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Original Article

The Effect of Digital Marketing and Price on Customer Loyalty: The Role of Customer Satisfaction as a Mediator

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Abstract: Maintaining loyal customers is not just a need but also a requirement for UMKM participants. Optimizing the use of digital marketing and setting appropriate prices has the potential to turn customers into devoted supporters. This study aims to evaluate the impact of digital marketing and pricing on customer loyalty and the influence of the consumer's inclination toward media consumption. This research was supported by Ajzen's Theory of Planned Behavior (TPB). As part of the first data collection process, the study used a questionnaire distributed to 120 respondents from the UMKM Sektor packaged culinary in Padang City in 2024 using a quantitative approach, with all responses being recorded with a response rate of 100%. The Smart-Partial Least Square (PLS) 3.0 soft statistical method uses Model Measurement Model Assessment (MMA) to analyze data. The structural models' evaluation results have good predictive power and relevance. The hypothesis study identifies four non-significative long-term effects: (i) digital marketing and customer loyalty, (ii) digital marketing and customer churn, (iii) price and customer churn, and (iv) customer churn and loyalty. However, one small but insignificant effect is consumer loyalty and price. In addition, the hypothesis study highlights the consumer's tendency to mediate the relationship between digital marketing and customer loyalty and the consumer's tendency to mediate the relationship between price and customer loyalty about media supplements.

Keywords: Digital Marketing, Price, Customer Satisfaction, Customer Loyalty, MSME.

I. INTRODUCTION

The COVID-19 pandemic that began in March 2020 has significantly impacted the global economic crisis, with a higher level of complexity affecting UMKM worldwide (Cowling et al., 2020; Susanti et al., 2022). According to ABDSI (2020), 48.3% of Indonesian UMKM need help to maintain their passports, 92.6% require a restructured passport, and 26.6% experience passport-related problems. Conversely, 28% of their earnings are lost every week. According to economic growth rates, Indonesia had a slowdown in 2020 for Triwulan I (2,97), Triwulan II (5,32), and Triwulan III (3,49). In Triwulan IV (2020), the process of improving the economy began to show signs of improvement but ultimately stabilized at the negative 2,19 position (Bank Indonesia, 2020). It indicates that the COVID-19 pandemic is causing Indonesia's economy to deteriorate. In most of Indonesia's provinces, UMKM experiences quantitative declines, but in the province of Padang, specifically, they experience increasing declines. According to Dinas Koperasi and UMKM Kota Padang (2022), there was an increase in UMKM in almost all Kota Padang counties during the 2021–2022 period, with an increase of around 11.19%. However, there was a decrease in UMKM in the counties in Padang Utara.

One type of business that is a joint venture between Dinas Koperasi and UKM Kota Padang is packaged culinary. In terms of quantity, UMKM is slightly less than that of fast culliners. This study will be conducted as 3.920 businesses in each of the 11 subdistricts in Kota Padang have UMKM-type packaged culinar. Consumer loyalty in the UMKM packaging sector in Kota Padang is based on an initial survey of 25 consumers who had previously purchased packaging products. The results show that this phenomenon is generally represented by a rata-rata score of 3.76 and a percentage of respondents' achievement level (TCR) of 75,2% in the category of very loyal consumers.

This research is based on modifying previous research conducted by (Siswadi et al., 2023). In this study, Siswadi et al. (2023) use digital marketing as a dependent variable, work performance as a mediating variable, and customer loyalty as a predictor. On the other hand, in Pratikto's 2019 study, price was used as a dependent variable, work performance as a mediating variable, and customer loyalty as a controlling variable. In contrast, this study considers consumer loyalty a predictor of brand loyalty, whereas price and digital marketing are dependent variables. The management literature and research explain that among the variables that can affect consumer loyalty are digital marketing (Aityassine et al., 2022; Abdullah et al., 2022; Widiyanto, 2021; Ilyas et al., 2022; Sumerta & Kiswara, 2022), pricing (Suharyono & Pahlamalidie, 2021; Akmal et al., 2023; Simanjuntak & Djumarno, 2023; Ritonga et al., 2022; Sunaryo et al., 2019), and consumer behavior (Utami et al., 2023;



Saputra et al., 2022; Sewaka et al., 2022). However, research by Akmal et al. (2023) indicates that prices have little effect on customer loyalty. Numerous studies examining consumer loyalty have been conducted in the banking and insurance sectors, such as Saputra et al.'s (2022) study on loyalty in the banking sector. Additionally, loyalty analysis is conducted on go-jek and flight (Sumerta & Kiswara, 2022). Conversely, research on the culinary sector at UMKM could be stronger, especially in Padang. This investigation is being conducted to determine the impact of digital marketing and pricing on consumer loyalty using consumer aversion as a mediating variable in the context of UMKM's packaging cooking sector in Padang City.

II. LITERATURE REVIEW

A) Consumer Loyalty

Consumer loyalty is one of the main goals often overlooked in modern marketing. Consumer loyalty is the psychological state that arises when a consumer recommends a product to another person. In the context of the purchase, consumer loyalty also indicates that a consumer should not be drawn toward a competitor and should instead have a personal commitment to return the product to its original supplier in the future (Jihan & Made, 2018). Consumer loyalty refers to people who conduct business predictably and courteously to satisfy their needs by purchasing goods or services and paying for them (Mekel et al., 2022). It also involves committing to continuing business as usual and enhancing products or services that customers enjoy even in the face of adversity and upheavals that may cause consumers to become disillusioned (Kotler & Keller, 2016) and possessing positive attitudes toward the goods or services that are utilized (Wongleedee, 2020). According to Nikmah and Ar-Rasyid (2020), every consumer has a different loyalty, depending on their objectivity. Customer loyalty can be affected by price, delivery time, product quality, and promotions (Khadka & Maharjan, 2017); customer loyalty can also be impacted by customer loyalty, brand equity, commitment and resistance to change, and customer loyalty (Abdullah et al., 2012), as well as digital marketing (Sumerta & Kiswara, 2022).

B) Digital Marketing and Consumer Loyalty

Digital marketing is a strategy for promoting a product using digital media that can reach consumers in a timely, private, and relevant manner (Munandar, 2022). Meanwhile, customer loyalty is a commitment made by consumers to return and continue to support products and services they enjoy in the future due to changing circumstances and marketing campaigns that have the potential to win over customers (Kotler & Keller, 2016). Previous studies have demonstrated that digital marketing positively impacts consumer loyalty (Aityassine et al., 2022; Abdullah et al., 2022; Widiyanto, 2021). Later, other researchers also confirmed that digital marketing positively impacts consumer loyalty (Ilyas et al., 2022; Sumerta & Kiswara, 2022). Based on the above data, the first hypothesis in this study can be defined as follows:

H1: Digital marketing has positive effects on consumer loyalty.

C) Price and Customer Loyalty

Price is the number of points that consumers are encouraged to have or use products or services whose value is determined by buyers and sellers through auctions, or sellers set it at a price that is equal for each buyer (Suharyono & Pahlamalidie, 2021). Meanwhile, customer loyalty is the commitment from customers to continue using and improving the products or services that they enjoy in the future due to changing circumstances and marketing campaigns that have the potential to make customers loyal (Kotler & Keller, 2016). Recent empirical studies have demonstrated that prices positively impact consumers' loyalty (Albari, 2019; Dimyati & Subagio, 2016; Suharyono & Pahlamalidie, 2021; Yusuf et al., 2019). Based on the above data, the following four hypotheses can be identified in this study:

H2: Price has a positive impact on customer loyalty.

D) Digital marketing and Consumer Satisfaction

Digital marketing is a strategy to promote a product using digital media that can reach consumers in a timely, private, and relevant manner (Munandar, 2022). Meanwhile, consumer behavior refers to a set of characteristics or product or service-specific insights that can benefit customers through the consumption actions the consumers above take (Vincencia & Christiani, 2021). A few empirical studies have conclusively shown that digital marketing positively impacts consumer behavior, supported by research (Ilyas et al., 2021). According to research by Santoso and Lestari (2023), digital marketing positively and significantly impacts consumer behavior. Based on the above research, the following hypotheses can be identified in this study:

H3: The impact of digital marketing on consumer behavior is positive.

E) Price and Consumer Satisfaction

The price is the quantity of money paid for a product or service or the quantity customers are willing to spend to obtain, possess, or use the product or service (Kotler & Armstrong, 2016). On the other hand, the customer's willingness to pay is a form of analysis related to the characteristics or specialization of the product or service, which can benefit the customer through the payment for the specified product or service (Vincencia & Christiani, 2021). Several empirical studies have conclusively shown that prices positively impact consumers' behavior, supported by research by Yusuf et al. (2019), which

shows that prices positively impact consumers' purchasing decisions. Ritonga et al. (2022) successfully showed the existence of a relationship between price and profit. Based on the above research, the following hypotheses can be identified in this study: **H4:** Prices have a positive impact on consumers' purchasing decisions Harga adalah sejumlah uang yang dikeluarkan untuk

F) Customer Loyalty and Consumer Satisfaction

Consumer satisfaction refers to a set of characteristics or preferences related to a product, service, or other item that can benefit consumers by fulfilling their needs through consumer satisfaction (Vincencia & Christiani, 2021). On the other hand, customer loyalty is a commitment made by the customer to continuously return and support products or services that they enjoyed in the past due to changes in circumstances and marketing campaigns that have the potential to make the customer happy (Kotler & Keller, 2016). A few empirical studies have demonstrated that consumer loyalty is positively impacted by consumer loyalty (Utami et al., 2023; Saputra et al., 2022; Sewaka et al., 2022; Adam et al., 2020). Further research by (Manyanga et al., 2022 Minarti & Segoro, 2014 and Zakaria et al., 2014) confirms a positive and significant relationship between customer loyalty and satisfaction. Based on the above research, the following hypotheses can be identified in this study:

H5: Customer loyalty is positively impacted by customer loyalty.

G) Consumer Satisfaction as Mediation

Digital marketing has a gradual impact on consumer loyalty and has a sudden impact on consumer dissatisfaction (Ismaila et al., 2022). According to empirical research, a few studies have concluded that consumer loyalty and digital marketing are closely related, supported by the study conducted by Ilyas et al. (2021), which found that digital marketing had a significant positive impact on customer loyalty through consumer-generated content. Based on empirical research, several studies have also demonstrated that consumer loyalty and product quality are mediated by consumer desire. It is supported by research by Dimyati and Subagio (2016), who found that loyalty positively and significantly impacts both satisfaction and long-term loyalty. This temporary negative impact on loyalty is mediated by peer pressure. According to Suharyono and Pahlamalidie's (2021) research, customer loyalty towards price is influenced once transactions are completed and the customer's needs are met. Based on the above research, the following hypotheses can be identified in this study:

H6: Consumer apathy highlights the connection between digital marketing and consumer loyalty.

H7: Consumer loyalty and pricing influence each other's behavior.

III. METHODOLOGY

This study employs a quantitative approach with silent data collection using a questionnaire. Purposive sampling is used in sample design, meaning that only respondents who meet specific criteria are used to generate survey questions. Three pronyataan are used by loyalists (Zhong & Moon, 2020). Consumers use one word at a time (Hoang & Le, 2023). Digital marketing employs several narratives (Agutina, 2020). The price uses three points of truth (Zhong & Moon, 2020). The response scale uses a Likert scale with five points, a five-point scale, and a category of five. Three Netral (N), two Tidak Setuju (TS), four Setuju (S), Sangat Setuju (SS), and one Sangat Tidak Setuju (STS). Measurement Model Assessment (MMA) is a statistical method used for data analysis. It employs the Smart-Partial Least Square (PLS) 3.0, which was suppressed by previous research (Sefnedi et al., 2023)

IV. RESULTS AND DISCUSSION

The sample size that is provided is 120. As a result, the total number of questions analyzed is 120, and the response rate obtained is 100%.

Table 1: Profil Respondent

Demographics	Category	Amount (person)	Percentage (%)
Gender	Male	17	14.2
Gender	Female	103	85.8
	17 – 30 years	28	23.3
Age	31 – 40 years	21	17.5
Age	41 – 50 years	53	44.2
	51– 60 years	18	15.0
	Senior high school	44	36.7
Formal Education	Diploma	14	11.7
Formai Education	Bachelor degree	47	39.2
	Master degree	15	12.5
	West Padang	57	47.5
District	East Padang	3	2.5
	Padang Selatan	14	11.7
	South Padang	17	14.2

	Nanggalo	6	5.0
	Lubuk Begalung	23	19.2
	Facebook	24	20.0
Social media	Tiktok	37	30.8
Social illedia	Instagram	48	40.0
	Whatsapp	11	9.2
	Civil servants	28	23.3
	Indonesian National Army & Police	15	12.5
	Private employees	10	8.3
	Lecturer/Teacher	4	3.3
Occupation	Employees of State-Owned Enterprises	6	5.0
	Trader	1	0.8
	Students	31	25.8
	Housewife	24	20.0
	Retired	1	.8
	Rendang Siti Nurbaya	23	19.2
	Kripik Balado Shirley	15	12.5
	Keripik Balado Harian Jaya	6	5.0
	Kripik Balado Christine Hakim	13	10.8
Product Brand	Nella Cake	11	9.2
Floduct Bland	Dery Brownies	12	10.0
	Magenta Coklat	17	14.2
	Rendang Asese	14	11.7
	Rendang MAMADEN	6	5.0
	Babe Cake	3	2.5
	2-4 times	76	63.3
Purchase frequency	5-7 times	41	34.2
	More than 7 times	3	2.5

A) Measurement Model Assessment

The Assessment Model (MMA) is useful for evaluating each statement item using a latent variable of discriminant validity and convergence. The convergence validity is composed of the outer loadings (>0,7), composition reliability (>0,07), and AVE (>0,5). The cross-loading method and the Fornell-Larcker criteria comprise the discriminant validity. The test of discriminant validity is composed of the Fornell-Larcker criteria and cross-loading. Prior research minimized MMA users (Sefnedi et al., 2023).

Table 2: Results of Convergent Validity

	Valid items	Outer loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Digital Marketing	6	0.704-0.797	0.861	0.896	0.590
Price	4	0.743-0.852	0.799	0.869	0.624
Customer Satisfaction	6	0.732-0.834	0.882	0.911	0.630
Customer Loyalty	3	0.878-0.889	0.860	0.914	0.781

Based on the convergence validity test results, the non-valid items among the sample, DM3, DM5, DM9, and DM10, have already been eliminated. Therefore, once every valid item has been identified, the next step is to conduct a Cronbach's alpha, composite reliability, and average variance extracted (AVE) test with each valid and reliable item if it has a Cronbach's alpha > 0.7, composite reliability > 0.7, and average variance extracted > 0.5. Based on the data analysis results, it is evident that each of the study's study variables, including digital marketing, price, customer satisfaction, and customer loyalty, exceeded the predetermined threshold.

Table 3: The Results of Discriminant Validity-Fornell-Larcker Criterion

	Customer Loyalty	Customer Satisfaction	Digital Marketing	Price
Customer Loyalty	0.884	-	-	-
Customer Satisfaction	0.711	0.794	-	-
Digital Marketing	0.654	0.703	0.768	-
Price	0.563	0.632	0.439	0.790

The coefficient of determination for the consumer loyalty variable in Table 3 is 0.884. The coefficient of correlation is higher when compared to consumer behavior (0,711), digital marketing (0,654), and price (0,563). Additionally, the coefficient

of correlation for the consumer's purchase intent is 0.794%; this coefficient is higher than the correlation coefficient for digital marketing (0,703) and price (0,632). At the 0.768 digital marketing variable, the correlation coefficient is higher than the coefficient with price (0,439). The same thing happens to the price variable as well. In this way, it can be shown that the results of the Fornell-Larcker criteria analysis thus far have exceeded the established rule of thumb (Olsi et al., 2023).

Table 4: The Results Of Discriminant Validity - Cross Loadings

Table 4. The Results Of Discrin	Table 4: The Results Of Discriminant valuity - Cross Loadings					
	Digital Price		Customer	Customer		
	Marketing	Tite	Satisfaction	Loyalty		
Culinary packaging SMEs have used websites	0,788	0,307	0,571	0,483		
Packaged culinary SMEs are already available in Google searches	0,787	0,266	0,528	0,483		
Information about packaged culinary SMEs products on social media is complete	0,753	0,407	0,588	0,564		
Packaged culinary SMEs use social media well to introduce their products	0,797	0,453	0,582	0,552		
Packaged culinary SMEs are already using Facebook well	0,704	0,302	0,478	0,405		
Packaged culinary SMEs are already using Instagram well	0,776	0,262	0,476	0,507		
Prices for packaged culinary SME products are normal	0,380	0,779	0,539	0,543		
Prices for packaged culinary SME products are reasonable	0,293	0,743	0,445	0,412		
Prices for packaged culinary SME products are affordable	0,359	0,852	0,531	0,432		
Availability of discounts on packaged culinary SMEs products	0,346	0,781	0,466	0,364		
The quality of packaged culinary SMEs products is in line with my expectations	0,554	0,487	0,732	0,395		
I am very satisfied with the neatness of the packaging of packaged culinary SMEs products	0,615	0,479	0,800	0,599		
I am satisfied with the distribution of packaged culinary SMEs products	0,509	0,438	0,787	0,557		
I am satisfied with the promotion of packaged culinary SMEs products	0,539	0,509	0,812	0,599		
I think buying packaged culinary SMEs products is the right decision	0,585	0,560	0,834	0,604		
I am very satisfied with the services provided by packaged culinary SMEs	0,544	0,531	0,794	0,606		
I will continue to buy packaged culinary SMEs products	0,573	0,531	0,693	0,889		
I would recommend packaged culinary SMEs to others	0,539	0,465	0,586	0,878		
I will say positive things about packaged culinary SMEs to other people	0,620	0,492	0,600	0,884		

All the items in Table 4 that were used to adjust the research variable had a higher correlation coefficient between each construction and the value of the item's coefficient in the other construction block. Thus, every item in the block has a unique quality and significantly affects the variable. Accordingly, good discriminant validity exists (Fornell & Larcker, 1981).

Table 5: The Results of Discriminant Validity-Heterotrait-Monotrait Ratio

	Customer Loyalty	Customer Satisfaction	Digital Marketing	Price
Customer Loyalty	•	-	-	1
Customer Satisfaction	0,808	-	-	-
Digital Marketing	0,754	0,803	-	-
Price	0,667	0,746	0,519	-

Table 5 showed that all the correlation coefficients were below 0.85, indicating that each of the three constructs had a good discriminant validity.

B) R square and Q square

R Square (R2) determines the relative importance of the exogenous variable concerning the endogenous variable stated in the thesis. On the other hand, Q square (Q2) is used to determine the ability of an exogenous variable to forecast an endogenous variable (predictive relevant). The results of the R square and Q square analysis are as follows:

Table 6: Results of R Squares and Q Squares

	R Square	Category	Q square	Category
Customer Loyalty	0,574	Currently	0,425	Strong
Customer Satisfaction	0,623	Currently	0,384	Strong

The consumer loyalty R square value of 0.574 indicates the impact of digital marketing, with consumer price and satisfaction negatively correlated with consumer loyalty of 57.4% (segment). The variable representing consumer satisfaction is 0.623, indicating the impact of digital marketing and pricing on consumer satisfaction, which is 62.3% (high). Subsequently, the Q square variable of consumer loyalty is equal to 0.425%, representing digital marketing, consumer price, and attitude in determining the variable of consumer loyalty when the consumer enters a specific category. The consumer satisfaction variable has a Q square of approximately 0.384, indicating the effectiveness of digital marketing and the cost of predicting the satisfaction of customers in each category.

C) Structural Model Assessment

The results of the Structural Model Assessment (SMA) using bootstrapping methodology are as follows:

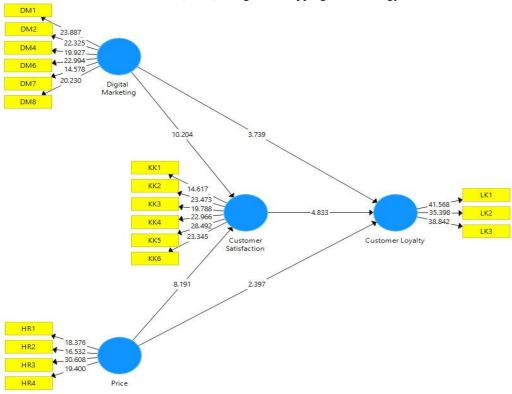


Figure 1: Structural Model Assessment

Table 7: Direct Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Hypothesis
Digital Marketing -> Customer Loyalty	0,307	3,739	0,000	H1 Supported
Price -> Customer Loyalty	0,192	2,397	0,017	H2 Supported
Digital Marketing -> Customer Satisfaction	0,527	10,204	0,000	H3 Supported
Price -> Customer Satisfaction	0,400	8,191	0,000	H4 Supported
Customer Satisfaction -> Customer Loyalty	0,374	4,833	0,000	H5 Supported

The effect of digital marketing on consumer loyalty has a t-statistic of 3,739 (>1,96) and a p-value of 0.000 (<0,05), meaning that H1 is accepted. Customer loyalty will grow as digital marketing becomes more successful and vice versa. Previous research findings support this hypothesis (Aityassine et al., 2022; Abdullah et al., 2022; Widiyanto, 2021). The price effect on customer loyalty has a t-statistic of 2,397 (>1,96) and a p-value of 0,017 (<0,05), with an associated H2 value. It can be explained by saying that as prices rise by set prices, consumer loyalty will also rise, and vice versa. The current research findings differ from the previous research findings (Albari, 2019; Dimyati & Subagio, 2016; Suharyono & Pahlamalidie, 2021; Yusuf et al., 2019). Subsequently, the effect of digital marketing on consumer behavior has a t-statistic of 10,204 (>1,96) and a p-value of 0.000 (<0,05), with corresponding H3 values. Consumer confidence will also rise as digital marketing becomes more successful. The current research findings align with the previous research findings (Ilyas et al., 2021; Santoso & Lestari, 2023).

The price-to-consumer ratio has a t-statistic of 8,191 (>1,96) and a p-value of 0.000 (<0,05), meaning that H4 is rejected. All of this may be explained by the idea that as prices rise, consumer confidence will rise along with them. The study conducted prior to this has affected the study's outcome (Ritonga et al., 2022; Yusuf et al., 2019). Consumer loyalty to influence satisfaction has a t-statistic of 4,833 (>1,96) and a p-value of 0.000 (<0,05), with corresponding H5 values. This can be explained by saying that as consumer esteem rises, consumer loyalty rises and vice versa. The results of this study are consistent with those of previous studies (Adam et al., 2020; Saputra et al., 2022; Sefnedi et al., 2020; Sewaka et al., 2022; Utami et al., 2023).

Table 8: Indirect Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Hypothesis
Digital Marketing -> Customer Satisfaction ->	0,197	4,181	0,000	H6 Supported
Customer Loyalty				
Price -> Customer Satisfaction -> Customer Loyalty	0,150	4,048	0,000	H7 Supported

The effect of consumer loyalty and digital marketing on media consumption has a t-statistic of 4,181 (>1,96) and a p-value of 0.000 (<0,05), with H6 being recognized. It points to increasingly effective digital marketing strategies that will yield better customer satisfaction and increase customer loyalty.

Subsequently, the effect of consumer loyalty as a mediator between price and loyalty has a t-statistic of 4,048 (>1,96) and a p-value of 0.0001 (<0.05). It suggests consumers will become more obedient if prices are more competitive, negatively impacting consumer loyalty.

V. CONCLUSION

Based on research findings, some implications that can be explored are as follows: (1) digital marketing and prices that have a positive impact on consumer loyalty; (2) digital marketing and prices that have a positive impact on consumer satisfaction; and (3) consumer satisfaction through mediating the relationship between digital marketing and customer loyalty and the relationship between prices and customer loyalty. One of the study's limitations is that it was conducted in the UMKM packaging sector of Padang City's kitchen. Thus, the results could not be applied to the other UMKM packaging sectors in Padang City. Due to this reason, it is advised to apply this research model to UMKM's other culinary sectors; additionally, (b) the research examines price and digital marketing as factors influencing consumer loyalty to UMKM's packaging culinary sector in Kota Padang. It is recommended that researchers continue their study by introducing more variables that could theoretically affect product placement at UMKM.

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