

## The influence of digital marketing and brand image on customer loyalty through customer satisfaction as an intervening variable on fashion money alter PT. Mae Abadi Evolusi Bogor City



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### ABSTRACT

*This study examines customer loyalty toward Money Alter fashion products produced by PT Mae Abadi Evolusi in Bogor by investigating the influence of digital marketing and brand image, with customer satisfaction serving as a mediating variable. A descriptive quantitative approach was employed in this research, involving 150 respondents. Path analysis was used to assess both the direct and indirect relationships among the variables under study. The findings indicate that digital marketing and brand image have a positive and significant effect on both customer satisfaction and customer loyalty. Furthermore, customer satisfaction plays an important role in enhancing customer loyalty, highlighting its significance in fostering long-term customer relationships. Customer satisfaction was also found to effectively mediate the relationship between digital marketing, brand image, and customer loyalty. It can therefore be concluded that effective digital marketing strategies and a strong brand image contribute to the enhancement of customer loyalty through increased customer satisfaction. These findings emphasize the importance of integrating digital marketing practices and brand management to strengthen customer retention and achieve a competitive advantage in the fashion industry.*

**Keywords:** Digital Marketing; Brand Image; Customer Loyalty; Customer Satisfaction



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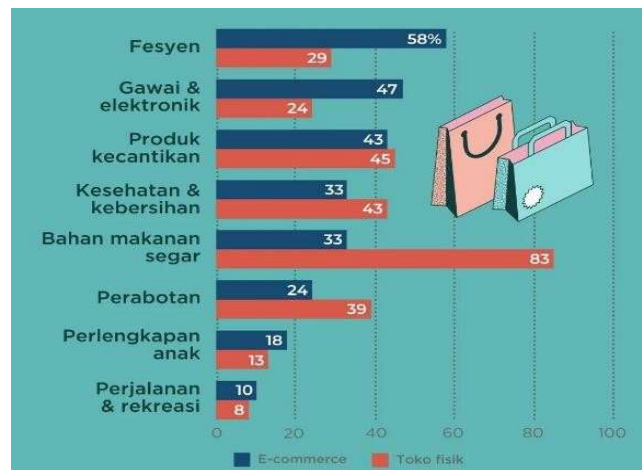
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## INTRODUCTION

Business is an activity or business company with the aim of making a profit. In today's global development, business competition is increasingly rapid, so that every business company has the same goal of making profits, developing and maintaining its sustainability. Along with the times, this situation requires companies to more carefully formulate effective business strategies to face this competition. According to McKinsey & Company (2024), Currently, the development of business ventures continues to increase. One of them is in the fashion industry sector.

According to Christie et al., (2020), fashion is a form of rapid time change, so fashion is the power of individuality by allowing someone to express themselves through clothing. There are several elements of fashion, including men's fashion and women's fashion. One type of fashion that combines both elements is unisex clothing. Unisex clothing is now a popular choice among young people in choosing fashion products according to Kotler and Keller (2020). Fashion products, especially targeting young people, have huge sales potential, both on e-commerce platforms and physical stores. According to Solomon (2021), The young generation's interest in fashion trends continues to grow, causing the demand for fashion products to increase.

This condition opens up broad market opportunities for business people in the fashion industry, both through the convenience of online shopping and the experience of shopping directly in physical stores. The following is the amount of data on the most purchased products in e-commerce and physical stores in August 2022 as follows:



Source: <https://databoks.katadata.co.id>, 2022

**Figure 1**  
**Total Data of Most Purchased Products in E-Commerce and Physical Stores in August 2022**

Based on Figure 1, it shows that fashion products experience the highest number of purchases in e-commerce, which is 58%, when compared to other product categories. However, for physical stores, fashion products only reach 29%, lower than fresh food ingredients which dominate purchases in physical stores with the highest percentage of 83%. This phenomenon is supported by Kurniasih & Yuliaty research (2022) which explains that sales in e-commerce such as clothes, pants, and bags are still products that are in great demand by online shop users. The large selection and variety of fashion products in e-commerce encourages customers to try various brands, making it difficult

to build loyalty to one particular brand.

PT Mae Abadi Evolusi is a company engaged in the fashion industry, especially in contemporary products, established since 2021, located at Ruko Bukit Cimanggu City Blok A1 No.33, Bogor. PT Mae Abadi Evolusi produces various kinds of unisex fashion such as clothes, pants, and bags, each product has several different models. The company has various channels for sales, namely through physical stores (stores) and online stores (online stores). As a measure of the success of its business, the company has targets that must be met every month. The realization of revenue in January-December 2023 is as follows:

**Table 1**  
**Revenue Data of Fashion Money Alter Products of PT. Mae Abadi Evolusi in 2023**

Month	Revenue (IDR)		Percentage (%)	Description
	Target	Realization		
January	450.000.000	451.188.291	100	Achieved
February	450.000.000	450.366.860	100	Achieved
March	450.000.000	495.086.600	110	Achieved
April	450.000.000	475.830.098	106	Achieved
May	450.000.000	400.745.362	89	Not Achieved
June	450.000.000	357.805.822	80	Not Achieved
July	450.000.000	374.657.535	83	Not Achieved
August	450.000.000	319.335.406	71	Not Achieved
September	450.000.000	369.712.102	82	Not Achieved
October	450.000.000	348.705.043	77	Not Achieved
November	450.000.000	321.745.136	71	Not Achieved
December	450.000.000	309.940.000	69	Not Achieved
Total	5.400.000.000	4.675.118.225	1.039	
Average	450.000.000	389.593.188	87	Not Achieved

Source: PT Mae Abadi Evolusi, 2024

Based on Table 1, it is known that the revenue data for PT. Mae Abadi Evolusi's Money Alter fashion products tend to fluctuate. The revenue target is determined by PT Mae Abadi Evolusi, which is IDR450,000,000 per month with an achievement of the revenue target of 87%. The highest revenue target achievement in January was 100% with revenue realization of IDR 451,188,291, - caused by an increase in revenue activity, February's achievement was 100% with revenue realization of IDR 450,366,860, - caused by campaigns carried out on the platform, while March's achievement was 110% with revenue realization of IDR 495.086,600, - and April 106% with revenue realization of Rp475,830,098, - due to the Eid al-Fitr which increased market demand and customers were busy looking for new clothes to celebrate the moment, while revenue achievement in other months did not reach the target.

Money Alter fashion products as a newcomer brand do not have a strong enough loyal customer base compared to competitors who have been present in the market. The data on loyal customers of Money Alter fashion products PT. Mae Abadi Evolusi Bogor City on online store purchases and physical stores in 2023 can be seen in Table 2.

**Table 2**  
**Data on Loyal Customers of Fashion Products of PT. Mae Abadi Evolusi Bogor City on Online Store Purchases and Physical Stores in 2023**

Product Returns	Number of Customers	
	People	(%)
Repeat purchase (purchase more than 1x)	235	34
Not repurchase (only buy once)	465	66
Total	700	100

Source Data Processed, 2024

Referring to Table 2 it is shown that in 2023, the number of loyal customers of PT Mae Abadi Evolusi's Money Alter fashion products in 2023 are 235 or 34%, which means that loyal customers to buy products repeatedly are fewer than customers who do not repurchase products with a total of 465 or 66%. Low customer loyalty is suspected by the lack of online sales or digital marketing, brand image, and customer satisfaction.

In line with the aforementioned background of the problem, this study aims to gain a deeper understanding of the factors influencing customer satisfaction and customer loyalty toward Money Alter fashion products produced by PT Mae Abadi Evolusi in Bogor City. The present research is specifically directed toward analysing customer perceptions regarding the implementation of digital marketing as well as the brand image associated with the products, and toward examining the manner in which these aspects contribute to the formation of customer satisfaction and customer loyalty.

This study aims to examine the direct effect of digital marketing on customer loyalty, as well as to identify the role of customer satisfaction as a mediating variable in this relationship. The purpose of this study is to determine whether customer satisfaction can strengthen the relationship between digital marketing strategies and consumers' perceptions of brand image. This research also seeks to explore the extent to which brand image influences customer loyalty, both directly and indirectly through customer satisfaction as an intervening variable.

## **LITERATURE REVIEW, RESEARCH FRAMEWORK AND HYPOTHESIS**

### **Customer Loyalty**

Kotler and Keller (2016) define customer loyalty as a profound commitment demonstrated by consumers to continuously purchase and provide support for a preferred product or service in the future, even in circumstances where situational factors or competing marketing initiatives may potentially influence their purchasing decisions. Meanwhile, Ismanto (2020) conceptualises customer loyalty as the willingness of consumers to place their trust in a particular business entity that is perceived to possess a competitive advantage over its rivals within the same industry.

According to Hasan (2015), explains that loyal customers may be characterised as individuals who undertake repeat purchases on a regular and consistent basis, and who continually return to the same establishment in order to fulfil their needs for a specific product or service, for which they remain willing to incur the corresponding expenditure. In addition, Kotler and Keller (2016) further identify three principal indicators that may be utilised to measure the level of customer loyalty, namely:

1. Repeat
2. Retention
3. Referrals

### **Customer Satisfaction**

Tjiptono (2017) states that customer satisfaction is an emotional response or reaction in the form of an evaluation of a product usage experience, which occurs when a customer's expectations and needs are fulfilled. Kotler and Keller (2018) explain that customer satisfaction is the outcome of evaluating the gap between what customers anticipate and the real performance delivered by a product, which can lead to either a sense of fulfillment or dissatisfaction.

Priansa (2017) also explains that satisfaction is an emotional state either happiness or disappointment that emerges when customers assess whether their actual experience aligns with their initial expectations. According to Tjiptono (2017), there are three main indicators used to measure customer satisfaction, namely:

1. Conformity to expectations,
2. Ease of acquisition
3. Past experience

### **Digital Marketing**

Musnaini (2020), argues that digital marketing is a marketing approach that utilizes digital media to introduce and enhance brands and products among consumers. In line with this perspective, Prasetyo (2020) defines digital marketing as a general concept for marketing products or services in a targeted, measurable, and interactive manner by utilizing digital technology.

According to Sudaryo (2020) digital marketing constitutes a promotional effort conducted through digital media platforms with the aim of reaching customers in a timely, personalised, and contextually relevant manner. There are 3 (three) indicators of digital marketing according to Musnaini (2020) as follows:

1. Online Sales (E-Commerce Sales)
2. Reach and Impressions
3. Conversion Funnel Metrics

### **Brand Image**

According to Firmansyah (2019), brand image refers to the perception that forms in the minds of consumers when they recall a particular brand associated with a specific product. According to Sudirman (2019), that brand image is created along with products or services that have a high level of differentiation, are unique in their quality value, or can present statements about users.

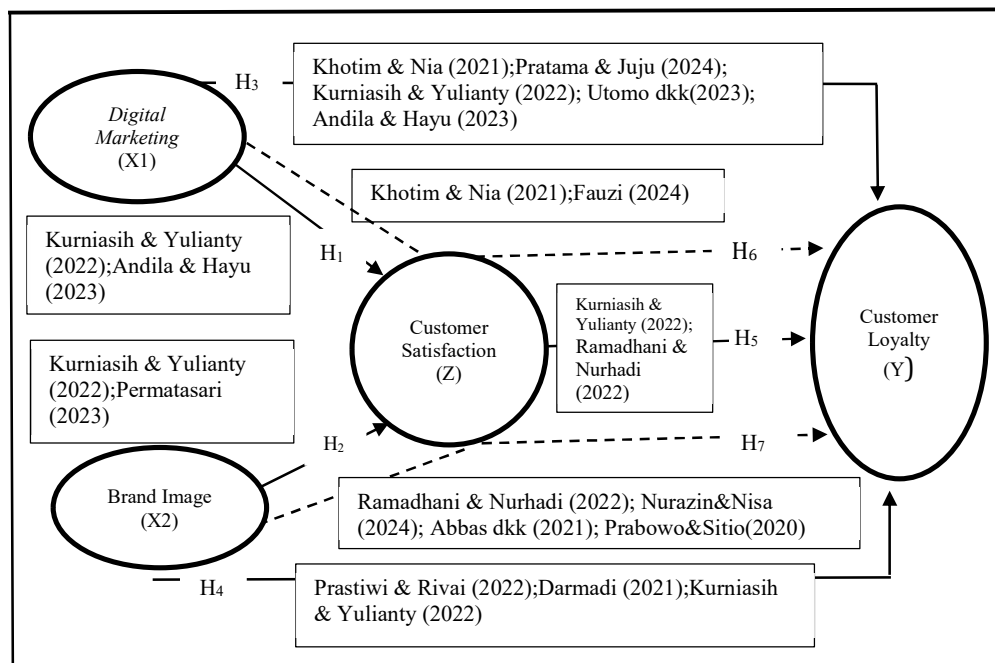
According to Priansa (2017), brand image is shaped through consumer experiences and communication efforts, or a combination of both, which ultimately influence the evaluation and development of the brand. There are 3 (three) indicators of brand image according to Firmansyah (2019) as follows:

1. Creator image
2. User image
3. Product image

### **Research Framework**

According to Sugiyono (2020), a conceptual framework is a model that illustrates how theories relate to various factors identified as important. In other words, it serves as a foundational understanding that influences other insights and forms the basis for the entire research process. This research proposes a conceptual model in which digital marketing and brand image positively affect customer loyalty, with customer satisfaction

serving as a mediating factor. The relationships among the variables in this research are illustrated in the following conceptual model.



Source: Constructed by authors, 2024

**Figure 2**  
**Research Framework**

### Hypothesis

Based on the theoretical review, previous research, framework of thought, and hypothesis development that has been described, a temporary answer to the problem can be formulated into the following hypothesis:

- H<sub>1</sub> : Digital marketing has a positive effect on customer satisfaction for fashion products Money Alter PT. Mae Abadi Evolusi Kota Bogor.*
- H<sub>2</sub> : Brand image has a positive effect on customer satisfaction for fashion products Money Alter PT. Mae Abadi Evolusi Kota Bogor.*
- H<sub>3</sub> : Digital marketing has a positive effect on customer loyalty for fashion products Money Alter PT. Mae Abadi Evolusi Kota Bogor.*
- H<sub>4</sub> : Brand image has a positive effect on customer loyalty for fashion products Money Alter PT. Mae Abadi Evolusi Kota Bogor.*
- H<sub>5</sub> : Customer satisfaction has a positive effect on customer loyalty for fashion products Money Alter PT. Mae Abadi Evolusi Kota Bogor.*
- H<sub>6</sub> : Digital marketing has a positive effect on customer loyalty through customer satisfaction for fashion products Money Alter PT. Mae Abadi Evolusi Kota Bogor.*
- H<sub>7</sub> : Brand image has a positive effect on customer loyalty through customer satisfaction for fashion products Money Alter PT. Mae Abadi Evolusi Kota Bogor.*

### METHOD

Every research study requires both an object and a subject to be examined in order to address the research problem effectively. Sugiyono (2021) describes a population as a

generalization region comprising objects or subjects that have specific traits and characteristics established by the researcher for investigation, from which conclusions will be drawn. A population refers to a collection of individuals who share at least one common attribute or characteristic. From this population, a sample is chosen with the intention of effectively reflecting the characteristics of the overall population. In this research, the target population includes loyal consumers of Money Alter fashion products from PT. Mae Abadi Evolusi located in Bogor City, totaling 235 individuals based on the 2023 loyal customer purchase data.

Sugiyono (2021) also explains that a sample is a portion of the population that possesses certain characteristics, and it must be representative of the overall population in a study. The participants in this research were selected using purposive sampling. Sugiyono (2021) explains that this technique involves choosing samples according to predetermined characteristics that are considered relevant to the objectives of the study.

The criteria for selecting customers as samples are:

1. Male and female customers aged  $\geq 17$  years old
2. Customers who have purchased PT Money Alter fashion products. Mae Abadi Evolusi at least once.

The population in this study consists of 235 loyal customers. Considering the relatively large population size and the researcher's limitations in studying the entire population, the sample size was determined using the Taro Yamane formula (1967), which is commonly used to calculate an appropriate and efficient sample size. The calculation is presented as follows:

Description:

$n$  = Number of samples

$N$  = Total population

$d^2$  = Precision value/error rate (5% or 0,05)

By applying the formula implemented in this study, it is known that the sample taken is as follows:

$$n = \frac{235}{235 (0,05)^2 + 1} = 148,031$$

$n = 148,031$  rounded 150

Based on the results of the sample calculation with the Taro Yamane formula, there are 148.031 samples of customers of Money Alter fashion products at PT Mae Abadi Evolusi Bogor City, it can be concluded that the sample in this study amounted to 148.031 then rounded up to 150 customers of PT Mae Abadi Evolusi's Money Alter fashion products.

This study utilizes quantitative data as its primary type of data. As stated by Sugiyono (2021), quantitative data consists of information expressed in numerical terms, either as raw numbers or as qualitative data that has been converted into numerical scores. The research involves numerical data analyzed through statistical methods. The data used in this research come from both primary and secondary sources. To collect the data, a research instrument was employed.

According to Sugiyono (2020), a research instrument is a tool designed to measure phenomena that occur within both natural and social environments. The research instrument test includes validity, reliability and classical assumption tests. The number of instruments to be used for research depends on the number of variables to be studied. The data analysis methods used in this study are descriptive analysis, verification

analysis, path analysis, coefficient of determination analysis, and hypothesis testing according to Sugiyono (2019). According to Ghazali (2021), IBM SPSS Statistics is used as a statistical analysis tool to process quantitative research data. Therefore, the data in this study were processed using the SPSS program.

## RESULTS AND DISCUSSION

The questionnaire was distributed to 150 customers of Money Alter fashion products from PT Mae Abadi Evolusi in Bogor City, who had made purchases more than once and consisted of both male and female customers aged  $\geq 17$  years. The customer characteristics obtained are as follows:

### Characteristics of Respondents

Based on the results of data collection through distributing questionnaires to 150 customers, the following data on customer characteristics based on gender are obtained:

**Table 3**  
**Customer Characteristics Based on Gender**

Gender	Number of Customers (Person)	Percentage (%)
Female	70	47
Male	80	53
Total	150	100

Source: Data Processed, 2025

Table 3 indicates that, it can be seen that the characteristics of customers based on gender spread in this study are male gender as many as 80 people or 53% and the smallest in female customers as many as 70 people or 43%.

**Table 4**  
**Customer Characteristics Based on Marital Status**

Marital Status	Number of Customers (Person)	Percentage (%)
Married	30	20
Unmarried	120	80
Total	150	100

Source: Data Processed, 2025

Table 4 reveals that, the distribution of customer characteristics according to marital status indicates that the respondents in this study are customers of Money Alter fashion products from customers of fashion products Money Alter PT. Mae Abadi Evolusi has an unmarried status as many as 120 people or 80% and the smallest in customers with married status as many as 30 people or 20%.

**Table 5**  
**Customer Characteristics by Age**

Age	Number of Customers (Person)	Percentage (%)
18-26 years old	79	52
27-36 years old	60	40
37-46 years old	11	8
47-56 years	-	-
>56 years	-	-
Total	150	100

Source: Data Processed, 2025

Table 5 explains that the most dominant customer age group is 18–27 years old, with 79 respondents or 52%, while the least represented group is 37–46 years old, with 11 respondents or 8%.

**Table 6**  
**Customer Characteristics Based on Education**

Education	Number of Customers (Person)	Percentage (%)
Junior high school / equivalent	9	6
High school/equivalent	64	43
Diploma	29	19
Bachelor	42	28
Postgraduate	6	4
Total	150	100

Source: Data Processed, 2025

Based on Table 6, it can be seen that the characteristics of customers based on the highest education in this study are high school / equivalent as many as 64 people or 43% and the smallest in this study are postgraduate customers as many as 6 people or 4%.

**Table 7**  
**Customer Characteristics Based on Occupation**

Occupation	Number of Customers (Person)	Percentage (%)
Student	40	27
Civil Servant	26	17
Private Employee	57	38
Soe	24	16
Housewife	3	2
Total	150	100

Source: Data Processed, 2025

Based on Table 7, it can be seen that the characteristics of customers based on the highest occupation in this study are private employee customers as many as 57 people or 38% and the smallest is housewife customers as many as 3 people or 2%.

**Table 8**  
**Customer Characteristics Based on Income / Month**

Income / Month	Number of Customers (Person)	Percentage (%)
<IDR1,000,000	11	7
IDR1,100,000 - IDR3,000,000	55	37
IDR3,100,000,- - IDR5,000,000,-	24	16
IDR5,100,000 - IDR7,000,000	45	30
> IDR7.000.000,-	15	10
Total	150	100

Source: Data Processed, 2025

Based on Table 8, it can be seen that the characteristics of customers of PT Mae Abadi Evolusi's Money Alter fashion products based on the highest monthly income of IDR 1,100,000 - IDR 3,000,000 as many as 55 people or 37% and the lowest monthly income of IDR 1,000,000 as many as 11 people or 7%.

**Table 9**  
**Characteristics of Customers of PT Mae Abadi Evolusi Bogor City**

Characteristics	Majority	Percentage (%)
Gender	Male	53
Married	Unmarried	80
Age	18-26 Years	52
Education Level	SMK/equivalent	43
Employment Level	Private Employee	38
Income/Month	IDR 1.100.000,- - IDR 3.000.000,-	37

Source: Data Processed, 2025

Based on Table 9, it can be concluded that most of the customers of PT Mae Abadi Evolusi's Money Alter fashion products in Bogor City are male with unmarried status, age 18-26 years, last education SMK / equivalent, private employees, income / month IDR 1,100,000 - IDR 3,000,000.

### **Results of Path Analysis Combined Model Between Multiple Regression with Intervening Model**

There are two structural equation models analyzed using path analysis with IBM SPSS Version 25.00, as referenced by Ghozali (2021). The first model examines the effect of digital marketing ( $X_1$ ) and brand image ( $X_2$ ) on customer satisfaction ( $Z$ ) for Money Alter fashion products of PT Mae Abadi Evolusi in Bogor City. The second model analyzes the effect of digital marketing ( $X_1$ ), brand image ( $X_2$ ), and customer satisfaction ( $Z$ ) on customer loyalty ( $Y$ ) for the same products and company.

### **Multiple Correlation Analysis Results**

The relationship between digital marketing and brand image with customer satisfaction in the first equation is based on the data presented in the following table:

**Table 10**  
**Multiple Correlation Test Results and Coefficient of Determination ( $R^2$ ) First Equation**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.782 <sup>a</sup>	.611	.606	2.049

Source: Results of Statistical Data Management SPSS 25.00, 2025

The exogenous variables, namely digital marketing and brand image, demonstrate a strong correlation with the endogenous variable, customer satisfaction, with correlation values ranging between 0.782. This result is in accordance with the study by Ulhaq (2023), which identified a correlation coefficient of 0.773 between digital marketing and brand image in relation to customer satisfaction. This coefficient falls within the range of 0.60 to 0.79, indicating a strong and significant relationship. Furthermore, to observe the relationship between digital marketing, brand image, and customer satisfaction with customer loyalty in the second equation, refer to the following table:

**Table 11**  
**Multiple Correlation Test Results and Coefficient of Determination (R<sup>2</sup>) Second Equation**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.828 <sup>a</sup>	.685	.679	1.593

Source: Results of Statistical Data Management SPSS 25.00, 2025

Based on the data presented in Table 11, the R value of 0.828 indicates a very strong correlation between the exogenous variables, namely digital marketing, brand image, and customer satisfaction, and the endogenous variable, customer loyalty. This value falls within the range of 0.80 to 1.00, which is categorized as a very strong correlation. This finding is consistent with the results of Kurniasih and Yuliaty (2022), who reported a correlation coefficient of 0.867 between digital marketing, brand image, and customer loyalty. This finding further strengthens the conclusion that these variables have a very strong relationship within the range of 0.828 to 1.00.

### Results of Determination Coefficient Analysis

Based on the calculations presented in Table 10, the Adjusted R Square value of 0.606 indicates that digital marketing and brand image contribute 60.6% to customer satisfaction. The remaining 39.4% is influenced by other factors not examined in this study, such as product quality, pricing, service, and customer expectations. as stated by Kotler & Keller (2016). Furthermore, the value of  $\rho(Z\varepsilon)$  is 0.394, which was derived using the following formula:

$$\begin{aligned} \rho(Z\varepsilon) &= 1 - \text{Adjusted R Square} \\ \rho(Z\varepsilon) &= 1 - 0,606 \\ \rho(Z\varepsilon) &= 0,394 \end{aligned}$$

Furthermore, based on the statistical calculations presented in Table 11, the Adjusted R Square value is 0.679, which indicates that the contribution of the digital marketing, brand image, and customer satisfaction variables to customer loyalty amounts to 67.9%. Meanwhile, the remaining 32.1% of customer loyalty is influenced by other factors not examined in this study, such as perceived value, trust, service quality, emotions, experience, as well as market conditions and competitors. This statement is consistent with the view expressed by Kotler and Keller (2016). The value of  $\rho(Y\varepsilon)$  is 0.321, which was obtained based on the calculation results using the following formula:

$$\begin{aligned} \rho(Y\varepsilon) &= 1 - \text{Adjusted R Square} \\ \rho(Y\varepsilon) &= 1 - 0,679 \\ \rho(Y\varepsilon) &= 0,321 \end{aligned}$$

### First Equation Path Analysis Results

The first equation shows the effect of digital marketing and brand image on customer satisfaction. The results of the analysis based on calculations using SPSS are as follows:

**Table 12**  
**Path Analysis of the First Equation**

		<i>Coefficients</i>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.597	2.263		2.031	.044
	Digital Marketing	.462	.078	.424	5.905	.000
	Brand Image	.473	.080	.424	5.907	.000

Source: SPSS version 25.00, 2025

The path analysis structural equation model based on the value of the path coefficient (Standardized Coefficients) in this study is as follows:

$$Z = \rho_{(ZX1)}.X_1 + \rho_{(ZX2)}.X_2 + \rho_{(Z\epsilon)}$$

$$Z = 0.424X_1 + 0.424X_2 + 0.394$$

Based on the data in Table 12, the path coefficient for the digital marketing variable is positive at 0.424, indicating a positive influence of digital marketing on customer satisfaction. In other words, effective digital marketing strategies can enhance customer satisfaction. Similarly, the brand image variable also shows a positive path coefficient of 0.424, suggesting that brand image positively affects customer satisfaction. These findings imply that the more favorable the brand image perceived by customers, the higher their level of satisfaction.

### Second Equation Path Analysis Results

The second equation shows the effect of digital marketing, brand image and customer satisfaction on customer loyalty. The analysis results based on calculations using SPSS are as follows:

**Table 13**  
**Path Analysis of the Second Equation**

		<i>Coefficients<sup>a</sup></i>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
	(Constant)	8.564	1.784		4.802	.000
	Digital Marketing	.305	.068	.325	4.505	.000
	Brand Image	.251	.069	.262	3.627	.000
	Customer Satisfaction	.287	.064	.333	4.473	.000

a. Dependent Variable: Customer Loyalty

Source: SPSS version 25.00, 2025

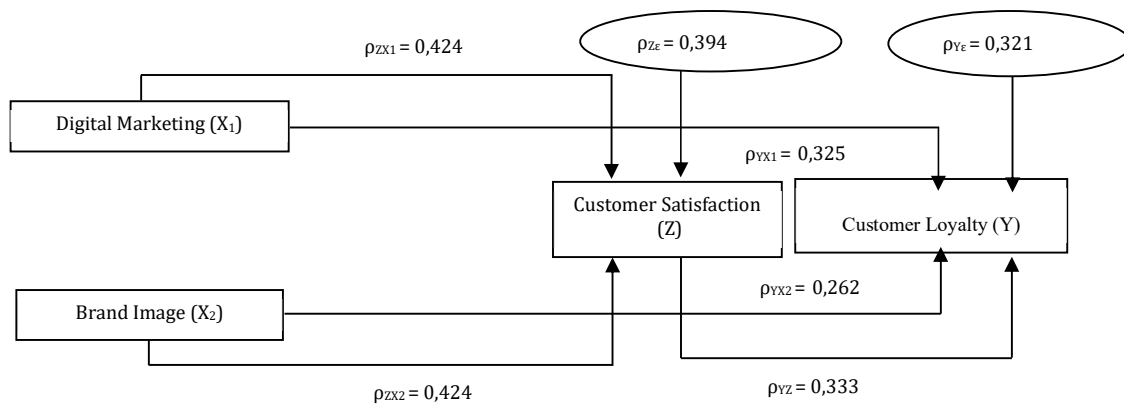
The structural equation model of path analysis based on the value of the path coefficient (*Standardized Coefficients*) in this study is as follows:

$$Y = \rho_{(YX1)}.X_1 + \rho_{(YX2)}.X_2 + \rho_{(YZ)}.Z + \rho_{(Y\epsilon)}$$

$$Y = 0.325X_1 + 0.262X_2 + 0.333Z + 0.321$$

Based on the Table 13, the path coefficient for the digital marketing variable is positive at 0.325, indicating that digital marketing has a positive influence on customer loyalty. This means that implementing effective digital marketing strategies can enhance customer loyalty. Furthermore, the path coefficient for the brand image variable is also positive at 0.262, suggesting that a favorable brand image contributes to increased customer loyalty. In other words, the better the brand is perceived by customers, the higher their level of loyalty. Additionally, the customer satisfaction variable has a positive path coefficient of 0.333, implying that customer satisfaction significantly impacts customer loyalty. The more satisfied customers feel, the more likely they are to remain loyal to the product.

The structural equation is illustrated through the following path diagram model:



Source: SPSS Version 25.00, 2025

**Figure 2**  
**Path Diagram Model Path analysis**

This study is considered valid if the results of the simultaneous hypothesis testing are above 50% (Ghozali, 2016). Overall, the total effect in this study is greater than the direct effects of each individual variable, namely digital marketing ( $X_1$ ) and brand image ( $X_2$ ).

### Partial Hypothesis Test Results (t Test)

The t-test is employed to examine the partial influence of each exogenous variable on the endogenous variable within the overall model used in this study according to Ghozali (2021). Meanwhile, according to Ghozali (2021), this analysis focuses on assessing the significance level and the regression coefficients. The decision-making process is based on comparing the t-value of each path coefficient with the t-table value, using a significance level of  $\alpha = 0.05$ . The testing procedure follows these steps:

**Table 14**  
**Partial Hypothesis Testing (t-test)**

Hypothesis	Path Coefficient	tcount	ttable	Sig	Decision	Conclusion
Pzx1 > 0	0,424	5,905	1,655	0,000	Ha1accepted	Positive and significant
Pzx2 > 0	0,424	5,907	1,655	0,000	Ha2accepted	Positive and significant
Pyx1 > 0	0,325	4,505	1,655	0,000	Ha3accepted	Positive and significant
Pyx2 > 0	0,262	3,627	1,655	0,000	Ha4accepted	Positive and significant
Pyz > 0	0,333	4,473	1,655	0,000	Ha5accepted	Positive and significant

Source: Data processed, 2025.

### Sobel Test Results

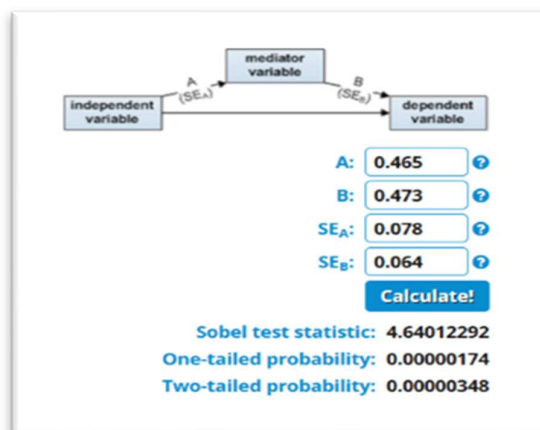
As stated by Ghozali (2021), the Sobel test in this study was utilised to evaluate the role of the intervening or mediating variable (Z). The purpose of this analysis is to measure the magnitude of the indirect effect exerted by the exogenous variable (X) on the endogenous variable (Y) through the mediating variable (Z). The determination of whether to accept or reject the null hypothesis ( $H_0$ ) is conducted by computing the Z-score derived from the unstandardised coefficients of paths a and b. Subsequently, the obtained Z-score is compared with the corresponding critical Z-value. When the calculated Z-score surpasses the tabulated Z-value of 1.96, the mediating effect can be regarded as statistically significant, as suggested by Ghozali (2021).

The results of the sobel test analysis output using SPSS Version 25.00 can be seen in the following table:

**Table 15**  
**Sobel Test Analysis Output Results**

a <sub>1</sub>	a <sub>2</sub>	B	SEa <sub>1</sub>	SEa <sub>2</sub>	SE <sub>b</sub>
0,462	0,473	0,287	0,078	0,080	0,064

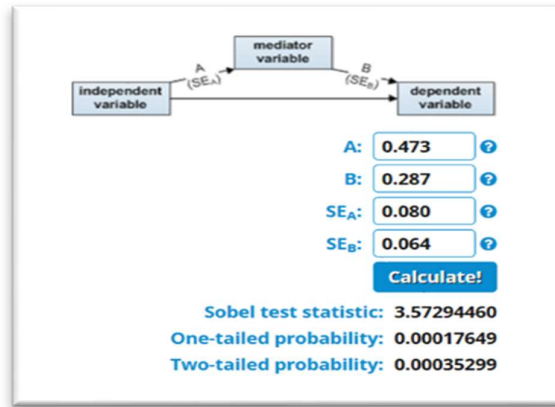
Source: Data Processed, 2025



Source: Sobel Test Calculator Output for the Significance of Mediation, 2025

**Figure 3**  
**Calculate Sobel Test Results for Digital Marketing Variables**

The Sobel test results show that the calculated Z-value of 4.64 is greater than the Z-table value ( $4.64 > 1.96$ ). This result indicates that customer satisfaction has a significant mediating effect on the relationship between digital marketing and customer loyalty.



Source: Sobel Test Calculator Output for the Significance of Mediation, 2025

**Figure 4**  
**Calculation of Sobel Test Results for Brand Image Variables**

The results of the Sobel test calculation indicate a Z value of 3.57. Since the calculated Z value exceeds the critical Z value ( $3.57 > 1.96$ ), these findings demonstrate that customer satisfaction has a significant mediating effect in the relationship between brand image and customer loyalty. Based on the explanation above, the following presents a recapitulation of hypothesis testing using the Sobel test, as shown in Table 15 as follows:

**Table 15**  
**Recapitulation of Hypothesis Test Results**

Hypothesis	Statistical Test	Decision	Conclusion
There is a positive influence of digital marketing on customer satisfaction	$5,905 > 1,655$	$H_0$ is rejected $H_a$ is accepted	Direct and positive effect
There is a positive influence of brand image on customer satisfaction	$5,907 > 1,655$	$H_0$ is rejected $H_a$ accepted	Direct and positive effect
There is a positive influence of digital marketing on customer loyalty	$4,505 > 1,655$	$H_0$ is rejected $H_a$ accepted	Direct and positive effect
There is a positive influence of brand image on customer loyalty	$3,627 > 1,655$	$H_0$ is rejected $H_a$ accepted	Direct and positive effect
There is a positive effect of customer satisfaction on customer loyalty	$4,473 > 1,655$	$H_0$ is rejected $H_a$ accepted	Direct and positive effect
There is a positive influence of digital marketing on customer loyalty through customer satisfaction	$4,64 > 1,96$	$H_0$ is rejected $H_a$ accepted	Direct and positive effect

There is a positive influence of brand image on customer loyalty through customer satisfaction	3,57 > 1,96	H <sub>0</sub> is rejected H <sub>a</sub> accepted	Direct and positive effect
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Source: Data Processed, 2025

Based on the summary of the hypothesis testing results, it can be concluded that seven (7) hypotheses in this study are accepted. This indicates that customer loyalty is influenced by customer satisfaction, which is then formed and enhanced through digital marketing and brand image efforts.

### **The Effect of Digital Marketing on Customer Satisfaction**

The results of the t-test reveal that digital marketing exerts a positive and statistically significant effect on customer satisfaction (t-value = 5.905 > t-table = 1.655; p-value = 0.000 < 0.05), which consequently leads to the rejection of H<sub>0</sub> and the acceptance of H<sub>a</sub>. These findings imply that customers experience a greater sense of engagement and service quality as a result of consistently delivered promotional content, interactive live-selling activities conducted on platforms such as Instagram and TikTok, as well as visually appealing advertisements displayed through the company's website.

In line with Sudaryo (2020), digital marketing strategies that are implemented in a timely, personalised, and contextually relevant manner are capable of enhancing customer comfort and trust, which in turn cultivates a higher degree of satisfaction. The present finding is further consistent with the study conducted by Utomo et al. (2023), which similarly confirms that digital marketing has a positive and significant influence on customer satisfaction.

### **The Effect of Brand Image on Customer Satisfaction**

The results of the t-test analysis indicate that brand image has a positive and significant direct effect on customer satisfaction (t-value = 5.907 > t-table = 1.655; p-value = 0.000 < 0.05). This leads to the rejection of the null hypothesis (H<sub>0</sub>) and the acceptance of the alternative hypothesis (H<sub>a</sub>). Consistent promotional content distributed through social media platforms such as Instagram and TikTok, as well as the presentation of attractive advertisements, shape the perception that the brand is more accessible and that customers receive the best service.

As stated by Sudaryo (2020), the implementation of digital marketing strategies that are timely, personalized, and contextually relevant can enhance customer comfort, build trust, and ultimately increase customer satisfaction. This finding is in line with the research conducted by Utomo et al. (2023), which also confirms that digital marketing has a positive and significant effect on customer satisfaction.

### **The Effect of Digital Marketing on Customer Loyalty**

The t-test results indicate that digital marketing has a positive and statistically significant effect on customer satisfaction (t-value = 4.505 > t-table = 1.655; significance = 0.000 < 0.05). Accordingly, the null hypothesis (H<sub>0</sub>) is rejected, while the alternative hypothesis (H<sub>a</sub>) is accepted. The consistent delivery of promotional content, the implementation of live-selling activities on social media platforms such as Instagram and TikTok, as well as the use of visually appealing advertisements on the company's website, collectively contribute to the perception that the brand is more accessible and that customers experience more convenient services.

In line with Sudaryo (2020), digital marketing strategies that are delivered in a timely, personalized, and contextually relevant manner can improve customer comfort

and strengthen trust in the brand. This finding is also consistent with the study by Utomo et al. (2023), which confirms that digital marketing has a positive and significant effect on customer satisfaction.

### **The Effect of Brand Image on Customer Loyalty**

The t-test results indicate that brand image has a positive and statistically significant effect on customer loyalty (t-value = 3.627 > t-table = 1.655; significance = 0.000 < 0.05). The null hypothesis ( $H_0$ ) is rejected, while the alternative hypothesis ( $H_a$ ) is accepted. This shows that Money Alter fashion products have successfully built a strong brand image, which contributes to increasing customer loyalty through added value, enhanced self-confidence, good service quality, and superior product attributes.

Hasan (2015) states that a positive consumer perception of a brand can encourage repeat purchases. This finding is also consistent with the study conducted by Felsi et al. (2022), which shows that brand image has a positive effect on customer loyalty.

### **The Effect of Customer Satisfaction on Customer Loyalty**

The t-test results indicate that customer satisfaction has a positive and statistically significant effect on customer loyalty (t-value = 4.473 > t-table = 1.655; significance = 0.000 < 0.05). The null hypothesis ( $H_0$ ) is rejected, and the alternative hypothesis ( $H_a$ ) is accepted. A high level of customer satisfaction can strengthen the emotional bond between customers and the brand, enabling them to remain loyal even when alternative competitors exist or under unfavorable conditions. In addition, customers feel comfortable with the services provided and perceive added value in the quality of the products offered.

In line with Hasan (2015), customer satisfaction plays an important role in building customer loyalty, a view that is also supported by the findings of Gemina et al. (2023).

### **The Effect of Digital Marketing on Customer Loyalty Through Customer Satisfaction**

The results of the analysis indicate that digital marketing has a positive and statistically significant indirect effect on customer loyalty through customer satisfaction as a mediating variable (Z-value = 4.64 > Z-table = 1.96;  $\alpha = 0.05$ ). The null hypothesis ( $H_0$ ) is rejected, while the alternative hypothesis ( $H_a$ ) is accepted, indicating that Money Alter fashion products have successfully implemented digital marketing strategies, particularly through the utilization of social media platforms and the dissemination of engaging promotional content.

Digital marketing activities that are timely, personalized, and relevant can enhance customer satisfaction by providing clear information, responsive communication, and meaningful consumer experiences. These conditions subsequently strengthen the relationship between customers and the brand and contribute to the development of long-term loyalty. This finding is supported by Romansyah et al. (2024), who also stated that digital marketing has a positive influence on customer satisfaction.

### **The Effect of Brand Image on Customer Loyalty Through Customer Satisfaction**

The results of the analysis indicate that brand image has a positive and significant indirect effect on customer loyalty through customer satisfaction (Z-value = 3.57 > Z-table = 1.96;  $\alpha = 0.05$ ). Therefore, the null hypothesis ( $H_0$ ) is rejected, while the alternative hypothesis ( $H_a$ ) is accepted. Money Alter fashion products produced by PT Mae Abadi Evolusi are perceived as providing added value, enhancing customers' self-confidence, and reflecting

a modern lifestyle.

Brand image can create customer satisfaction and encourage customer loyalty through repeat purchases and customers' willingness to recommend the products to others. This finding is consistent with the study conducted by Wibowo and Ariyanti (2023), which stated that brand image has a positive effect on customer loyalty through customer satisfaction.

## **CONCLUSION AND SUGGESTION**

The findings of this study, which examine the influence of digital marketing and brand image on customer loyalty through customer satisfaction as a mediating variable in the context of Money Alter fashion products produced by PT Mae Abadi Evolusi in Bogor City, conclude that the overall level of customer loyalty is classified as high. Among the indicators measured, the retention dimension recorded the highest mean score, whereas the referral dimension recorded the lowest mean score.

Customer satisfaction toward the Money Alter fashion products of PT Mae Abadi Evolusi in the City of Bogor is classified within the satisfied category. The conformity of expectations is identified as the indicator with the highest mean score, while past experience is recorded as the indicator with the lowest mean score.

The implementation of digital marketing directed toward customers of the Money Alter fashion products of PT Mae Abadi Evolusi in the City of Bogor is categorised as good. The conversion funnel metric represents the indicator with the highest mean score, whereas reach and impressions are identified as the indicators with the lowest mean scores.

The brand image perceived by customers of the Money Alter fashion products of PT Mae Abadi Evolusi in the City of Bogor is likewise classified within the good category. The user image dimension constitutes the indicator with the highest mean score, while the product image dimension is recorded as the indicator with the lowest mean score.

Based on the results of the analysis and hypothesis testing conducted on the relationships among the research variables, namely digital marketing, brand image, customer satisfaction, and customer loyalty, several conclusions can be drawn. Digital marketing and brand image have been proven to exert a positive direct effect on customer satisfaction regarding Money Alter fashion products. Furthermore, digital marketing, brand image, and customer satisfaction each demonstrate a positive direct influence on customer loyalty. In addition, digital marketing also has a positive indirect effect on customer loyalty through the mediating role of customer satisfaction. Similarly, brand image exerts a positive indirect influence on customer loyalty through the same mediating variable, namely customer satisfaction.

The lowest score within the customer loyalty dimension is identified in the referral aspect. In order to enhance this indicator, PT Mae Abadi Evolusi is advised to implement aftermarketing strategies, such as the conduct of periodic customer satisfaction surveys. With regard to customer satisfaction, the lowest score is observed in the past experience indicator, which may be improved through the provision of superior customer service as well as the implementation of product quality assurance strategies. In the domain of digital marketing, the reach and impressions aspects are rated as the lowest, and these may be addressed through the refinement of digital marketing strategies, particularly by means of internet-based endorsement programmes. Meanwhile, in the brand image dimension, the lowest score is identified in the product image indicator, which necessitates a comprehensive analysis by the company in order to strengthen its brand image and reinforce its competitive position

within the market.

For the purpose of future research, it is recommended that subsequent studies incorporate additional variables such as perceived value, trust, service quality, emotion, consumer experience, as well as broader contextual factors including prevailing market conditions and the dynamics of business competition.

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