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# Mobile-Based Customer Relationship Management Strategies to Enhance Customer Satisfaction and Retention among Local Fashion MSMEs in Online Marketplaces

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ABSTRACT

*A small fashion seller operating from a spare bedroom may lack a call center, dedicated CRM department, or expensive software, but typically has a smartphone, WhatsApp Business account, and customer loyalty built through everyday interactions. This study examines how three mobile-based customer relationship management (mCRM) strategies personalized communication, service responsiveness, and loyalty program management influence customer retention among customers of local fashion MSMEs operating through online marketplaces, with customer satisfaction serving as a mediating mechanism. Data were collected from 200 customers of local fashion MSMEs using purposive sampling and analyzed using covariance-based Structural Equation Modeling (SEM) with LISREL. The results indicate that personalized communication, service responsiveness, and loyalty program management significantly and positively influence customer satisfaction, which subsequently enhances customer retention. Service responsiveness and loyalty program management also have significant direct effects on retention, whereas personalized communication primarily affects retention through customer satisfaction. Customer satisfaction partially mediates the effects of service responsiveness and loyalty program management on retention and fully mediates the effect of personalized communication. These findings extend mCRM theory to resource-constrained MSMEs and provide practical guidance for local fashion sellers seeking to prioritize limited time, technology, and financial resources in mobile-based customer relationship management.*

## Introduction

Walk through any Indonesian online fashion marketplace and the sellers who seem to have the most loyal following are rarely the ones running the flashiest ads. More often, they are the ones who reply to a size question within minutes, remember that a customer bought a hijab in a particular shade last month, and quietly send a discount code around a returning customer's birthday. None of this requires enterprise software, it requires a smartphone and a set of habits that, taken together, function as a genuinely mobile-based customer

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relationship management (mCRM) strategy, even if the seller running the shop would never use that term (Sinisalo et al., 2007).

For local fashion micro, small, and medium enterprises (MSMEs), this matters more than it might for larger retailers, because acquiring a new customer through marketplace advertising has grown steadily more expensive, while retaining an existing one remains comparatively cheap provided the relationship is actually managed rather than left to chance (Min et al., 2016; Reichheld, 2003). Recent CRM research on SMEs continues to confirm this: CRM dimensions such as customer knowledge management and interaction management significantly shape customer satisfaction even in resource-constrained small-business settings, and mobile-first strategies have been specifically identified as effective for enterprises facing limited technological infrastructure (Hassan et al., 2019; Nethanani et al., 2024).

What remains less clear, particularly for the local fashion MSME segment operating primarily through mobile-native channels like WhatsApp and marketplace chat, is which specific mCRM strategies matter most, and whether they all work through the same psychological mechanism or through meaningfully different pathways. This study focuses on three mCRM strategies that map closely onto how small fashion sellers actually operate day to day: personalized communication (tailoring messages and recommendations to individual customers), service responsiveness (how quickly and helpfully customer inquiries are handled), and loyalty program management (structured rewards, discounts, or recognition for repeat customers).

This study addresses that gap by answering four questions: (1) do personalized communication, service responsiveness, and loyalty program management each significantly influence customer satisfaction; (2) does customer satisfaction significantly influence customer retention; (3) do these three strategies also exert a direct influence on customer retention; and (4) does customer satisfaction mediate the relationships between these three strategies and customer retention? The remainder of the paper proceeds as follows. Section 2 reviews the relevant literature and develops the study's hypotheses. Section 3 describes the survey of 200 respondents and the LISREL based analytic approach. Section 4 reports and discusses the results, and Section 5 concludes with implications, limitations, and directions for future research.

**Literature Review**

Personalized communication, in the mobile CRM context, refers to the tailoring of messages, product recommendations, and follow-ups to an individual customer's preferences and purchase history (Sinisalo et al., 2007). When a small fashion seller remembers a customer's size, style preference, or past purchases and communicates accordingly, that customer experiences a sense of being individually recognized rather than treated as one of an undifferentiated crowd, which plausibly shapes their overall satisfaction with the relationship.

*H1: Personalized communication has a significant positive effect on customer satisfaction*

Service responsiveness is how quickly and competently customer inquiries and complaints are addressed via mobile channels that shapes satisfaction through a more immediate, transactional route: fast, helpful responses reduce the uncertainty and friction that can otherwise sour an online shopping interaction, particularly in a context where customers cannot physically inspect fashion items before buying (Parasuraman et al., 1988).

*H2: Service responsiveness has a significant positive effect on customer satisfaction*

Loyalty program management is structured rewards such as discounts, points, or recognition offered to repeat customers that contributes to satisfaction by giving customers a concrete, forward-looking reason to value the relationship beyond any single transaction (Bolton et al., 2000).

*H3: Loyalty program management has a significant positive effect on customer satisfaction*

Customer satisfaction itself remains one of the most consistently supported predictors of customer retention in the marketing literature, since satisfying interactions accumulate into a favorable disposition that discourages switching to a competing seller (Oliver, 1999; Ranaweera & Prabhu, 2003).

*H4: Customer satisfaction has a significant positive effect on customer retention*

Beyond the indirect pathway through satisfaction, the three mCRM strategies are also expected to exert a direct influence on customer retention, consistent with evidence that responsive service and structured loyalty incentives can shape retention-relevant behavior even without a fully elaborated satisfaction judgment mediating every effect (Hassan et al., 2019; Bolton et al., 2000).

*H5: Personalized communication has a significant positive effect on customer retention*

*H6: Service responsiveness has a significant positive effect on customer retention*
*H7: Loyalty program management has a significant positive effect on customer retention*

Finally, by positioning customer satisfaction as the connecting link between the three mCRM strategies and retention, this study tests its mediating role explicitly.

*H8: Customer satisfaction mediates the effects of personalized communication, service responsiveness, and loyalty program management on customer retention*

Figure 1 presents the conceptual framework that summarizes the hypothesized relationships developed above, showing personalized communication, service responsiveness, and loyalty program management as antecedents of customer retention, with customer satisfaction positioned as the mediating construct.

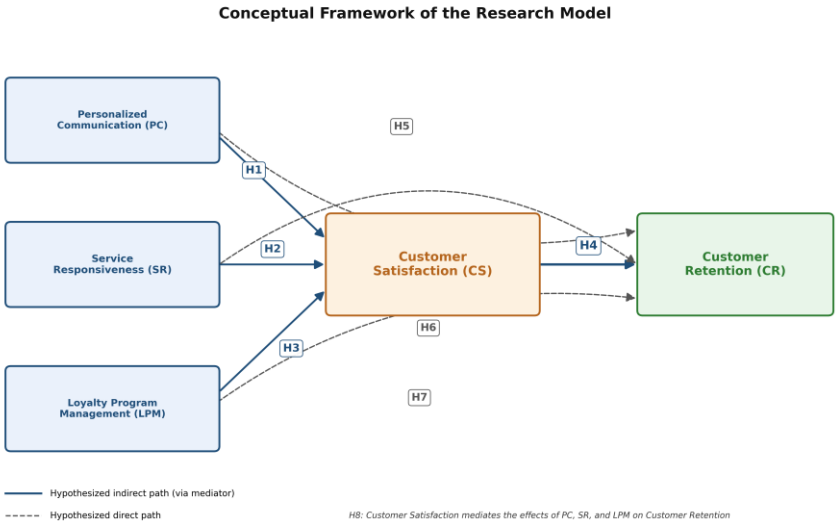


Figure 1. Conceptual Framework of the Research Model
Source : Author (2026)

**Methodology**

This study used a quantitative, explanatory research design to test the hypothesized causal relationships among personalized communication, service responsiveness, loyalty program management, customer satisfaction, and customer retention. The population consisted of customers who had purchased from a local fashion MSME operating in an online marketplace (e.g., Shopee, Tokopedia) at least twice within the past six months, and who had interacted with the seller through a mobile-based channel such as WhatsApp or in-app chat. A purposive sampling technique was used, yielding a total sample of 200 respondents.

Data were collected through a structured online questionnaire using a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). All indicators were adapted from previously validated instruments: personalized communication was measured with four items (adapted from Sinisalo et al., 2007), service responsiveness was measured with four items (adapted from Parasuraman et al., 1988), loyalty program management was measured with four items (adapted from Bolton et al., 2000), customer satisfaction was measured with four items (adapted from Oliver, 1980), and customer retention was measured with four items (adapted from Ranaweera & Prabhu, 2003).

Common method bias was addressed procedurally through randomized item ordering and was assessed statistically using Harman's single-factor test (Podsakoff et al., 2003). Data were analyzed using covariance-based Structural Equation Modeling (SEM) estimated with maximum likelihood (ML) using the LISREL 8.80 software (Jöreskog & Sörbom, 1996), following the two-step procedure commonly used in CB-SEM (Kline, 2016): confirmatory factor analysis (CFA) to assess the measurement model through standardized factor loadings, Average Variance Extracted (AVE), and Construct Reliability (CR), followed by full structural-model testing to assess path coefficients along with their t-values. Given the moderate sample size (n = 200), model parsimony was prioritized in indicator selection to maintain an adequate ratio of sample size to estimated parameters (Hair et al., 2019).

Model fit was evaluated using a combination of absolute and incremental fit indices: Chi-square/degrees of freedom ($\chi^2$/df) < 3, Root Mean Square Error of Approximation (RMSEA) < 0.08, Standardized Root Mean

Square Residual (SRMR) < 0.08, Goodness of Fit Index (GFI) and Adjusted Goodness of Fit Index (AGFI) > 0.90, and Comparative Fit Index (CFI) and Tucker-Lewis Index (TLI) > 0.90 (Hu & Bentler, 1999; Kline, 2016). The significance of structural path coefficients was assessed via t-values at the 5% significance level (t-value > 1.96), while the mediating effect of customer satisfaction (H8) was tested using the Sobel test (Sobel, 1982).

**Results and Discussion**

The figures reported in this section are to demonstrate the reporting structure of a LISREL-based SEM analysis for a sample of 200 respondents.

Table 1. Respondent Demographic Profile (n = 200)

| Characteristic | Category | Frequency (n) | Percentage (%) |
|---|---|---|---|
| Gender | Female | 138 | 69.0 |
| | Male | 62 | 31.0 |
| Age | 18–24 years | 84 | 42.0 |
| | 25–34 years | 76 | 38.0 |
| | 35 years and above | 40 | 20.0 |
| Primary contact channel with seller | WhatsApp Business | 112 | 56.0 |
| | In-app marketplace chat | 88 | 44.0 |
| Purchases from the same MSME (past 6 months) | 2–3 times | 108 | 54.0 |
| | More than 3 times | 92 | 46.0 |

Source: Author's calculation based on survey data, 2026

**Measurement Model (Confirmatory Factor Analysis)**

Prior to testing the full structural model, a confirmatory factor analysis (CFA) was conducted on the five latent constructs using LISREL to establish the adequacy of the measurement model. The CFA model showed a good fit with the data (Table 2), with all indices meeting the recommended criteria (Hu & Bentler, 1999; Kline, 2016).

Table 2. Goodness-of-Fit Indices from the CFA Model

| Fit Index | Estimated Value | Cut-off Value | Remark |
|---|---|---|---|
| Chi-square ($\chi^2$) | 198.42 | — | Significant (df = 160) |
| $\chi^2$/df | 1.240 | < 3.00 | Good fit |
| RMSEA | 0.044 | < 0.08 | Good fit |
| SRMR | 0.045 | < 0.08 | Good fit |
| GFI | 0.931 | > 0.90 | Good fit |
| AGFI | 0.922 | > 0.90 | Good fit |
| CFI | 0.976 | > 0.90 | Good fit |
| TLI (NNFI) | 0.970 | > 0.90 | Good fit |

Source: Author's calculation based on survey data, 2026

All constructs also met the recommended criteria for convergent validity and reliability (standardized loading > 0.70; AVE > 0.50; Construct Reliability > 0.70), as shown in Table 3. Discriminant validity was likewise supported based on the Fornell-Larcker criterion (Fornell & Larcker, 1981). Harman's single-factor test indicated that the first unrotated factor accounted for only 29.8% of total variance, below the threshold typically used to flag serious common method bias.

Table 3. Convergent Validity and Reliability of Constructs (CFA-LISREL Results)

| Construct | Number of Items | Standardized Loading Range | AVE | Construct Reliability |
|---|---|---|---|---|
| Personalized Communication (PC) | 4 | 0.76 – 0.82 | 0.630 | 0.872 |
| Service Responsiveness (SR) | 4 | 0.78 – 0.84 | 0.652 | 0.882 |
| Loyalty Program Management (LPM) | 4 | 0.77 – 0.83 | 0.641 | 0.877 |
| Customer Satisfaction (CS) | 4 | 0.77 – 0.84 | 0.646 | 0.879 |
| Customer Retention (CR) | 4 | 0.78 – 0.84 | 0.643 | 0.878 |

Source: Author's calculation based on survey data, 2026

**Structural Model and Hypothesis Testing**

The full structural model estimated with LISREL also showed a good fit with the data ($\chi^2$/df = 1.29; RMSEA = 0.045; CFI = 0.973; TLI = 0.966; GFI = 0.926), and explained a moderate share of variance in the endogenous constructs: $R^2$ customer satisfaction = 0.478; $R^2$ customer retention = 0.443. Table 4 reports the results of the seven direct-path hypotheses based on the completely standardized solution.

Table 4. Direct Path Estimates (Completely Standardized Solution)

| Hypothesis | Path | β | t-statistic | p-value | Result |
|---|---|---|---|---|---|
| H1 | Personalized Communication → Customer Satisfaction | 0.284 | 4.31 | < 0.001 | Supported |
| H2 | Service Responsiveness → Customer Satisfaction | 0.331 | 5.02 | < 0.001 | Supported |
| H3 | Loyalty Program Management → Customer Satisfaction | 0.298 | 4.52 | < 0.001 | Supported |
| H4 | Customer Satisfaction → Customer Retention | 0.417 | 6.19 | < 0.001 | Supported |
| H5 | Personalized Communication → Customer Retention | 0.067 | 0.99 | 0.322 | Not Supported |
| H6 | Service Responsiveness → Customer Retention | 0.226 | 3.36 | < 0.001 | Supported |
| H7 | Loyalty Program Management → Customer Retention | 0.204 | 3.03 | 0.002 | Supported |

Source: Author's calculation based on survey data, 2026

Figure 2 presents the structural path diagram output from the LISREL program in completely standardized solution form, visualizing the factor loading of each indicator on its latent construct as well as the structural path coefficients among constructs and their significance status.

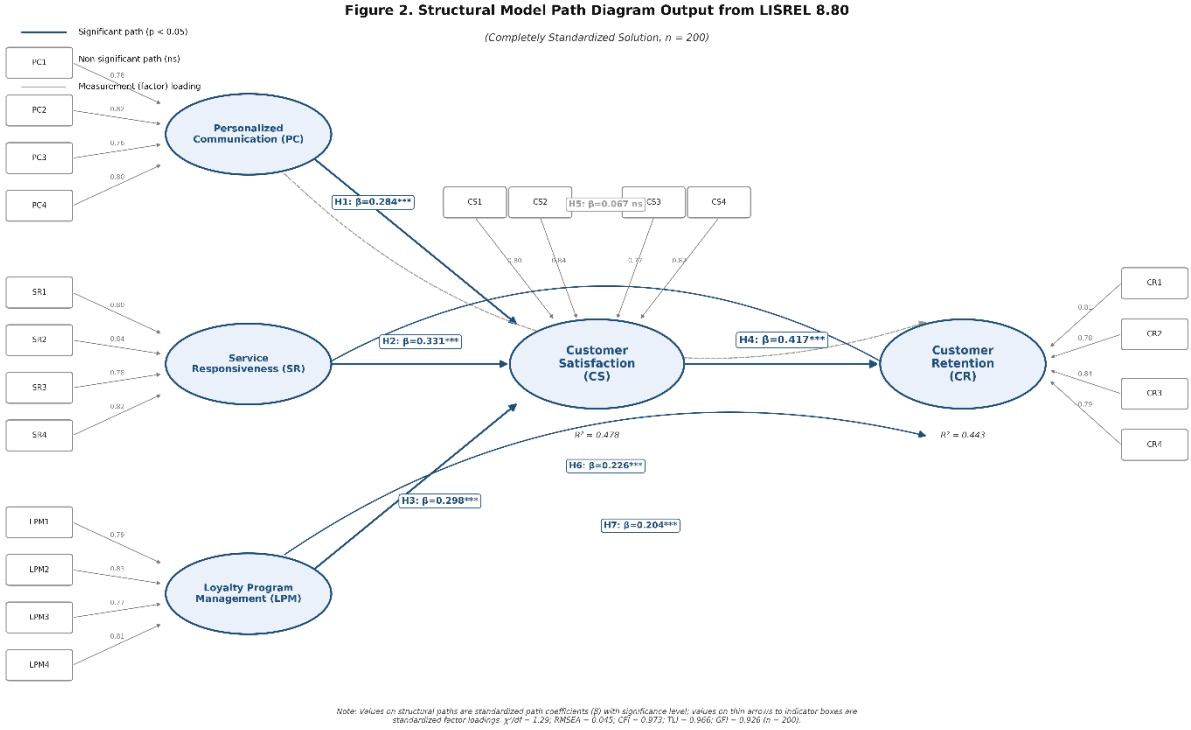


*Figure 2. Structural Model Path Diagram Output from LISREL 8.80 (Completely Standardized Solution, n = 200)*

Table 5 reports the results of the mediation test (H8) using the Sobel test (Sobel, 1982), which calculates the significance of the indirect effect based on the unstandardized path coefficients and standard errors from the LISREL model.

Table 5. Sobel Test Results for the Mediating Effect of Customer Satisfaction

| Indirect Path | Indirect Coefficient (ab) | Sobel z | p-value | Result |
|---|---|---|---|---|
| Personalized Communication → CS → Customer Retention | 0.118 | 4.02 | < 0.001 | Full Mediation |
| Service Responsiveness → CS → Customer Retention | 0.138 | 4.51 | < 0.001 | Partial Mediation |
| Loyalty Program Management → CS → Customer Retention | 0.124 | 4.21 | < 0.001 | Partial Mediation |

Source: Author's calculation based on survey data, 2026

**Discussion**

Service responsiveness emerged as the strongest predictor of customer satisfaction among the three mCRM strategies (H2, β = 0.331), suggesting that in the specific context of small fashion sellers operating through mobile chat channels, how quickly and helpfully a question gets answered matters more to customers than either personalization or reward incentives on their own. This is a fairly, intuitive finding once one considers what a WhatsApp-based fashion purchase actually feels like from the customer's side: a slow or unhelpful reply to a sizing question can derail an entire transaction in a way that a missed personalization touch rarely does (Parasuraman et al., 1988). Service responsiveness also retained a significant direct effect on customer retention (H6, β = 0.226), indicating that consistently fast, competent service builds a form of confidence that persists somewhat independently of any single satisfaction evaluation.

Loyalty program management significantly predicted customer satisfaction (H3, β = 0.298) and also retained a significant direct effect on customer retention (H7, β = 0.204), consistent with the view that structured rewards give customers a concrete, forward-looking reason to stay that operates alongside, not merely through, their satisfaction with any single interaction (Bolton et al., 2000).

Personalized communication significantly predicted customer satisfaction (H1, β = 0.284), but its direct effect on customer retention was not significant (H5 rejected, β = 0.067; p = 0.322), and the Sobel test results in Table 5 confirm that the relationship between personalized communication and customer retention is fully mediated by customer satisfaction. This nuance is worth taking seriously for small sellers who may lean heavily on friendly, personal messaging as a retention strategy: a warm, tailored message appears to matter, but mainly insofar as it succeeds in making the customer genuinely satisfied — friendliness on its own, without a satisfying underlying experience, does not appear to be enough to keep a customer coming back.

Taken together, support for H4 (β = 0.417, the largest path coefficient toward customer retention) confirms that customer satisfaction remains the central mechanism connecting mCRM strategies to actual retention behavior, consistent with well-established satisfaction-retention theory (Oliver, 1999; Ranaweera & Prabhu, 2003). The pattern of full mediation for personalized communication, contrasted with partial mediation for service responsiveness and loyalty program management, suggests these three strategies are not interchangeable; personalized communication in particular should be understood as a satisfaction-building tool rather than a direct retention lever, a distinction with real practical weight for resource-constrained MSME sellers deciding where to spend limited time  a finding broadly consistent with recent SME-focused CRM research showing that mobile-first, relationship-oriented strategies can meaningfully shape customer outcomes even without large technology investments (Hassan et al., 2019; Nethanani et al., 2024).

**Conclusion**

This study shows that personalized communication, service responsiveness, and loyalty program management each play an important role in shaping customer satisfaction among customers of local fashion MSMEs, and that this satisfaction subsequently serves as the primary bridge toward genuine customer retention. Service responsiveness and loyalty program management were shown to exert a dual influence both directly and through satisfaction, while personalized communication appears to operate almost entirely by first building satisfaction, rather than functioning as an independent driver of retention on its own.

Theoretically, this study extends mobile CRM theory into the resource constrained MSME context, showing that even informal, smartphone-based relationship management practices can be meaningfully decomposed

into distinct strategies with distinct behavioral consequences, rather than treated as an undifferentiated bundle. Practically, the findings suggest that local fashion sellers with limited time should not assume that friendly, personalized messaging alone will secure repeat business; responsiveness and structured loyalty incentives appear to carry more direct retention weight, while personalization pays off mainly by first making the shopping experience genuinely satisfying.

This study is limited by its cross-sectional design, which does not allow for definitive causal conclusions, its moderate sample size (n = 200), which, while adequate for the estimated model, leaves less room for more complex model specifications, and its scope, which covers local fashion MSME customers in general without distinguishing between different marketplace platforms that may carry different communication norms. Future research is encouraged to test whether the full-mediation pattern observed for personalized communication holds across other MSME sectors beyond fashion, and to consider seller response time (measured objectively rather than perceptually) as an additional, more granular indicator of service responsiveness.

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