	0.080	Rejected
Consumer Lifestyle_ Repurchase Decisions_ ->	0.632	0.628	0.205	3,085	0.002	Accepted
Consumer Lifestyle_						

Based on the PLS output (bootstrapping test) presented in [table 6](#), it can be explained that:

- 1) Hypothesis 1: From the original sample value of -0.263, the t-statistic value of 1.389 and the P-value of 0.165 were obtained. These results prove that digital marketing has no effect on customer loyalty with a relationship value of -26.3% (-0.263 x 100%). The t-statistic value of 0.389 < t table 1.968 and the P-value of 0.165 > 0.05 prove that hypothesis 1 in this study is rejected.
- 2) Hypothesis 2: From the original sample value of 0.932, the t statistic value of 6.782 > 1.968 and the P-value of 0.000 were obtained. These results prove that service quality has a positive and significant effect on customer loyalty with a relationship value of 93.2%

(0.932 x 100%). The t statistic value of 6.782 > t table 1.968 and the P-value of 0.000 < 0.05 prove that hypothesis 2 in this study is accepted.

- 3) Hypothesis 3: From the original sample value of -0.436, the t statistic value is 2.156 > 1.968 and the P-value is 0.000. These results prove that digital marketing has a negative and significant effect on repurchase decisions with a relationship value of -43.6% (-0.436 x 100%). The t statistic value of 2.156 > t table 1.968 and the P-value of 0.032 < 0.05 prove that hypothesis 3 in this study is accepted.
- 4) Hypothesis 4: From the original sample value of 0.971, the t statistic value of 7.134 > 1.968 and the P-value of 0.000 were obtained. These results prove that service quality has a positive and significant effect on repurchase

decisions with a relationship value of 97.1% ($0.971 \times 100\%$). The t statistic value of $7.134 > t$ table 1.968 and the P-value of $0.000 < 0.05$ prove that hypothesis 4 in this study is accepted.

- 5) Hypothesis 5: From the original sample value of 0.359, the t statistic value of $1.752 < 1.968$ and the P-value of 0.080 were obtained. These results prove that customer loyalty does not have a significant effect on consumer lifestyle with a relationship value of 35.9% ($0.359 \times 100\%$). The t statistic value of $1.752 < t$ table 1.968 and the P-value of $0.080 > 0.05$ prove that hypothesis 5 in this study is rejected.

Hypothesis 6: From the original sample value of 0.632, the t statistic value is $3.085 < 1.968$ and the P-value is 0.002. These results prove that the repurchase decision has a significant positive effect on consumer lifestyle with a relationship value of 63.5% ($0.635 \times 100\%$). The t statistic value of $3.085 > t$ table 1.968 and the P-value of $0.002 < 0.05$ prove that hypothesis 6 in this study is accepted.

CONCLUSION

Based on the results of the research that has been conducted and analyzed as explained in the previous chapter, several important things can be concluded regarding the influence of digital marketing, service quality, customer loyalty, and repurchase decisions on retail companies in Indonesia. First, digital marketing does not have a significant effect on customer loyalty in retail companies in Indonesia. This shows that although digital marketing has been implemented by many companies, this strategy is not effective enough in building customer loyalty in the retail sector. Second, service quality has been shown to have a positive and significant effect on

customer loyalty, indicating that customers are more likely to remain loyal if they get a satisfactory service experience, both in terms of responsiveness, reliability, and the overall shopping experience. Third, digital marketing has been shown to have a positive and significant effect on repurchase decisions in retail companies in Indonesia, indicating that the right digital marketing strategy can encourage customers to make repeat purchases. Fourth, service quality also has a positive and significant effect on repurchase decisions, reinforcing the importance of a good shopping experience in encouraging customers to continue shopping. Fifth, customer loyalty has no effect on consumer lifestyle, meaning that although customers show loyalty to a brand, this does not directly affect their lifestyle. Finally, the repurchase decision has a positive and significant effect on consumer lifestyle, which indicates that the decision to repurchase a product can affect the consumer's lifestyle and preferences for the product. Based on the conclusions that have been outlined, the researcher provides several suggestions that can be implemented by retail companies in Indonesia. First, retail companies need to re-evaluate the digital marketing strategies used. One thing that needs to be considered is increasing personalization in digital communication and conducting more active interactions on social media in order to be more connected with customers and strengthen long-term relationships. Second, retail companies must continue to strive to improve the quality of service by providing better training to employees, ensuring a quick response to customer complaints, and creating a comfortable shopping experience, both online and offline. Third, retail companies can further optimize

digital marketing strategies to encourage customers to make repeat transactions, by introducing various attractive promos or incentives. Fourth, companies are also expected to periodically evaluate the level of customer satisfaction, improve service systems, and continue to innovate in shipping and payment methods that can help retain customers. Fifth, retail companies need to explore psychographic elements, social trends, or economic

factors that are more relevant to consumer lifestyles in Indonesia, in order to better understand the evolving preferences and habits of consumers. Finally, retail companies can use this insight to develop a marketing strategy that is more based on consumer behavior, by optimizing a more personal approach and in accordance with the characteristics of Indonesian consumers.






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