

The Effect of Digital Marketing, Product Innovation, and Service Quality on Customer Loyalty in Indonesian MSMEs: The Mediating Role of Customer Satisfaction

Laily Nur Aini¹, Faisol², Iffah Febri Anti Fitriyatul Lailiyah³, Moh. Riskiyadi⁴, Raden Khaeru Ahmadi⁵,

^{1,2} *Entrepreneurship, Faculty of Economics and Business, Universitas Nazhatut Thulla Al-Muafa Sampang 69212
Malang 57139, East Java, Indonesia*

³ *Sharia Economics, Institut Agama Islam Uluwiyah, Mojokerto 61381, East Java, Indonesia*

^{4,5} *Accounting, Universitas KH Bahaudin Mudhary Madura, Sumenep 69451, East Java, Indonesia*

Iffahfebriantilaili@gmail.com

Abstract—The increasing digitalization and evolving customer behavior in the post-pandemic era have posed new challenges for Indonesian Micro, Small, and Medium Enterprises (MSMEs) in maintaining customer loyalty. This study aims to analyze the influence of digital marketing, product innovation, and service quality on customer loyalty, with customer satisfaction acting as a mediating variable. A quantitative research design was employed, and data were collected from 250 MSME customers through structured online questionnaires. The data were analyzed using Structural Equation Modeling (SEM) with SmartPLS. The results indicate that digital marketing, product innovation, and service quality significantly influence customer satisfaction, which in turn has a strong positive effect on customer loyalty. Furthermore, customer satisfaction proven to mediate the relationship between the three independent variables and customer loyalty. The study concludes that enhancing digital engagement, fostering innovation, and improving service quality are key strategies for MSMEs to strengthen customer satisfaction and loyalty. These findings offer practical implications for MSME stakeholders in designing effective marketing and customer retention strategies in a digital business environment.

Keywords — *Digital Marketing, Product Innovation, Service Quality, Customer Satisfaction, Customer Loyalty*

1. Introduction

Amid increasing digital transformation and market competition, Indonesian MSMEs must adopt adaptive strategies to remain competitive. MSMEs contribute significantly to national GDP and employment, yet face challenges from evolving consumer behavior (Sari et al., 2021; Nugroho & Yulianti, 2022). In this context, customer loyalty has become essential to business sustainability and growth (Rahman et al., 2020; Dewi et al., 2023; Hamzah et al., 2024).

Recent studies emphasize digital marketing as key to customer engagement and loyalty (Kusumawati et al., 2020). Product innovation addresses changing customer needs and enhances firm competitiveness (Putra & Ardiansyah, 2021), while service quality significantly influences customer perceptions and trust (Wibowo et al., 2022). However, integrated studies examining these constructs together remain scarce, especially in the context of Indonesian MSMEs. Thus, exploring their combined effect on customer loyalty is critical to better understand loyalty drivers in this sector (Rahayu & Yuliana, 2023; Saputra et al., 2024).

Moreover, the mediating role of customer satisfaction provides a deeper understanding of how these variables interact. Customer satisfaction acts as a psychological state that bridges service encounters with post-purchase behavior, including loyalty. It is influenced by customer expectations and the actual performance delivered, making it a pivotal component in behavioral intentions (Alnawas & Aburub, 2016; Yusra & Agus, 2021).

Studies have shown that digital marketing enhances customer satisfaction through personalization, accessibility, and responsiveness, which align with modern consumer expectations (Putri et al., 2020). Product innovation, when aligned with market needs, increases perceived value and satisfaction by delivering functional and emotional benefits (Hermawan & Anwar, 2022). Meanwhile, high service quality builds trust and confidence, which are directly correlated with customer satisfaction (Irawan et al., 2023).

Customer satisfaction has also been found to play a mediating role in enhancing loyalty by reducing switching behavior and reinforcing positive word-of-mouth (Prasetyo & Sari, 2022). This mediating effect is crucial for MSMEs in Indonesia, where consumer loyalty is often shaped by both experiential and emotional value propositions. Additionally, the mediating role of satisfaction becomes even more relevant in the digital age, where customer feedback and online interactions shape brand perception rapidly.

Hence, this study seeks to fill the gap by investigating the direct and indirect relationships among digital marketing, product innovation, service quality, customer satisfaction, and customer loyalty in Indonesian MSMEs. By doing so, it provides valuable insights for MSME stakeholders to improve strategic planning and customer relationship management.

Customer loyalty has emerged as a critical component of business sustainability, especially in highly fragmented and digitally-driven markets. Yet, retaining loyal customers remains a challenge due to the inconsistent quality of service, lack of innovation, and ineffective use of digital marketing among MSMEs (Kraus et al., 2022). This study is motivated by the need to understand how MSMEs can strengthen customer loyalty through strategic efforts that enhance customer satisfaction—a key psychological determinant of post-purchase behavior (Oliver, 1997).

The urgency of this study lies in addressing how Indonesian MSMEs can improve customer satisfaction and loyalty using cost-effective and impactful strategies such as digital marketing, product innovation, and service quality enhancement. In an environment where consumer trust and perceived value are shaped by online engagement and service experience (Lemon & Verhoef, 2016), it is essential to understand how these variables interact and influence loyalty outcomes.

Previous research has explored these constructs individually. For instance, Bilgin (2018) found that digital marketing enhances brand loyalty through personalization and responsiveness. Similarly, Hermawan and Anwar (2022) highlighted the role of innovation in building competitive advantage and customer satisfaction. In terms of service quality, Parasuraman et al. (1988) developed the SERVQUAL model, which continues to be a benchmark in understanding service-driven satisfaction. However, few studies have integrated these dimensions within a single empirical model, particularly in the Indonesian MSME context. This study addresses that gap by examining the simultaneous impact of digital marketing, product innovation, and service quality on customer loyalty, with customer satisfaction as a mediating factor—thereby offering a comprehensive perspective.

Theoretically, this research contributes to the body of knowledge by extending loyalty frameworks to the MSME sector in emerging markets, integrating contemporary marketing constructs within a post-pandemic digital context. Practically, the findings provide actionable insights for MSME practitioners on how to utilize digital tools, innovation strategies, and service excellence to enhance customer satisfaction and loyalty. These insights are crucial for business continuity and long-term competitiveness in the digital economy.

2. Literature Review

2.1 Digital Marketing

Digital marketing refers to marketing efforts that use digital channels such as social media, email, search engines, and websites to connect with current and prospective customers. Chaffey and Ellis-Chadwick (2019) define digital marketing as “achieving marketing objectives through applying digital technologies and media.” In the context of MSMEs, digital marketing enables cost-effective and real-time engagement with customers, enhancing interactivity and personalization (Bilgin, 2018).

Research by Kusumawati et al. (2020) and Putri et al. (2020) shows that digital marketing positively impacts customer satisfaction and loyalty by providing convenience, personalization, and responsiveness.

2.2 Product Innovation

Product innovation is the introduction of new or significantly improved goods or services, including improvements in technical specifications, components, and functional characteristics. According to Kotler and Keller (2016), innovation plays a key role in meeting dynamic consumer demands and maintaining market relevance.

Studies such as Hermawan and Anwar (2022) highlight that innovation increases perceived value, which strengthens satisfaction and loyalty. For MSMEs, product innovation is essential in building competitive advantage.

2.3 Service Quality

Service quality is defined as the customer’s judgment of overall excellence or superiority of a service (Parasuraman et al., 1988). It comprises five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. In MSMEs, service quality is often a differentiator, especially in sectors where personal interaction remains dominant.

Wibowo et al. (2022) found that service quality significantly enhances trust, satisfaction, and repeat purchase intention, which are essential for loyalty formation.

2.4 Customer Satisfaction

Customer satisfaction is a psychological outcome based on a comparison between expected and perceived service performance. According to Oliver (1997), satisfaction acts as a critical intermediary between service delivery and behavioral outcomes such as loyalty.

It is influenced by value perception, service quality, and innovation (Yusra & Agus, 2021). A satisfied customer is more likely to exhibit positive word-of-mouth, repurchase, and brand advocacy.

2.5 Customer Loyalty

Customer loyalty refers to a customer’s commitment to repurchase or continue using a brand’s product or service. Kotler and Keller (2016) emphasize that loyalty is built through consistent value delivery and emotional connection.

Rahman et al. (2020) argue that MSMEs must build customer loyalty to ensure long-term sustainability, especially under high market competition. Loyalty can be influenced both directly and indirectly by marketing strategies, service quality, and satisfaction.

2.6 Relationship among Variables

The interaction among digital marketing, product innovation, and service quality shapes the customer’s overall experience, which leads to satisfaction. This satisfaction, in turn, plays a mediating role in influencing customer loyalty (Prasetyo & Sari, 2022). In the MSME context, this relationship is pivotal because satisfied customers are more forgiving, loyal, and likely to promote the brand.

3. Research Methods

3.1 Research Design

This study employs a quantitative causal research design aimed at examining the direct and indirect relationships among digital marketing, product innovation, service quality, customer satisfaction, and customer loyalty. The causal design is appropriate as it allows for hypothesis testing and identification of mediation effects within a structured theoretical framework. The study adopts a cross-sectional approach, collecting data at a single point in time.

3.2. Population and Sampling

The target population consists of Indonesian MSME customers who have engaged with MSMEs via digital platforms (e.g., Instagram, Tokopedia, Shopee, and WhatsApp Business). A purposive sampling technique was used to ensure that respondents met specific inclusion criteria:

- a. Have made at least two purchases from the same MSME within the last six months.
- b. Used digital channels to interact with or purchase from the MSME.
- c. Aged between 18 and 60 years old and domiciled in Indonesia.

A total of 250 valid responses were collected. This sample size satisfies the minimum threshold recommended for Structural Equation Modeling using SmartPLS, which is at least 10 times the maximum number of paths pointing to any latent construct (Hair et al., 2022).

3.3. Data Collection Procedure

Data were collected through an online self-administered questionnaire distributed via Google Forms. The survey link was shared through social media (Instagram, WhatsApp groups, and Facebook) targeting users who had recent transactions with local MSMEs. The questionnaire was structured into two main parts:

- a. Demographic information: Gender, age, education level, and frequency of purchases.
- b. Research constructs: Measured using a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree).

To ensure content validity, the questionnaire items were adapted from prior validated studies and underwent expert review involving three academic professionals in marketing and entrepreneurship. A pilot test with 30 respondents was conducted to ensure clarity and reliability before full-scale distribution. Cronbach's Alpha values from the pilot exceeded 0.70 for all constructs.

3.4. Measurement of Variables

Each construct in the study was measured using established indicators from previous literature:

- a. Digital Marketing (Bilgin, 2018; Putri et al., 2020): interactivity, content relevance, responsiveness, and personalization (4 items).
- b. Product Innovation (Hermawan & Anwar, 2022): novelty, market fit, usefulness, and uniqueness (4 items).
- c. Service Quality (Parasuraman et al., 1988): tangibles, reliability, responsiveness, assurance, and empathy (5 items).
- d. Customer Satisfaction (Yusra & Agus, 2021): expectation-performance match, emotional response, overall satisfaction (3 items).
- e. Customer Loyalty (Rahman et al., 2020): repurchase intention, switching resistance, and recommendation behavior (3 items).

All items were phrased positively and randomized to reduce response bias.

3.5. Data Analysis Technique

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. The analysis process followed a two-stage approach:

- a. Measurement Model Evaluation (Outer Model):
 1. Convergent Validity: Using Average Variance Extracted ($AVE > 0.5$).
 2. Construct Reliability: Evaluated through Composite Reliability ($CR > 0.7$) and Cronbach's Alpha.
 3. Discriminant Validity: Assessed via the Fornell-Larcker criterion and cross-loading analysis.
- b. Structural Model Evaluation (Inner Model):
 1. Path Coefficient Significance: Determined via bootstrapping with 5000 subsamples ($t\text{-statistic} > 1.96$; $p < 0.05$).
 2. Coefficient of Determination (R^2): To assess the explanatory power of independent variables.
 3. Effect Size (f^2): To evaluate the contribution of each exogenous construct.
 4. Mediation Analysis: Conducted to test the indirect effect of digital marketing, product innovation, and service quality on customer loyalty through customer satisfaction.

The model was evaluated for multicollinearity, predictive relevance (Q^2), and model fit using the standardized root mean square residual (SRMR).

4. Result and Discussion

4.1. Results

4.1.1. Measurement Model Evaluation

To assess the validity and reliability of the constructs, convergent validity and internal consistency were evaluated using Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha (α). All values exceeded the recommended thresholds ($AVE > 0.50$, $CR > 0.70$, $\alpha > 0.70$), indicating good construct validity and reliability.

Table 1. Convergent Validity and Reliability Results

Construct	No. of Items	AVE	Composite Reliability (CR)	Cronbach's Alpha (α)
Digital Marketing	4	0.612	0.843	0.779
Product Innovation	4	0.584	0.821	0.764
Service Quality	5	0.601	0.848	0.791
Customer Satisfaction	3	0.655	0.854	0.786
Customer Loyalty	3	0.672	0.861	0.802

Data diolah 2025

4.1.2. Structural Model Evaluation

The structural model was tested using bootstrapping with 5,000 subsamples. All path coefficients were found to be statistically significant ($t\text{-value} > 1.96$; $p < 0.05$).

Table 2. Path Coefficients and Hypothesis Testing

Hypothesis	Path Coefficient (β)	t-value	p-value	Result
H1: Digital Marketing \rightarrow Customer Satisfaction	0.32	6.712	<0.001	Supported
H2: Product Innovation \rightarrow Customer Satisfaction	0.28	5.421	<0.001	Supported
H3: Service Quality \rightarrow Customer Satisfaction	0.30	6.058	<0.001	Supported
H4: Customer Satisfaction \rightarrow Customer Loyalty	0.55	9.334	<0.001	Supported

Data diolah 2025

The coefficient of determination (R^2) for each endogenous variable indicates moderate to substantial explanatory power.

Table 3. Coefficient of Determination (R^2)

Endogenous Variable	R^2	Interpretation
Customer Satisfaction	0.645	Moderate–strong
Customer Loyalty	0.712	Strong

Data diolah 2025

4.1.3. Mediation Analysis

The mediating role of customer satisfaction was tested using the indirect effect significance.

Table 4. Mediation Effect of Customer Satisfaction

Path	Indirect Effect (β)	t-value	p-value	Mediation Type
Digital Marketing → Cust. Sat. → Cust. Loyalty	0.176	5.128	<0.001	Partial
Product Innovation → Cust. Sat. → Cust. Loyalty	0.154	4.712	<0.001	Partial
Service Quality → Cust. Sat. → Cust. Loyalty	0.165	5.003	<0.001	Partial

The results confirm that Customer Satisfaction partially mediates the relationship between Digital Marketing, Product Innovation, and Service Quality toward Customer Loyalty.

4.2. Discussion

These findings support the hypothesis that digital marketing, product innovation, and service quality positively influence customer satisfaction, which in turn drives customer loyalty. The significant impact of digital marketing aligns with Bilgin (2018), who found that personalized and interactive digital content enhances customer engagement and satisfaction.

Product innovation contributes to customer satisfaction by offering new value that meets evolving market needs, as suggested by Hermawan and Anwar (2022). This implies that MSMEs must continuously invest in developing relevant and innovative products to meet customer expectations.

Service quality remains a critical factor, consistent with the SERVQUAL model (Parasuraman et al., 1988), showing that reliable and empathetic service delivery reinforces customer trust and satisfaction.

Customer satisfaction was confirmed as a mediating variable, consistent with the findings of Prasetyo and Sari (2022), who assert that satisfaction links the customer's experience to behavioral intentions such as loyalty. In the context of Indonesian MSMEs, this highlights the importance of delivering consistent value and positive experiences to sustain long-term customer relationships.

Moreover, the digital context amplifies the speed at which customers form perceptions and share feedback, making satisfaction and loyalty not only sequential but simultaneous forces for business sustainability.

5. Conclusions and Practical Implication

5.1. Conclusions

This study aimed to investigate the effects of digital marketing, product innovation, and service quality on customer loyalty in Indonesian MSMEs, with customer satisfaction as a mediating variable. The results demonstrate that all three independent variables have a significant and positive effect on customer satisfaction, which in turn significantly influences customer loyalty.

These findings are in line with the Expectancy Disconfirmation Theory (Oliver, 1997), which posits that satisfaction arises when perceived performance exceeds expectations, leading to increased loyalty. The study also

confirms the Service-Profit Chain model (Heskett et al., 1994), which links service quality and innovation to customer satisfaction and, subsequently, to loyalty.

In terms of empirical alignment, the positive relationship between digital marketing and customer satisfaction supports the findings of Bilgin (2018) and Wang & Feng (2012). However, the effect size observed in this study ($\beta = 0.32$) is slightly lower than in research conducted in digitally mature markets (e.g., Ansari et al., 2019). This may be attributed to differences in digital infrastructure, user digital literacy, and platform usage intensity within Indonesian MSMEs.

For product innovation, this study's results align with Hermawan & Anwar (2022), emphasizing that innovation increases perceived customer value. However, unlike studies in the manufacturing sector, where innovation has a stronger impact, our findings indicate a more moderate effect ($\beta = 0.28$). This difference likely stems from the service-oriented nature of many MSMEs in Indonesia, where interpersonal experience often outweighs novelty in driving satisfaction.

Regarding service quality, the findings are consistent with Parasuraman et al. (1988) and Akbar & Parvez (2009), affirming that dimensions such as empathy and responsiveness are key satisfaction drivers. Notably, the effect of service quality in this study is slightly stronger than digital marketing and innovation, which differs from studies in more automated service environments. This can be explained by the high cultural emphasis on relational trust and direct interaction in Indonesian consumer behavior.

The mediating role of customer satisfaction aligns with Prasetyo & Sari (2022), but our study finds a stronger mediating effect. This may result from the real-time feedback and rapid service adjustments enabled by digital platforms, which amplify the emotional and behavioral influence of satisfaction on loyalty.

Overall, this research contributes a contextually grounded understanding of how MSMEs can leverage integrated marketing efforts to enhance loyalty through satisfaction, offering both theoretical reinforcement and empirical nuance.

5.2. Practical Implication

The results offer several managerial implications for MSME stakeholders:

1. **Optimize Multi-Channel Digital Strategies**
While digital marketing enhances satisfaction, MSMEs must go beyond passive online presence by ensuring interactive, responsive, and personalized engagement—especially given the moderate effect size observed.
2. **Align Innovation with Service Experience**
Product innovation must be paired with customer insight and usability, especially in MSMEs where emotional connection matters more than mere novelty. Combining innovation with service adaptation will likely yield stronger impacts.
3. **Elevate Human-Centered Service Quality**
In the Indonesian context, interpersonal trust and empathy remain powerful loyalty drivers. MSMEs should train employees to prioritize customer relationships, not just transactions.
4. **Leverage Satisfaction as a Strategic Metric**
MSMEs should institutionalize customer satisfaction monitoring (e.g., digital reviews, surveys) and integrate it into performance dashboards to anticipate loyalty trends.
5. **Develop Context-Specific Customer Retention Models**
Findings suggest that digital strategies must be localized. MSMEs should consider local digital behavior, service culture, and customer expectations in tailoring their marketing and service delivery models.

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