

The Effect of Data-Based Targeting, Service Personalization, and Content Quality on Consumer Loyalty in E-Commerce in Jakarta

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ABSTRACT

This study examines the influence of content quality, data-based targeting, and service personalization on consumer loyalty in Jakarta's e-commerce sector. Using a quantitative approach, data were collected from 150 respondents through a structured questionnaire and analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results reveal that content quality exerts the strongest influence on consumer loyalty, followed by data-based targeting and service personalization. Content quality enhances customer trust and satisfaction, while data-driven targeting effectively tailors marketing efforts to consumer preferences. Service personalization, though significant, has a smaller impact compared to the other variables. These findings emphasize the importance of integrating content quality, targeting, and personalization strategies to foster loyalty in the competitive e-commerce landscape. The study provides valuable insights for businesses aiming to optimize their marketing strategies and enhance customer retention in Jakarta's dynamic digital marketplace.

Keywords: *Content Quality, Data-Based Targeting, Service Personalization, Consumer Loyalty, E-Commerce.*

1. INTRODUCTION

The rapid growth of e-commerce in Jakarta has necessitated innovative strategies to foster customer loyalty amidst intense competition. Key approaches include enhancing e-service quality, leveraging digital marketing, and optimizing online payment systems, all of which are crucial for building trust and satisfaction. E-service quality significantly influences customer loyalty by enhancing satisfaction and trust, as high-quality service leads to increased customer satisfaction, which in turn fosters loyalty [1]. In the context of e-wallets, service quality positively impacts user satisfaction, although its direct influence on loyalty is less pronounced [2]. Effective digital marketing, including personalized content and strategic use of customer data, plays a pivotal role in enhancing customer loyalty by building strong relationships and reducing churn rates [3]. Additionally, e-brand experiences, particularly among millennials, are essential for fostering e-loyalty, as positive brand interactions enhance trust and satisfaction, encouraging repeat purchases [4]. Lastly, secure and convenient online payment systems are vital for building customer trust and loyalty, with features like robust encryption, multi-factor authentication, and transaction transparency significantly enhancing customer confidence and satisfaction [5].

Data-driven targeting and personalization are integral to modern marketing strategies, enhancing customer engagement and satisfaction by leveraging consumer data to create tailored marketing efforts. By understanding customer preferences and behaviors, businesses can design relevant advertisements and personalized product recommendations that drive repeat purchases and foster long-term customer relationships. Data-driven strategies, employing advanced analytics, machine learning, segmentation, real-time adaptation, and predictive analytics, enable highly effective marketing campaigns [6]–[9]. Techniques like deep learning models, including CNNs and

RNNs, facilitate real-time personalization, significantly improving click-through and conversion rates [7]. Service personalization further enhances satisfaction and loyalty by addressing unique customer needs, with data-driven approaches enabling tailored service offerings and predictive models proactively anticipating customer requirements [9]. High-quality content is equally critical, as it communicates value propositions and builds brand credibility, influencing consumer behavior positively through precision marketing strategies such as personalized recommendations and targeted advertising [10].

Despite the growing implementation of these strategies, the direct and combined effects of data-driven targeting, service personalization, and content quality on consumer loyalty remain underexplored, particularly within the context of Jakarta's dynamic e-commerce landscape. While existing studies highlight the significance of personalization and content in general, there is limited empirical evidence examining how these factors interact and influence consumer loyalty in data-rich environments.

This study aims to address this gap by analyzing the impact of data-driven targeting, service personalization, and content quality on consumer loyalty in Jakarta's e-commerce sector. Using a quantitative approach, this research investigates the extent to which these variables contribute to consumer retention and provides actionable insights for businesses seeking to optimize their marketing and operational strategies.

2. LITERATURE REVIEW

2.1 *Consumer Loyalty in E-Commerce*

Consumer loyalty in e-commerce involves behaviors such as repeat purchases, website visits, favorable reviews, and online engagement. Key factors influencing loyalty include brand equity and trust, which enhance consumer confidence and perceived value [11], and customer satisfaction, a critical predictor of repeat purchases and positive word-of-mouth [12]. High-quality service and personalized experiences foster emotional connections with consumers, strengthening loyalty [11], [12]. Effective marketing communications enhance loyalty by offering unique benefits and maintaining high perceived quality, reducing consumer switching [13]. Strategies to enhance loyalty include using digital tools and analytics to tailor experiences [11], adopting sustainable business practices for MSMEs [14], and focusing on product quality, brand reputation, and customer experience in consumer durables [15]. These approaches highlight the value of personalized, reliable, and engaging experiences in fostering lasting consumer loyalty.

2.2 *Data-Driven Targeting*

Data-driven targeting in e-commerce leverages customer data to create personalized marketing campaigns, influencing purchase decisions and enhancing satisfaction and loyalty. Techniques such as predictive analytics, segmentation, and behavioral tracking enable businesses to deliver targeted advertisements, product recommendations, and promotions that align with consumer preferences and foster long-term relationships. Predictive analytics identifies at-risk customers and implements tailored interventions to reduce churn and improve customer lifetime value (LTV) metrics [6], while segmentation categorizes customers by behavior and preferences for precise targeting

[16]. Real-time personalization, supported by deep learning algorithms like CNNs and RNNs, boosts engagement by delivering relevant content and promotions at the right moment, significantly improving conversion rates [7]. Behavioral tracking provides insights into customer interactions, helping businesses adapt strategies to evolving needs [8]. AI-driven personalization further enhances user experiences with tailored content, increasing satisfaction and loyalty [17].

2.3 Service Personalization

Service personalization, powered by AI and machine learning, enhances customer experiences by tailoring interactions to individual preferences, boosting satisfaction, loyalty, and business outcomes. Data-driven personalization utilizes user behavior analysis, segmentation, and machine learning to create real-time adaptive experiences, increasing revenue and engagement despite challenges like technological complexity and privacy concerns [8]. AI-driven marketing transforms interactions with tailored communications, fostering intimacy and enhancing experiences, though it raises concerns about data security and ethics [17]. Advanced tools like data analytics and AI enable brands to better understand consumer preferences, improving engagement, brand loyalty, and marketing performance [18]. Personalized strategies, including targeted ads and special offers, significantly influence purchasing intentions and satisfaction, with AI and machine learning central to processing consumer data for these outcomes [19]. Predictive analytics and machine learning further enrich consumer interactions, boost loyalty, and give businesses a competitive edge by improving efficiency and engagement [20].

2.4 Content Quality

High-quality content in e-commerce enhances customer engagement, purchase intention, and brand loyalty by effectively communicating a brand's value and addressing customer needs. A strategic content marketing approach, including audience research, persona development, and content audits, ensures relevance and alignment with market trends, while multi-channel distribution amplifies engagement [21]. Personalization and repurposing further extend content impact and longevity [21]. In the Digital Age, consumers evaluate content quality through online reviews and personalized recommendations, improving media content standards [22]. On platforms like TikTok, high-quality content boosts brand awareness and purchase intention, mediated by hedonic and utilitarian motives [23]. Content marketing, alongside product quality and pricing, has a significant effect on purchasing decisions in various contexts [24], [25].

2.5 Research Gap

Despite the extensive literature on consumer loyalty and its determinants, limited research has examined the combined influence of data-driven targeting, service personalization, and content quality in the context of e-commerce. Furthermore, studies specific to Jakarta's e-commerce market are scarce, leaving a gap in understanding the unique dynamics of this fast-growing sector. This study aims to fill this gap by providing empirical evidence on the relationships between these variables and their impact on consumer loyalty in Jakarta.

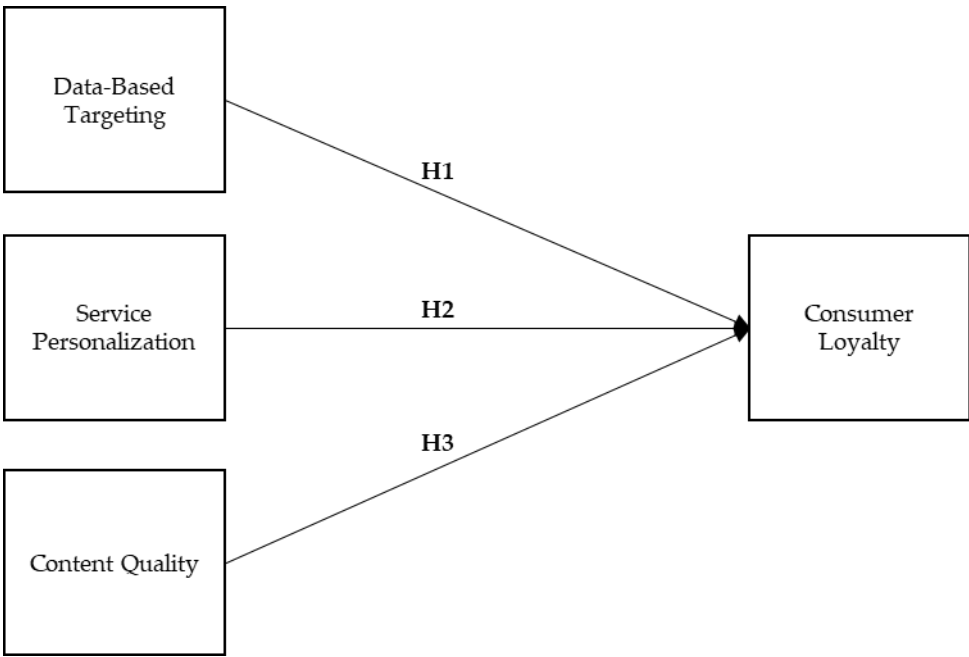


Figure 1. Conceptual Framework

3. METHODS

3.1 Research Design

The study is designed as a correlational analysis to examine the relationships between the independent variables (data-driven targeting, service personalization, and content quality) and the dependent variable (consumer loyalty). The research framework is grounded in prior literature, with hypotheses tested using Structural Equation Modeling-Partial Least Squares (SEM-PLS).

3.2 Population and Sample

The population for this study consists of e-commerce consumers in Jakarta. A purposive sampling method was used to ensure that respondents have relevant experience with e-commerce platforms, such as making online purchases within the past six months. A total of 150 respondents participated in the study, meeting the minimum sample size requirements for SEM-PLS analysis. This sample size ensures adequate statistical power and model reliability.

3.3 Data Collection

Data were collected using a structured questionnaire distributed online. The questionnaire consisted of five sections: demographic information, data-driven targeting, service personalization, content quality, and consumer loyalty. Each section comprised statements rated on a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). The questionnaire was pre-tested with 20 respondents to ensure clarity and reliability before full deployment.

3.4 Data Analysis

This study examines the influence of content quality, data-based targeting, and service personalization on consumer loyalty in Jakarta's e-commerce sector. Using a quantitative approach with data collected from 150 respondents and analyzed through Structural Equation Modeling-Partial Least Squares (SEM-PLS), the findings reveal that content quality has the strongest impact on consumer loyalty, followed by data-based targeting and service personalization. Content quality significantly enhances customer trust and satisfaction, while data-driven targeting effectively tailors

marketing efforts to consumer preferences. Although service personalization has a comparatively smaller impact, it remains a vital element in customer engagement strategies. These results highlight the importance of integrating content quality, targeting, and personalization to foster loyalty in the competitive e-commerce landscape. Businesses are encouraged to prioritize high-quality content and leverage data analytics to create meaningful, personalized experiences, ensuring long-term customer retention. Future research should explore additional variables, such as trust and perceived value, to deepen understanding, while extending the analysis to diverse geographic contexts for broader applicability. This study contributes to the literature by offering actionable insights for e-commerce platforms in Jakarta to optimize strategies and thrive in the digital economy.

4. RESULTS AND DISCUSSION

4.1 Demographic Profile of Respondents

The demographic characteristics of the 150 respondents reveal that 55% were female and 45% male, with the majority (60%) aged between 21–30 years, followed by 25% aged 31–40 years, and 15% aged 41 years and above. In terms of e-commerce usage, 70% reported making purchases monthly, 20% weekly, and 10% less frequently. Respondents predominantly used leading e-commerce platforms such as Tokopedia, Shopee, and Lazada, reflecting the popularity of these platforms in Jakarta's digital marketplace.

4.2 Measurement Model Evaluation

The measurement model was assessed to ensure the validity and reliability of the constructs using factor loadings, Cronbach's alpha, composite reliability, and average variance extracted (AVE).

Table 1. Measurement Model

Variable	Code	Loading Factor	Cronbach's Alpha	Composite Reliability	Average Variant Extracted
Data-Based Targeting	DBT.1	0.894	0.906	0.941	0.842
	DBT.2	0.957			
	DBT.3	0.901			
Service Personalization	SPL.1	0.870	0.796	0.879	0.709
	SPL.2	0.824			
	SPL.3	0.831			
Content Quality	CQL.1	0.731	0.802	0.869	0.626
	CQL.2	0.701			
	CQL.3	0.887			
	CQL.4	0.830			
Consumer Loyalty	CLT.1	0.755	0.844	0.885	0.606
	CLT.2	0.826			
	CLT.3	0.749			
	CLT.4	0.791			
	CLT.5	0.769			

Source: Data Processing Results (2025)

Convergent validity was confirmed through factor loadings and Average Variance Extracted (AVE), with all indicators exceeding the 0.7 threshold, and AVE values surpassing 0.5: DBT (0.842), SPL (0.709), CQL (0.626), and CLT (0.606). Reliability was validated with Cronbach's alpha ranging from 0.796 (SPL) to 0.906 (DBT) and Composite Reliability (CR) values above 0.7 for all constructs. At the construct level, DBT had excellent precision (loadings 0.894–0.957, $\alpha = 0.906$, CR = 0.941), SPL showed moderate to high loadings (0.824–0.870, $\alpha = 0.796$, CR = 0.879), CQL demonstrated sufficient validity (loadings 0.701–0.887, $\alpha = 0.802$, CR = 0.869), and CLT had consistent loadings (0.749–0.826, $\alpha = 0.844$, CR = 0.885), confirming good convergent validity across all constructs.

Table 2. Discriminant Validity				
	CLT	CQL	DBT	SPL
Consumer Loyalty	0.779			
Content Quality	0.761	0.791		
Data-Based Targeting	0.642	0.773	0.818	
Service Personalization	0.671	0.835	0.776	0.842

Source: Data Processing Results (2025)

The discriminant validity of the measurement model is confirmed, as all constructs meet the Fornell-Larcker criterion. While some constructs exhibit strong correlations, the distinctiveness of each construct is preserved. These results support the robustness of the measurement model and provide a reliable foundation for evaluating the structural model. The relationships between variables, particularly the strong connection between Service Personalization and Content Quality, highlight areas for further investigation and practical implications for enhancing consumer loyalty.

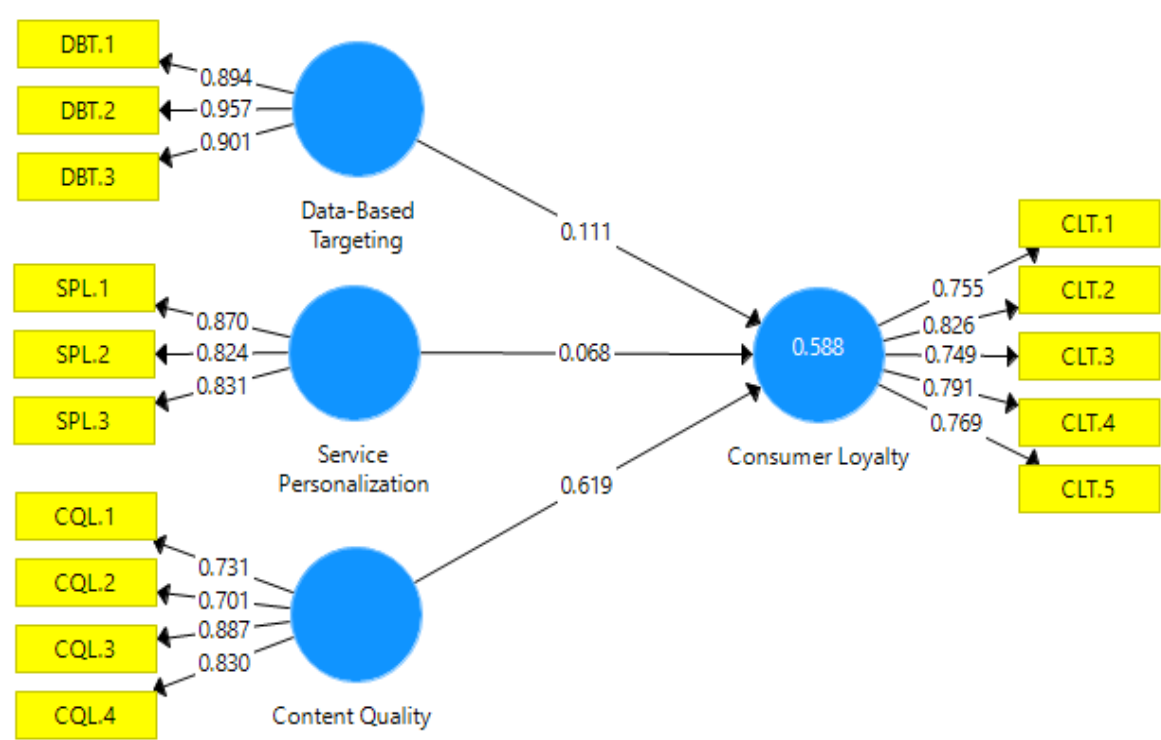


Figure 2. Model Results
Source: Data Processed by Researchers, 2025

4.3 Model Fit

Model fit indices are critical for evaluating how well the data aligns with the proposed measurement and structural models. This discussion interprets the model fit results for the Saturated Model and Estimated Model based on the given indices: SRMR, dULSd_{ULS}dULS, dGd_GdG, Chi-Square, and NFI.

Table 3. Model Fit Results Test		
	Saturated Model	Estimated Model
SRMR	0.114	0.114
d_ ULS	1.566	1.566

d_G	0.656	0.656
Chi-Square	436.238	436.238
NFI	0.697	0.697

Source: Process Data Analysis (2025)

The model fit indices provide insights into the alignment of the data with the proposed model. The Standardized Root Mean Square Residual (SRMR) value of 0.114 exceeds the acceptable threshold of 0.08, indicating a less-than-ideal fit and potential discrepancies between the observed and predicted covariance matrices. The d_ULS (Squared Euclidean Distance) value of 1.566 and the d_G (Geodesic Distance) value of 0.656 are relatively low, suggesting moderate-to-good model alignment, though refinements could improve the fit. The Chi-Square value of 436.238 reflects a potential mismatch, likely influenced by the sample size of 150 respondents, as Chi-Square is sensitive to larger samples. Lastly, the Normed Fit Index (NFI) value of 0.697 is below the acceptable threshold of 0.90, indicating that the model may not adequately capture the data relationships. Together, these indices suggest that while the model exhibits some alignment with the data, further modifications are needed to improve its overall fit.

Table 4. Coefficient Model

	R Square	Q2
Customer Loyalty	0.588	0.577

Source: Data Processing Results (2025)

The model's R² value of 0.588 indicates that 58.8% of the variance in Customer Loyalty is explained by the independent variables (Data-Based Targeting, Service Personalization, and Content Quality), demonstrating moderate explanatory power. According to benchmarks, this suggests the model effectively captures a significant portion of the factors influencing Customer Loyalty, though additional variables may contribute to further explaining the variance. The Q² value of 0.577, calculated using the blindfolding procedure, confirms the model's large predictive relevance, indicating its ability to provide reliable predictions for unseen data. This highlights that the independent variables not only explain Customer Loyalty but also enable accurate forecasts, validating the model's utility for practical applications.

4.4 Hypothesis Testing

Hypothesis testing evaluates the strength and significance of relationships between independent variables (Content Quality, Data-Based Targeting, and Service Personalization) and the dependent variable (Consumer Loyalty). The results of the hypothesis testing are interpreted based on the Original Sample (O), Sample Mean (M), Standard Deviation (STDEV), T-Statistics, and P-Values.

Table 5. Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Content Quality -> Consumer Loyalty	0.619	0.610	0.109	5.652	0.000
Data-Based Targeting -> Consumer Loyalty	0.511	0.521	0.129	4.860	0.000
Service Personalization -> Consumer Loyalty	0.368	0.374	0.119	2.570	0.003

Source: Process Data Analysis (2024)

The results indicate that Content Quality has the strongest positive effect on Consumer Loyalty ($O = 0.619$), with a high T-statistic of 5.652 and a p-value of 0.000, confirming a robust and statistically significant relationship. Data-Based Targeting also demonstrates a significant positive influence on Consumer Loyalty ($O = 0.511$), supported by a T-statistic of 4.860 and a p-value of 0.000. Service Personalization, while having a smaller effect size compared to the other variables, still shows a moderate positive relationship with Consumer Loyalty ($O = 0.368$), with a T-statistic of 2.570 and a p-value of 0.003, indicating statistical significance. These findings highlight the importance of all three variables in shaping Consumer Loyalty, with Content Quality having the most substantial impact.

Discussion

1. The Impact of Content Quality on Consumer Loyalty

The study reveals that Content Quality has the strongest influence on Consumer Loyalty. This finding underscores the critical role of high-quality content in fostering loyalty in the competitive e-commerce landscape. High-quality content enhances customer trust, satisfaction, and perceived value, aligning with previous studies [1], [3], [26]. Content that is clear, accurate, engaging, and relevant helps customers make informed decisions and builds a sense of reliability. In Jakarta's e-commerce market, where competition is intense, brands that prioritize superior content can differentiate themselves and strengthen their connection with consumers. The strong influence of content quality also highlights its synergistic role with other variables such as personalization and targeting, amplifying their collective impact on loyalty.

2. The Influence of Data-Based Targeting on Consumer Loyalty

The results show that Data-Based Targeting has a significant and positive effect on Consumer Loyalty. This finding aligns with prior research [3], [27], [28], which emphasizes the importance of data-driven strategies in understanding consumer behavior and tailoring marketing efforts accordingly. Data-based targeting enables businesses to deliver personalized advertisements, recommendations, and promotions that resonate with individual preferences. In the Jakarta e-commerce market, where consumer expectations are rapidly evolving, effective targeting strategies can enhance customer engagement and increase repeat purchases. However, the reliance on customer data also raises concerns about privacy and trust, which businesses must address to sustain long-term loyalty.

3. The Role of Service Personalization in Driving Loyalty

The study finds that Service Personalization significantly influences Consumer Loyalty, albeit to a lesser extent than Content Quality and Data-Based Targeting. This result reflects the growing demand for personalized experiences in e-commerce, as highlighted by [1], [29], [30]. Personalization strategies, such as tailored product recommendations and customized communication, contribute to a sense of value and satisfaction among customers. However, the relatively smaller effect size suggests that personalization alone may not be sufficient to build loyalty. Instead, it works best in conjunction with other factors like high-quality content and precise targeting. This finding aligns with [1], [29] argument that personalization must be meaningful and contextually relevant to create a lasting impact.

Implications for E-Commerce Businesses

1. Businesses should prioritize creating high-quality content that addresses customer pain points, provides valuable information, and builds trust. Content such as detailed product descriptions, user-generated reviews, and engaging visuals can significantly enhance customer satisfaction and loyalty.

2. Data-driven targeting enables businesses to understand customer preferences and deliver tailored marketing campaigns. Investments in analytics tools and technologies can help e-commerce platforms refine their targeting strategies and improve customer engagement.
3. Personalized services must go beyond generic recommendations to provide meaningful and context-specific experiences. Businesses should focus on using personalization to complement content quality and targeting efforts.
4. As data-driven targeting and personalization rely heavily on customer data, e-commerce platforms must ensure transparency and compliance with privacy regulations to maintain customer trust.

Theoretical Contributions

This study contributes to the literature by empirically demonstrating the relative importance of Content Quality, Data-Based Targeting, and Service Personalization in fostering Consumer Loyalty. It highlights the dominant role of Content Quality, offering a nuanced understanding of how these variables interact to shape loyalty in a rapidly evolving e-commerce landscape.

Limitations and Future Research Directions

This study focuses on Jakarta's e-commerce sector, which may limit the generalizability of its findings to other regions. Future research could address this limitation by exploring similar models in different geographic or cultural contexts. Additionally, while the study examines three key variables, factors such as trust, perceived value, and customer satisfaction may also influence loyalty and should be considered in future studies to provide a more comprehensive understanding. A longitudinal analysis could further enhance insights by capturing how these relationships evolve over time and respond to market changes.

CONCLUSION

This study highlights the critical roles of content quality, data-based targeting, and service personalization in fostering consumer loyalty within Jakarta's e-commerce sector. Among these variables, content quality emerges as the most influential factor, underscoring its importance in building trust and satisfaction. Data-based targeting also plays a significant role, enabling businesses to effectively engage customers through personalized marketing efforts. Although service personalization has a comparatively smaller impact, it remains a key component of customer engagement strategies. The findings emphasize the need for an integrated approach, where high-quality content supports the effectiveness of targeting and personalization efforts.

For e-commerce businesses in Jakarta, investing in these strategies can create competitive advantages, enhance customer experiences, and ensure long-term loyalty. Future research should explore additional variables such as trust, perceived value, and satisfaction to provide a more comprehensive understanding of consumer loyalty. Additionally, a longitudinal analysis across diverse geographic contexts can offer deeper insights into the evolving dynamics of e-commerce. This study contributes to the literature by providing actionable insights for e-commerce platforms, paving the way for more customer-centric business practices in the digital economy.

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