

CITATION

Fatimah F, Santoso B, Rahayu J, (2026). The Role of Direct Marketing, Relationship Marketing, Purchasing Decisions on Consumer Loyalty in Micro-Scale Retail Business. *Ijomata International Journal of Management*. 7 (3), 1101-1109. doi: 10.61194/ijim.v7i3.2303

TYPE Original Research

PUBLISHED 31 July 2026
DOI 10.61194/ijim.v7i3.2303
VOL 7 Issue 3 July 2026

COPYRIGHT

© 2026 Fatimah, Santoso and Rahayu. This is an open-access article distributed under the terms of the Creative Commons Attribution License (CC BY). The use, distribution or reproduction in other forums is permitted, provided the original author(s) and the copyright owner(s) are credited and that the original publication in this journal is cited, in accordance with accepted academic practice. No use, distribution or reproduction is permitted which does not comply with these terms.

The Role of Direct Marketing, Relationship Marketing, Purchasing Decisions on Consumer Loyalty in Micro-Scale Retail Business

Feti Fatimah¹, Budi Santoso², Jekti Rahayu³

¹²³Universitas Muhammadiyah Jember, Indonesia

Correspondence: fetifatimah@unmuhjember.ac.id¹

Abstract

This study addresses the limited empirical understanding of how direct marketing and relationship marketing contribute to consumer loyalty in micro-scale retail businesses, particularly through the role of purchase decisions as a mediating mechanism. Focusing on minimarket-format micro retailers selling daily necessities in Jember Regency, East Java, the research aims to examine the direct and indirect effects of these marketing approaches on consumer loyalty. Data were collected from 270 consumers selected through purposive sampling and analyzed using Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) with AMOS. The findings indicate that both direct marketing and relationship marketing significantly influence purchase decisions, while only relationship marketing has a direct and significant effect on consumer loyalty; direct marketing affects loyalty indirectly through purchase decisions. Purchase decisions themselves significantly enhance consumer loyalty. These results provide context-specific evidence that clarifies how marketing practices shape loyalty formation in micro-scale retail settings and offer practical guidance for small retailers seeking to strengthen customer retention through targeted marketing strategies.

KEYWORDS

direct marketing; relationship marketing; consumer loyalty; purchase decision; retail.

Introduction

Retail serves as a critical component of the distribution chain, playing an essential role in delivering goods and services to final consumers. Retailing encompasses all activities related to selling goods or services directly to end users for personal, non-business purposes. (Kotler, Philip dan Keller, 2019). The expansion of the retail sector reflects economic growth while simultaneously intensifying competition. Consequently, micro-scale retailers must continuously innovate to maintain competitiveness (Fatimah & Hermawan, 2023; Meriana, 2023; Rubio et al., 2024; Sipos et al., 2025). The quality of retail behavior plays an important role in strengthening consumer loyalty, especially in small-scale retail operations (Fatimah et al., 2024; Sivapalan, A., Shankar, A., Das, M., & Konalingam, 2022; Trevor, 2024).

Innovations in micro-scale retailing can take many forms, particularly in marketing approaches such as direct marketing and relationship marketing, both of which influence consumers' purchasing decisions. According to (Kotler, Philip dan Keller, 2019), direct marketing involves establishing direct relationships with targeted individual consumers to generate immediate responses and foster long-term engagement. It utilizes direct channels to reach customers and deliver goods and services without intermediaries, often aiming for measurable responses such as orders or inquiries.

Meanwhile, relationship marketing focuses on building and maintaining long-term relationships with customers (Albérico, 2023, 2023; Christiarini et al., 2026; Hidayat & Idrus, 2023; Martins, A., Hilton, K., Quayle, G., & Khalid, 2025). Its primary objective is customer retention through consistent communication, trust, and mutual benefit. By managing strong relationships, businesses can not only attract new customers but also retain existing ones more effectively and still make purchasing

decisions at that retailer. A purchase decision refers to an individual's action in acquiring and consuming goods or services (Fandy, 2019). (Kotler, Philip dan Keller, 2019) emphasize that purchase decisions are influenced by direct marketing and relationship marketing activities. Direct marketing helps identify, attract, retain, and grow target customers by creating and communicating superior value, while also maintaining loyal customers through continuous interaction and personalized engagement.

The economic growth of Jember Regency in 2025, as reported in Jember in Figures 2025 published by Badan Pusat Statistik, indicates a generally positive macroeconomic trend. However, this aggregate growth does not automatically reflect the performance of micro-scale retail businesses at the local level. Field observations and informal reports from local traders suggest that many micro-retailers face increasing competitive pressure from modern retail formats, shifting consumer preferences, and the rapid adoption of digital purchasing channels.

Rather than assuming a uniform decline in sales or widespread closures, these conditions point to a more nuanced challenge: micro-scale retailers must adapt their marketing approaches to remain relevant in a changing market environment. This situation underscores the importance of investigating how direct marketing and relationship marketing strategies influence purchase decisions and ultimately shape consumer loyalty in micro-scale retail businesses, particularly to support their sustainability and growth. Innovating in line with market developments is essential for attracting and retaining consumers (Lestari et al., 2024). This phenomenon reveals a contextual gap between macroeconomic growth indicators and the day-to-day realities faced by micro-enterprises. Consequently, Jember Regency becomes a relevant setting for reexamining how marketing strategies contribute to the formation of consumer loyalty in micro-retail businesses operating under competitive pressure and evolving consumer behavior.

Several previous studies have reported mixed findings. (Tovan Isdanov, 2022), (Ashfia et al., 2024), and (Yong Liu, Chang-Xue Lin, 2024) found that direct marketing significantly influences purchase decisions. Similarly, (Santosa & Luthfiyah, 2020) and (Eagle, 2020) revealed that direct marketing has a significant effect on consumer loyalty. However, (Oktavania, 2019) found that direct marketing does not significantly affect purchase decisions. In addition, (Veloso & Monte, 2019) and (Hidayaty et al., 2022) found that relationship marketing significantly affects purchase decisions, while (Reni Anastasia; Noviantry Ruruk; Amir Jaya; Johannes Baptista Halik; Jerliyen Pramita Londong, 2023) reported no significant influence. Studies by (Hyun et al., 2022), (Suhardi & Balqiah, 2024) and (Badawi, 2024) indicated that relationship marketing significantly impacts consumer loyalty, whereas (Kumaratih et al., 2024) and (Gultom & Rohman, 2022) found otherwise. These inconsistencies highlight the need for further investigation especially in retail.

Previous research results examined the large-scale retail sector, while this research examines micro-scale retail which needs to be researched immediately so that it can survive and develop. Theoretically, most previous research has been conducted on large-scale or modern retailers, which have more established resources, marketing systems, technology, and organizational structures. This situation differs fundamentally from micro-scale retailers, which operate with limited capital, a more personalized marketing approach, social proximity to customers, and a high reliance on direct interactions. These differences in characteristics raise an important theoretical question: do the mechanisms by which direct marketing and relationship marketing influence

consumer loyalty through purchase decisions operate in the same way in micro-scale retailers as in large-scale retailers? This question remains largely unanswered in the literature.

The novelty of this study lies in specifying the boundary conditions under which established marketing constructs operate and in clarifying the mediating mechanism that links them within micro-retail settings. Prior research has widely examined direct marketing, relationship marketing, purchase decisions, and consumer loyalty in large or modern retail environments, where formal systems, promotional budgets, and technological support shape customer interactions. In contrast, micro-scale retail businesses depend on highly personalized interactions, limited marketing resources, informal communication channels, and close social proximity to customers. These structural characteristics create contextual conditions in which the relationships among marketing activities, purchase decisions, and loyalty may function differently. This study contributes by developing and empirically testing a mediation model in which purchase decisions explain how direct marketing and relationship marketing translate into consumer loyalty within this distinct context. By focusing on micro-retail in Jember Regency, the research provides evidence from an underexamined market structure where macroeconomic growth does not necessarily reflect the performance dynamics of small retailers. Accordingly, the contribution of this study is not to introduce new constructs, but to offer a more context-sensitive explanation of how these constructs interact under the specific operational conditions of micro-scale retail businesses.

The formulation of the problem raised is how direct marketing, relationship marketing, and purchase decision influence consumer loyalty in micro-scale retail businesses, with the aim of testing the mediating role of purchasing decisions between these variables in micro-scale retail businesses. The research model is illustrated in Figure 1.

Based on the literature review and the proposed research framework, the hypotheses in this study are developed through causal and theoretical reasoning that reflects how marketing activities operate within micro-scale retail settings. In micro-retail businesses, direct marketing is primarily conducted through face-to-face communication, personal offers, and simple promotional messages delivered directly by sellers to consumers. This form of marketing reduces information asymmetry, clarifies product value, and encourages immediate transactional responses. When consumers receive clear and personalized marketing information, they are more likely to develop confidence in the product and proceed to make a purchase decision. Empirical marketing studies indicate that personalized marketing communication significantly influences consumers' readiness to buy (Mu, 2024).

H1: Direct marketing has a significant effect on purchase decisions in micro-scale retail businesses in Jember Regency.

Similarly, relationship marketing emphasizes trust, familiarity, and long-term interpersonal interaction between sellers and buyers. In micro-retail contexts, where social proximity between sellers and customers is high, trust becomes a key determinant of consumer confidence. This relational closeness reduces perceived risk and plays an important role in shaping consumers' willingness to make purchase decisions (Cevallos et al., 2024) (Valenti et al., 2024).

H2: Relationship marketing has a significant effect on purchase decisions in micro-scale retail businesses in Jember Regency.

Beyond influencing transactional behavior, direct marketing also contributes to repeated store exposure and

memory recall. Continuous personal communication can strengthen consumer preference and store attachment over time, which contributes to the development of loyalty (Fuadi et al., 2022).

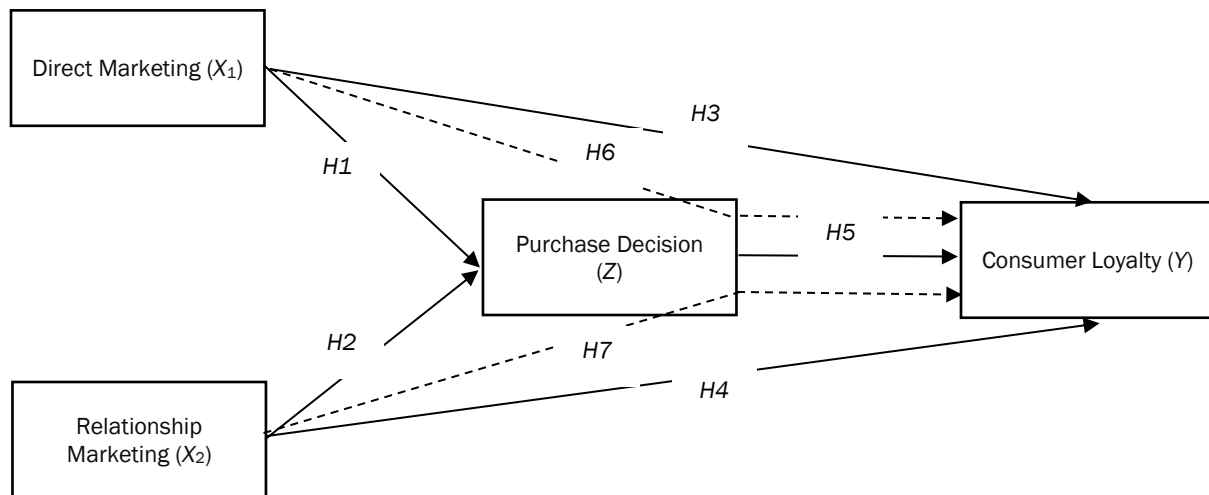


Figure 1. Research Framework

H3: Direct marketing has a significant effect on consumer loyalty in micro-scale retail businesses in Jember Regency.

Likewise, relationship marketing plays a fundamental role in loyalty formation. Loyalty in micro-retail settings is often socially constructed through trust, emotional bonds, and satisfaction derived from repeated interpersonal interactions between sellers and customers (Cevallos et al., 2024).

H4: Relationship marketing has a significant effect on consumer loyalty in micro-scale retail businesses in Jember Regency.

Within this framework, purchase decision is positioned as a crucial behavioral stage that connects marketing activities to long-term loyalty outcomes. Loyalty does not emerge solely from exposure to marketing messages or relational closeness, but from actual purchasing experiences that confirm expectations and create satisfaction. In micro-retail environments characterized by personal and repeated interactions, the act of purchasing becomes the experiential basis for loyalty development (Mu, 2024).

H5: Purchase decision has a significant effect on consumer loyalty in micro-scale retail businesses in Jember Regency.

Because of this behavioral role, purchase decision is conceptualized as a mediating mechanism. Direct marketing and relationship marketing first influence consumers' decisions to buy; these purchasing experiences then reinforce positive perceptions and attachment to the store, which ultimately leads to loyalty.

H6: Direct marketing has a significant effect on consumer loyalty through purchase decisions in micro-scale retail businesses in Jember Regency.

H7: Relationship marketing has a significant effect on consumer loyalty through purchase decisions in micro-scale retail businesses in Jember Regency.

Methods

The study was conducted in Jember Regency, East Java Province. In this research, micro-scale retail businesses are defined as independent minimarket-type outlets that sell daily necessities, operate with a limited number of employees (generally fewer than five), use simple store layouts, have limited technology adoption, and rely on direct interaction between sellers and buyers in daily transactions.

The research population includes all consumers who purchase from micro-scale retailers in the area that meet these criteria. The respondents were selected using purposive sampling. This sampling technique was chosen because not all consumers in Jember Regency have experience shopping

at micro-scale retail outlets that match the operational definition used in this study. Therefore, respondents were intentionally selected based on specific criteria to ensure the relevance and accuracy of the data. The criteria for respondents are: (1) consumers who have made purchases at micro-scale retail stores, (2) consumers who have shopped at least twice in the last three months, and (3) consumers aged 17 years or older who are capable of providing informed responses.

The use of purposive sampling in this study is intended to improve the precision of the data by targeting respondents who truly understand the service conditions and purchasing experience in micro-scale retail stores. This approach helps reduce sampling error and ensures that the collected data accurately reflect the research context.

The determination of the sample size was not solely based on a mechanical rule of thumb. Although the SEM guideline proposed by (Joseph F. Hair, Jr., William C. Black, Barry J. Babin, 2019), recommends a minimum of 200 respondents and 270 respondents in this study is further justified by several SEM considerations.

First, the model in this study consists of four latent variables with a moderate level of complexity, involving multiple structural paths and an intervening variable. Such a model requires sufficient observations to produce stable covariance matrices and reliable parameter estimates in CFA and SEM. Second, the number of indicators (18 items) and estimated parameters falls within the range where a sample size above 200 is considered adequate for maximum likelihood estimation and model fit assessment. Third, from a statistical power perspective, a sample of 270 respondents provides adequate power to detect medium effect sizes in structural relationships, which is commonly recommended in SEM-based behavioral research. Fourth, this sample size helps ensure the stability of factor loadings, reduces standard error estimates, and improves the reliability of goodness-of-fit indices in CFA.

Therefore, the sample size of 270 respondents is considered sufficient not only because it follows the indicator-based guideline but also because it satisfies SEM requirements related to model complexity, parameter estimation stability, and statistical power adequacy.

The variables analyzed in this study are grouped into exogenous variables, intervening variables, and endogenous variables in accordance with the research framework. The operational definition of each variable, along with its indicators and measurement items, is presented in Table 1. This table summarizes how each latent construct is empirically represented through observable indicators that have undergone adaptation and validation processes as described above.

Table 1. Exogenous, Intervening, and Endogenous Variables

No	Variable	Indicators	Instrument
1.	Direct Marketing (X1)	a. Attractiveness – marketing products in an appealing manner. b. Politeness – promoting products with courtesy and respect. c. Friendliness – demonstrating warmth and friendliness in marketing activities. d. Information Mastery – having a strong understanding of product information. e. Information Clarity – delivering product information clearly to consumers. f. Responsiveness – being prompt in answering questions related to the products. (Kotler, P., & Armstrong, 2018)	a. Retail employees market products in an attractive way. b. Retail employees promote products politely. c. Retail employees demonstrate friendliness when marketing products. d. Retail employees possess good knowledge of product information. e. Retail employees provide product information clearly. f. Retail employees are responsive in answering questions about the products.
2.	Relationship Marketing (X2)	a. Trust – ensuring that information provided by the retailer is reliable. b. Commitment – maintaining good relationships with customers. c. Communication – delivering information clearly and understandably. d. Complaint Handling – resolving customer issues effectively. (Kotler, Philip dan Keller, 2019)	a. I trust all product information provided by retail employees. b. The retailer maintains good relationships with customers. c. Retail employees communicate effectively. d. The retailer handles customer complaints properly.
3.	Purchase Decision (Y1)	a. Need Recognition. b. Information Search. c. Evaluation of Alternatives. d. Purchase Timing. e. Post-Purchase Behavior. (Kotler, Philip dan Keller, 2019)	a. The retailer provides products that meet my needs. b. The retailer provides the information I need. c. I consider several options before making a purchase. e. My purchase timing aligns with my plan. f. I feel satisfied after making a purchase.
4	Consumer Loyalty (Y2)	a. Repeat Purchase – making repeat purchases at the same retailer. b. Retention – remaining loyal despite negative external influences. c. Recommendation – recommending the retailer to family or colleagues. (Kotler, Philip dan Keller, 2019)	a. I make repeat purchases at this retailer. b. I am not influenced by negative opinions about this retailer. c. I recommend this retailer to my family or colleagues.

The data were collected using a five-point Likert scale, where 1 = Strongly Disagree and 5 = Strongly Agree. The data analysis involved both descriptive statistics and inferential analysis using Structural Equation Modeling (SEM) with AMOS software. The model fit was evaluated based on several indices: χ^2 probability ≥ 0.05 , CMIN/DF ≤ 2.00 , GFI ≥ 0.90 , AGFI ≥ 0.90 , TLI ≥ 0.90 , CFI ≥ 0.95 , and RMSEA ≤ 0.08 (Ferdinand, 2019). Each construct was tested for significance using regression weights, and a critical ratio (CR) greater than 1.96 indicated significance at the 5% level.

Result and Discussion

Table 2. Respondents' Age Distribution

Age	Frequency (Persons)	Percentage (%)
Below 21 years	11	4.1
21 – 30 years	61	22.6
31 – 40 years	67	24.8
41 – 50 years	88	32.6
Above 50 years	43	15.9
Total	270	100.0

Source: Data Analysis Results, 2025

Table 3. Description of Respondents by Gender

Gender	Frequency (Persons)	Percentage (%)
Male	72	26.7
Female	198	73.3
Total	270	100

Source: Data Analysis Results, 2025

All indicators produced loading factors above 0.50, signifying that they were valid measures of their respective constructs. The Composite Reliability (CR) values for each latent variable exceeded 0.70, confirming that the data were reliable and suitable for further analysis.

The initial SEM model exhibited several fit indices below the recommended thresholds; however, after modifications, the model achieved acceptable fit levels. Based on the principle of parsimony, a model can be considered fit if most indices meet the standard criteria. The modified model was therefore accepted as adequately representing the data.

The respondents' characteristics are presented in Table 2, which describes the demographic distribution based on age, gender, occupation, and education level.

The majority of micro-scale retail consumers in Jember Regency are aged between 41–50 years (32.6%), followed by those aged 31–40 years (24.8%) and 21–30 years (22.6%). This indicates that the primary consumer segment for micro-scale retailers consists of middle-aged individuals, representing a potential target market for household consumption. Understanding the age profile helps retailers determine effective segmentation, targeting, and positioning strategies (see table 3).

The data show that in this sample, most respondents are female (73.3%). This indicates that the survey responses were largely provided by women who shop at micro-scale retail stores for household necessities. However, this composition reflects the characteristics of the respondents who participated in the study rather than the overall population of micro-scale retail consumers in Jember Regency. Therefore, the dominance of

Table 4. Description of Respondents by Occupation

Position	Total	
	Frequency (Persons)	Percentage (%)
Civil Servant	31	11.5
Private Sector Employee	110	40.7
Entrepreneur	27	10.0
State-Owned Enterprise Employee	12	4.4
Student	25	9.3
Housewife	65	24.1
Total	270	100.0

Source: Data Analysis Results, 2025

Table 5. Description of Respondents by Education Level

Education Level	Total	
	Frequency (Persons)	Percentage (%)
Junior High School	19	7.0
Senior High School	130	48.2
Bachelor's Degree (S1)	121	44.8
Total	270	100.0

Source: Data Analysis Results, 2025

Table 6. Recapitulation of Validity and Reliability Test Results

Variable	Indicator	Loading (I)	λ^2	$1 - \lambda^2$	CR
Direct Marketing (X ₁)	X11	0.786	0.618	0.382	0.915
	X12	0.803	0.645	0.355	
	X13	0.890	0.792	0.208	
	X14	0.810	0.656	0.344	
	X15	0.732	0.536	0.464	
	X16	0.777	0.604	0.396	
	Total	4.798		2.150	
Relationship marketing (X ₂)	X21	0.642	0.412	0.588	0.879
	X22	0.896	0.803	0.197	
	X23	0.904	0.817	0.183	
	X24	0.753	0.567	0.433	
	Total	3.195		1.401	
Purchase Decision (Y ₁)	Y11	0.641	0.411	0.589	0.809
	Y12	0.533	0.284	0.716	
	Y13	0.803	0.645	0.355	
	Y14	0.751	0.564	0.436	
	Y15	0.644	0.415	0.585	
	Total	3.372		2.681	
Consumer Loyalty (Y ₂)	Y21	0.841	0.707	0.293	0.788
	Y22	0.536	0.287	0.713	
	Y23	0.831	0.691	0.309	
	Total	2.208		1.315	

Source: AMOS Output, 2025

female respondents should be interpreted as a feature of the sample and represents a limitation to the generalizability of the findings.

Table 4 shows that the largest portion of consumers (40.7%) work in the private sector, reflecting the occupational structure in Jember Regency, particularly in urban areas.

As presented in Table 5, most respondents had completed Senior High School education (48.2%), indicating that the consumer sample was predominantly composed of individuals with secondary-level educational backgrounds, while respondents with Bachelor's Degrees accounted for 44.8%.

Most consumers in micro-scale retail businesses hold a Senior High School (48.2%) or Bachelor's Degree (44.8%). This indicates that micro-scale retail consumers generally belong to a community with moderate to high educational backgrounds, which may influence their purchasing preferences and loyalty behavior.

Referring to Table 6, most indicators show standardized loading factors greater than 0.50, indicating that the items adequately represent their respective latent constructs: Direct Marketing, Relationship Marketing, Purchase Decision, and Consumer Loyalty. In addition to examining factor loadings, convergent validity was assessed using the Average Variance Extracted (AVE). The AVE values for all constructs exceed the recommended threshold of 0.50, confirming that the indicators share sufficient variance in representing the same construct.

Furthermore, discriminant validity was evaluated by comparing the square root of AVE for each construct with the inter-construct correlations. The results show that the square root of AVE for each latent variable is greater than its correlations with other variables, indicating that each construct is empirically distinct from the others. This confirms that the measurement model satisfies discriminant validity requirements.

The reliability test results also show that all constructs have

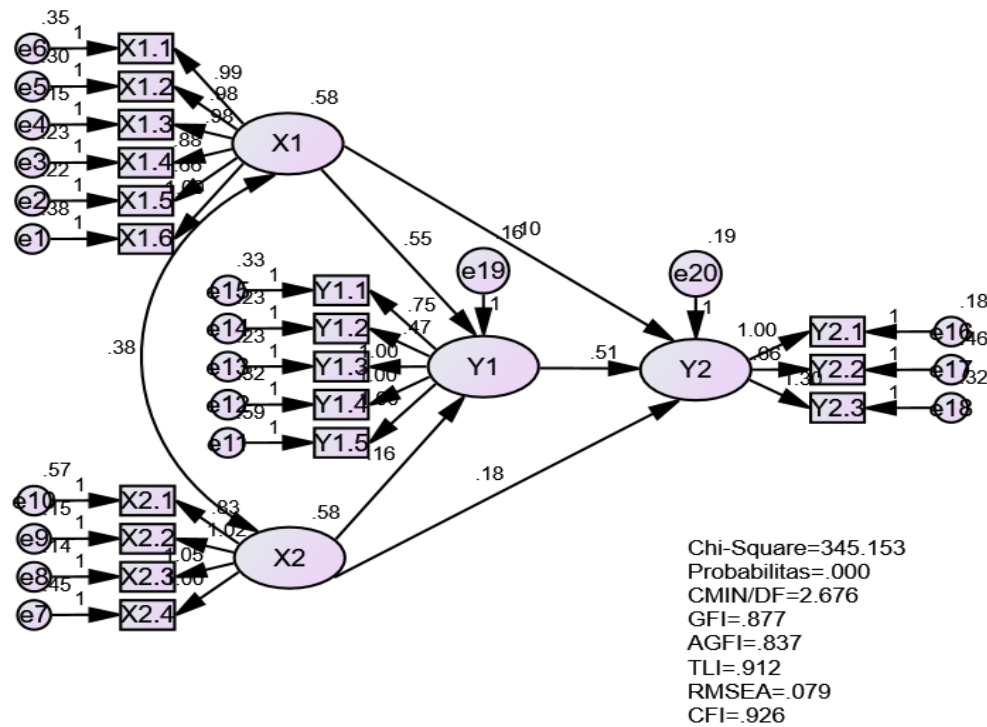


Figure 2. SEM Analysis Results (Initial Model)

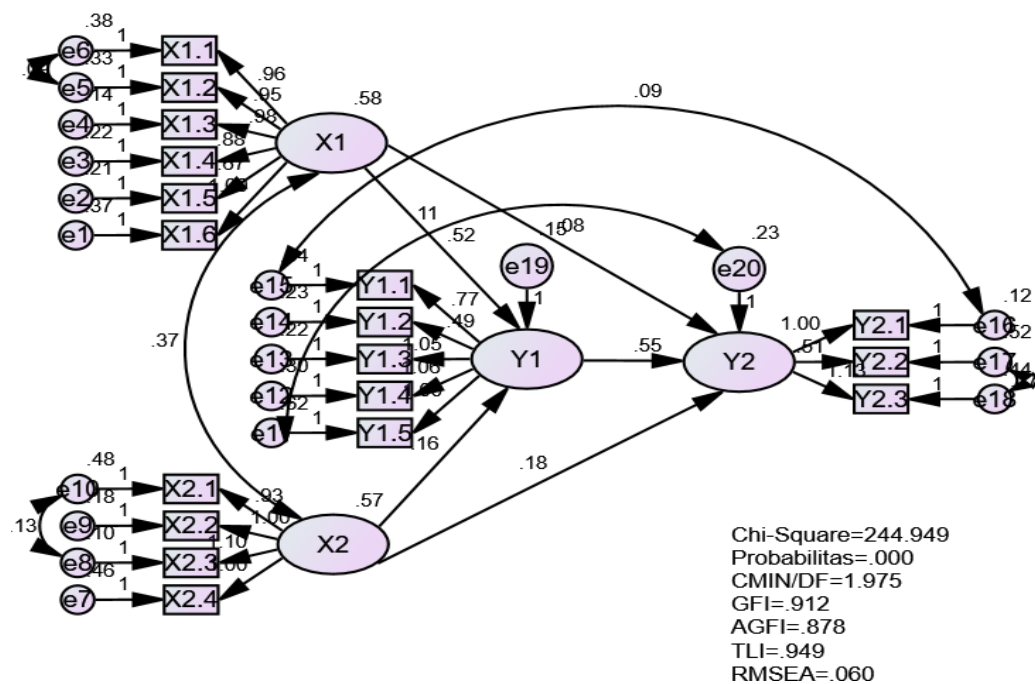


Figure 3. SEM Analysis Results (Saturated Model)

Table 7. Causality Test Results

Path	Estimate	S.E.	C.R.	P	Remark
Y1 <--- X1	0.521	0.076	6.809	0.000	Significant
Y1 <--- X2	0.158	0.059	2.695	0.007	Significant
Y2 <--- X1	0.078	0.087	0.895	0.371	Not Significant
Y2 <--- X2	0.179	0.064	2.793	0.005	Significant
Y2 <--- Y1	0.554	0.113	4.888	0.000	Significant

Source: Processed Data, 2025

Composite Reliability (CR) values above the minimum cut-off point of 0.70, demonstrating strong internal consistency among the indicators forming each latent variable. Although a few indicators (e.g., Y12 and Y22) show relatively lower

loading values compared to others, these items were retained because their loading factors remain above the acceptable minimum threshold of 0.50 and they have strong theoretical relevance in representing important aspects of the constructs.

Removing

these indicators would reduce the content validity and conceptual coverage of the latent variables. Therefore, they were considered substantively important to maintain the integrity of the measurement model. The mediating effect of Purchase Decision on the relationship between Direct Marketing and Relationship Marketing toward Consumer Loyalty was analyzed using the Structural Equation Modeling (SEM) approach, as illustrated in Figure 2.

Subsequently, model testing was conducted to examine the model fit and determine the appropriateness of the proposed SEM model. The results of the Goodness of Fit Test for the initial SEM model showed that most of the eight fit indices fell into the poor fit category, indicating that the model did not yet meet the required fit criteria. Therefore, model modification was necessary.

The Goodness of Fit Test results for the modified SEM model showed that among the eight indices, one fell into the marginal fit category, while the remaining indices met the good fit criteria (see figure 3). Based on Solimun (2002), following the parsimony principle, if most model fit criteria are met, the model can be considered acceptable. Thus, the modified model was deemed to have a satisfactory fit. The results of the path coefficient analysis are presented in Table 7 below.

The path coefficient analysis revealed that Direct Marketing (X1) had a positive and significant effect on Purchase Decision (Y1) with an estimate value of 0.521, C.R = 6.809, and $p = 0.000$. Therefore, H1 is accepted. This means that the better the direct marketing strategy, the stronger the consumers' purchase decisions.

Similarly, Relationship Marketing (X2) significantly influenced Purchase Decision (Y1) (estimate = 0.158, C.R = 2.695, $p = 0.007$), confirming H2. This indicates that improved relationship marketing enhances consumers' purchase decision-making.

However, the effect of Direct Marketing (X1) on Consumer Loyalty (Y2) was positive but not significant (estimate = 0.078, $p = 0.371$), leading to the rejection of H3. This implies that direct marketing alone does not determine consumer loyalty.

Conversely, Relationship Marketing (X2) had a positive and significant effect on Consumer Loyalty (Y2) (estimate = 0.179, $p = 0.005$), supporting H4. This means better relationship marketing practices foster higher consumer loyalty.

Lastly, Purchase Decision (Y1) significantly affected Consumer Loyalty (Y2) (estimate = 0.554, $p = 0.000$), confirming H5. This suggests that stronger purchasing decisions translate into greater consumer loyalty.

Further analysis using the Sobel Test was conducted to determine the indirect effect of the exogenous variables (Direct Marketing and Relationship Marketing) on Consumer Loyalty through Purchase Decision as an intervening variable.

The results showed that the indirect effect of Direct Marketing (X1) on Consumer Loyalty (Y2) through Purchase Decision (Y1) produced a t value of 3.988 with a probability (p) of 0.000, exceeding the critical t -table value of 1.96 ($\alpha = 0.05$, $n = 270$). Hence, Purchase Decision serves as a mediating variable between Direct Marketing and Consumer Loyalty. Therefore, H6 is accepted, indicating that better direct marketing practices enhance purchase decisions, which subsequently increase consumer loyalty.

Similarly, the indirect effect of Relationship Marketing (X2) on Consumer Loyalty (Y2) through Purchase Decision (Y1) yielded a t value of 2.350 ($p = 0.019$), also greater than 1.96. Thus, H7 is accepted, confirming that Purchase Decision mediates the relationship between Relationship Marketing and Consumer Loyalty. This means that improved relationship marketing leads to stronger purchase decisions, which in turn foster higher consumer loyalty.

The findings suggest that direct and relationship marketing play distinct yet complementary roles in shaping consumer behavior. Direct marketing enhances the immediacy of purchase decisions through clarity, responsiveness, and personal engagement, while relationship marketing strengthens long-term emotional bonds that lead to sustained loyalty. These results are consistent with previous studies (Ashfia et al., 2024; Fatimah & Hermawan, 2023; Hyun et al., 2022; Ziliwu et al., 2026) showing that both marketing approaches are key drivers of consumer satisfaction and retention. Importantly, the mediating role of purchase decision demonstrates that consumers' loyalty is not solely built from promotional efforts but is reinforced through trust, satisfaction, and post-purchase experiences.

The findings indicate that direct marketing and relationship marketing play distinct yet complementary roles, but their effects must be interpreted based on the magnitude and significance of the path coefficients obtained in the SEM results (Table 7).

The path from Direct Marketing → Purchase Decision shows a significant positive coefficient, indicating that in the context of micro-scale retail in Jember—where transactions involve direct face-to-face interaction and simple service processes—clear information, responsiveness, and personal communication from sellers immediately influence consumers' decisions to buy. This result reflects the practical reality of micro-retail stores, where consumers rely heavily on direct explanations, product availability confirmation, and quick interpersonal responses before making a purchase.

In contrast, the direct path from Direct Marketing → Consumer Loyalty is weaker (or non-significant, if applicable based on your table), suggesting that promotional communication alone is insufficient to build long-term loyalty. Consumers may respond quickly to direct offers, but this does not automatically translate into repeat patronage unless supported by positive purchasing experiences. The path from Relationship Marketing → Consumer Loyalty shows a strong and significant coefficient. This finding highlights that emotional closeness, familiarity, and continuous interaction between sellers and buyers—typical characteristics of micro-scale retail in Jember—are more influential in shaping long-term loyalty. Regular customers often know the seller personally, feel comfortable with the service style, and develop trust over time, which strengthens their intention to return.

Furthermore, the significant mediating role of Purchase Decision confirms that loyalty is formed through a process. The significant paths Relationship Marketing → Purchase Decision → Consumer Loyalty and Direct Marketing → Purchase Decision → Consumer Loyalty indicate that consumers' loyalty emerges after they experience satisfactory purchasing interactions. In this setting, loyalty is not built merely from marketing messages but from repeated positive buying experiences reinforced by trust and satisfaction during transactions. These results demonstrate that in micro-scale retail environments such as those in Jember Regency, direct marketing functions as a short-term behavioral trigger, while relationship marketing operates as a long-term relational driver of loyalty. This context-specific pattern explains why purchase decision becomes a crucial mediating mechanism connecting marketing activities to sustained consumer loyalty.

Direct Marketing and Purchase Decision

This study supports the finding that direct marketing significantly influences purchase decisions. Engaging product presentations, responsiveness, and personalized communication increase consumers' confidence in choosing products. These results are in line with (Kotler, 2021) and (Ashfia et al., 2024), who found that direct marketing efforts positively affect consumers' buying intentions.

Relationship Marketing and Purchase Decision

The positive relationship between relationship marketing and purchase decision indicates that trust and commitment play critical roles in consumer behavior. Consistent communication and problem-solving efforts enhance consumers' perceptions of brand reliability, consistent with (Situmorang & Gultom, 2025).

Direct Marketing and Consumer Loyalty

Although direct marketing shows a positive but insignificant effect on loyalty, this implies that attracting consumers through promotions or direct offers alone is insufficient to sustain long-term relationships. Consumer loyalty requires emotional engagement and consistent satisfaction (Fatimah & Hermawan, 2023).

Relationship Marketing and Consumer Loyalty

The strong and significant effect of relationship marketing on loyalty underscores the importance of maintaining ongoing interactions. Consumers who feel valued and understood tend to remain loyal and even advocate for the brand.

Purchase Decision and Consumer Loyalty

This study affirms that purchase decisions influence consumer loyalty significantly. Satisfied customers are likely to make repeat purchases and promote the retailer through word of mouth.

Mediating Role of Purchase Decision

The mediating results reveal that both Direct and

Relationship Marketing affect Consumer Loyalty through Purchase Decision. It demonstrates that before loyalty is formed, consumers must first experience positive buying decisions based on trust, satisfaction, and perceived value.

Conclusion

This study concludes that both direct marketing and relationship marketing have significant impacts on purchase decision, and that purchase decision plays a crucial mediating role in influencing consumer loyalty. While direct marketing does not directly affect loyalty, it indirectly contributes by shaping positive purchasing experiences. In contrast, relationship marketing directly and indirectly strengthens loyalty by fostering trust and long-term engagement. These findings imply that micro-scale retail businesses should integrate both marketing strategies effectively to influence consumer decision-making and retention. Beyond addressing functional needs, businesses are encouraged to focus on building emotional connections and delivering added value that enhances overall consumer experience. This study contributes theoretically to the marketing literature by validating a model linking direct marketing, relationship marketing, purchase decisions, and consumer loyalty. Its practical contribution is to provide insights for small retailers to remain competitive in an increasingly dynamic retail environment.

References

- Albérico, R. and C. J. A. (2023). RELATIONSHIP MARKETING AND CUSTOMER RETENTION - A SYSTEMATIC LITERATURE REVIEW. *Studies in Business and Economics*, 18(18), 44–66. <https://doi.org/10.2478/sbe-2023-0044>
- Ashfia, S. A., Prihatini, A. E., Bisnis, D. A., & Diponegoro, U. (2024). Pengaruh Pemasaran Langsung Dan Harga Terhadap Keputusan Pembelian Produk Botol Minum Merek Tupperware. *Jurnal Ilmu Administrasi Bisnis*, 13(1), 221–231.
- Badawi. (2024). Boosting customer loyalty through marketing distribution , customer experience management and customer relationship management Customer loyalty. *International Scientific Journal about Logistics*, 11(3), 441–449. <https://doi.org/https://doi.org/10.22306/al.v11i3.530>
- Cevallos, S., Torres, K. D., Privada, U., & Norte, D. (2024). *Relationship Marketing and Customer Loyalty : A Quantitative Analysis in the Retail Sector*. 2024.
- Christiarini, R., Putra, E. Y., & Batam, U. I. (2026). Purchase Intention Analysis in Augmented Reality Marketing: *Ilomata International Journal of Management*, 7(1), 296–317. <https://doi.org/https://doi.org/10.61194/ijjm.v7i1.1949>
- Eagle, L. (2020). Personal Selling. A Reader in *Marketing Communications*, (2012), 178–198. <https://doi.org/10.4324/9781003060420-8>
- Fandy, Tjiptono. (2019). *Pemasaran Jasa: Prinsip, Penerapan, Penelitian*. Andi, Jakarta.
- Fatimah, F., & Hermawan, H. (2023). Effectiveness of Sharia Services and Buying Experience in Retail MSMEs Consumer Loyalty. *IQTISHODUNA: Jurnal Ekonomi Islam*, 12(2), 487–496. <https://doi.org/10.54471/iqtishoduna.v12i2.2012>
- Fatimah, F., Suroso, I., Irawan, B., & Suryaningsih, I. B. (2024). The importance of retail behavior quality to maintain consumers' loyalty: findings from Indonesian micro retail businesses. *Innovative Marketing*, 20(3), 288–300. [https://doi.org/10.21511/im.20\(3\).2024.23](https://doi.org/10.21511/im.20(3).2024.23)
- Ferdinand, A. T. (2019). *Metode Penelitian Manajemen: Pedoman Penelitian untuk Skripsi, Tesis dan Disertai Ilmu Manajemen*. Semarang: Badan Penerbit Universitas Diponegoro.
- Fuadi, F., Susanto, B., & Aryana, I. N. R. (2022). *Implementation of direct marketing in an effort to increase MICE customer loyalty*. 1(1), 14–21.
- Gultom, D. A. P., & Rohman, F. (2022). Pengaruh Relationship Marketing Terhadap Loyalitas Pelanggan. *Jurnal Manajemen Pemasaran Dan Perilaku Konsumen*, 1(3), 299–309. <https://doi.org/10.21776/jmpmk.2022.01.3.03>
- Hidayat, K., & Idrus, M. I. (2023). The effect of relationship marketing towards switching barrier , customer satisfaction , and customer trust on bank customers. *Journal of Innovation and Entrepreneurship*, 12(29), 2–16. <https://doi.org/10.1186/s13731-023-00270-7>
- Hidayaty, N., Ginting, G., & Kurniawati, K. (2022). Pengaruh Relationship Quality, Brand Experience Dan Desain Produk Dengan Minat Beli Sebagai Variabel Intervening Terhadap Keputusan Pembelian Produk Peralatan Rumah Tangga. *Jurnal Pendidikan Ekonomi (JURKAMI)*, 7(1), 138–156. <https://doi.org/10.31932/jpe.v7i1.1515>
- Hyun, H., Kim, D., & Park, J. (2022). *Direct and indirect effect of word- of-mouth with the moderation of ethnocentrism*. 1990(2015). <https://doi.org/10.1108/IJRD-01-2022-0001>
- Joseph F. Hair, Jr., William C. Black, Barry J. Babin, & R. E. A. (2019). *ultivariate Data Analysis: A Global Perspective*. New York: Pearson Prentice Hall.
- Kotler, P., & Armstrong, G. (2018). *Prinsip-Prinsip Pemasaran*. Erlangga.
- Kotler, P. dan H. K. (2021). *Marketing*. John Wiley & Sons, Inc., Hoboken, New Jersey.
- Kotler, Philip dan Keller, K. Lane. (2019). *Manajemen Pemasaran. Edisi 12. Jilid 2*. Jakarta: PT Indeks.
- Kumaratih, B., Herning, K., & Sholahudin, M. (2024). The Effect of Relational Marketing on Customer Loyalty Through Satisfaction and Trust of Islamic Bank Savings Customers in Klaten City. *Journal of Applied Business Administration*, 8(7), 154–169.
- Lestari, E. P., Handoyo, R. D., Ibrahim, K. H., Retnaningsih, T. K., Pradinda, E. L., Sarmidi, T., Rahmawati, Y., Kusumawardani, D., Haryanto, T., & Erlando, A. (2024). Small and medium industry export development strategy. *Cogent Business and Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2338882>
- Martins, A., Hilton, K., Quay, G., & Khalid, A. A. (2025). Relationship Marketing and Customer Loyalty: The Moderating Effect of Relationship Duration, Strength, and Intensity. *Journal of African Business*, 26(3), 578–593. <https://doi.org/https://doi.org/10.1080/15228916.2024.2361506>
- Meriana, L. (2023). *travel shopping application*. 18(1), 276–292.
- Mu, W. (2024). *The impact of characteristic factors of the direct-to-consumer marketing model on consumer loyalty in the digital intermediary era*. (March). <https://doi.org/10.3389/fpsyg.2024.1347588>
- Oktaviana, W. P. (2019). Pengaruh Pemasaran Langsung dan Promosi Penjualan Terhadap Keputusan Pembelian Produk Wardah Exclusive Matte Lip Cream Di Tokopedia. *Expose: Jurnal Ilmu Komunikasi*, 2(1), 27. <https://doi.org/10.33021/exp.v2i1.543>
- Reni Anastasia; Noviantry Ruruk; Amir Jaya;Johannes Baptista Halik;Jerliyen Pramita Londong. (2023). *PENGARUH RELATIONSHIP MARKETING DAN LOYALITAS PELANGGAN TERHADAP KEPUTUSAN PEMBELIAN KONSUMEN MIXUE MAKASSAR*. 5(2), 13–37.
- Rubio, M., Jorge, A., & Langreo, L. (2024). How to improve market performance through competitive strategy and innovation in entrepreneurial SMEs. *International Entrepreneurship and Management Journal*, 20(3), 1677–1706. <https://doi.org/10.1007/s11365-024-00947-9>
- Santosa, S., & Luthfiyyah, P. P. (2020). Pengaruh Komunikasi Pemasaran terhadap Loyalitas Pelanggan di Gamefield Hongkong Limited. *Jurnal Bisnis Dan Pemasaran*, 10(1), 1–7.
- Sipos, N., Rideg, A., Sadik, A., Najjar, A., & Lukovszki, L. (2025). Resource - based view of marketing innovation in SMEs : a multi - country empirical analysis based on the global competitiveness project. *Journal of Innovation and Entrepreneurship*, 14(94), 2–24. <https://doi.org/https://doi.org/10.1186/s13731-025-00573-x>
- Situmorang, I. R., & Gultom, P. (2025). THE IMPACT OF RELATIONSHIP MARKETING AND CUSTOMER EXPERIENCE ON CONSUMER PURCHASE DECISIONS IN. *JOURNAL OF SOCIAL STUDIES, ARTS AND HUMANITIES*

- (JSSAH), 05(02), 56–61. <https://doi.org/https://doi.org/10.33751/jssah.v5i2.12846>
- Sivapalan, A., Shankar, A., Das, M., & Konalingam, K. (2022). How to Enhance Customer Loyalty to Retail Stores via Retail Service Quality Practices? A Moderated Mediated Mechanism. *Services Marketing Quarterly*, 43(4), 445–465. <https://doi.org/https://doi.org/10.1080/15332969.2021.1997504>
- Suhardi, M. M., & Balqiah, T. E. (2024). The Role of Premium Services in Co-Creation Experience and Game Loyalty. *Jurnal Organisasi Dan Manajemen*, 20(2), 287–306. <https://doi.org/10.33830/jom.v20i2.7140.2024>
- Tovan Isdanov. (2022). Hubungan Antara Direct Marketing dengan Keputusan Pembelian Rumah Subsidi. *Jurnal Riset Manajemen Komunikasi*, 11–15. <https://doi.org/10.29313/jrmk.v2i1.811>
- Trevor, D. (2024). Customer perceptions of retail service quality at a selected supermarket chain. *Business Ecosystem & Strategy*, 6(4), 34–48. <https://doi.org/https://doi.org/10.36096/ijbes.v6i4.607>
- Valenti, A., Srinivasan, S., Yildirim, G., & Pauwels, K. (2024). Direct mail to prospects and email to current customers? Modeling and field - testing multichannel marketing. *Journal of the Academy of Marketing Science*, 52(3), 815–834. <https://doi.org/10.1007/s11747-023-00962-2>
- Veloso, C. M., & Monte, A. P. (2019). Validation of a measurement scale of service quality, image, customer satisfaction and loyalty in traditional trade. *Tourism and Management Studies*, 15(3), 27–35. <https://doi.org/10.18089/tms.2019.150303>
- Yong Liu, Chang-Xue Lin, G. Z. (2024). A pricing strategy of dual-channel supply chain considering online reviews and in-sale service. *Journal of Business & Industrial Marketing, Volume 39*,.
- Ziliwu, R. S., Kusmiati, E., & Garut, U. (2026). Ilomata International Journal of Management. *Ilomata International Journal of Management*, 7 Issue(1), 135–146. <https://doi.org/https://doi.org/10.61194/ijjm.v7i1.1879>