Empowering Customer Loyalty: The Impact of Multichannel Integration, Technology Acceptance, and Value Experience on Satisfaction in Indonesia's Omni-Channel Retail Landscape

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Abstract **– Customer loyalty is a key challenge in omni-channel retail landscape. This study examines the effects of multichannel integration (MCI), technology acceptance (TA), and value experience (VE) on customer loyalty (LOY), with satisfaction (SAT) serving as a mediating variable. The research utilizes primary data from 471 active department store customers who have made purchases through at least two different channels. The relationships among variables are examined using Structural Equation Modelling (SEM). The findings indicate a positive and statistically significant relationship between MCI and TA, MCI and VE, VE and LOY, as well as SAT and LOY. In addition, the results reveal a negative and statistically significant effect of MCI on SAT, as well as a negative but statistically insignificant effect of MCI on LOY. Indirectly, TA is able to mediate the relationship between MCI and VE. VE is able to mediate the relationship between MCI and SAT. Furthermore, both VE and SAT serve as mediating variables in the relationship between MCI and LOY. These findings are anticipated to guide retailers in Indonesia to enhance their preparedness for implementing omnichannel strategies.**

Keywords **– Customer loyalty, customer satisfaction, multichannel integration, technology acceptance, value experience.**

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1. Introduction

Omnichannel strategies have been widely applied across various industries in Indonesia. Many companies are beginning to adapt omnichannel strategies as a means to achieve their organizational goals. The companies still encounter challenges in implementing omnichannel strategies. According to [1], a survey conducted by Resulticks on 345 companies in Southeast Asia identified several obstacles to omnichannel strategy. These obstacles include poor system integration (38%), incomplete customer data across channels (35%), and insufficient technology and software (41%) cited as the main challenges. So, readiness to implement omnichannel strategies still needs improvement.

The growth rate of retail in Indonesia experiences both upward and downward trends. Data indicates that following the pandemic, minimarkets experienced the most growth in Indonesia's retail sector in 2023, growing by approximately 11–12%. Nonetheless, growth in certain categories, such as fashion and department stores, is still very weak when compared to the pre-pandemic levels observed in 2019 [2]. Increasing competitiveness by adapting to change will help maintain the existence of retailers.

Nowadays, sales are not solely dependent on offline stores, considering the increasing trend of e-commerce transactions due to online sales. According to data from 'We Are Social in 2025', the total value of e-commerce transactions in Indonesia is projected to reach USD 100 billion [3].

This indicates a growing trend of digital spending thus presenting an opportunity for companies to pursue omnichannel strategies.

As time progressed, the retail landscape has experienced the emergence of numerous channels, including mobile devices, mobile web, social media and mobile applications. The variety of channels has prompted the shift toward omnichannel retailing. Retailers' success is largely attributed to the effective integration of channels, as customers adapt to omnichannel systems only when retail touchpoints are seamlessly connected and supported by digital technologies [4]. Technology is essential in generating data that supports customer interaction and advanced analytics, enabling enhanced customer experiences that foster greater satisfaction, loyalty, and long-term customer value [5]. Indeed, it can be said that various factors must be considered in the implementation of omnichannel retailing efforts to ensure that customers receive an experience that impacts customer satisfaction and loyalty.

In contrast, omnichannel strategy can raise customer expectations, leading to increased risks associated with complex transaction processes [6]. Failure to integrate channels effectively can result in customers not returning to make further purchases from the company. The absence of seamless integration across channels may result in a perplexing and impersonal encounter for customers, causing frustration and potentially diminishing their interacting to engage further with the retailers [7]. Retailers need to get ready to implement an omnichannel strategy across all channel types with consistency. According to [8] consumer behavior perspectives such as customer satisfaction and loyalty and their relationship to the adoption and management of omni-channel retail channels need to be studied further; this is because there is still a lack of literature related to omni-channel retail channels from a customer perspective [9].

Based on insights from prior studies, this research emphasizes the roles of technology acceptance and value experience in fostering stronger customer loyalty within omni-channel retail landscape. This aligns with the premise developed by [10], [11] in the Service-Dominant Logic (SDL) theory, particularly FP (5), which emphasizes that the success of a service economy within an omni-channel structure depends on delivering a superior customer experience enhanced by digital technology. While the core of SDL centers on service interactions and exchanges, its application in omnichannel retail underscores the critical role of enriched customer experiences and value perception in creating meaningful service outcomes.

Thus, this research focuses on measuring customer loyalty at Department Stores in Indonesia that implement an omnichannel strategy and evaluating other factors in the form of technology acceptance, value experience which will increase customer loyalty through satisfaction.

2. Literature Review and Hypotheses

Customer loyalty and satisfaction levels are the foundation of any successful business [12]. Successful retail performance is reflected in meeting profitability targets, establishing strong brand equity, maintaining efficient operational continuity, and cultivating long-term customer loyalty [13]. According to [14], it is argued that customer loyalty strengthens as customer satisfaction increases, with this relationship being even more pronounced in an omni-channel environment compared to a multi-channel one. This is attributed to the superior integration of channels, which enhances the overall customer experience and fosters stronger brand commitment. Thus, adopting an omnichannel strategy emerges as an appropriate and effective approach for retailers aiming to increase customer loyalty.

Considering the wide array of channels and interactive touchpoints that customers engage with throughout their shopping journey, it is essential for retailers to adopt omnichannel strategies. These strategies should enable seamless and effortless transitions across all available channels, ensuring a consistent and satisfying customer [15]. Research conducted by [16] states that omnichannel retailers aim to provide a seamless and unified customer experience that is accessible anytime, anywhere, and through any platform. For omnichannel retailers, ensuring consistency, integration, and smooth transitions across various touchpoints and phases of the customer journey is a primary objective [17].

Based on [4], [18] multichannel integration is an important part of an omnichannel retail strategy. The concept of multichannel integration entails the coordinated use of diverse retail platforms—including physical stores, websites, and mobile apps—to ensure a seamless and coherent experience for customers at every touchpoint. Multichannel integration can enhance loyalty by fostering coordination that allows retailers to offer additional services, thereby enhancing satisfaction, and by promoting customization, which nurtures customer relationships [19]. When channels are well integrated, customers are less likely to go to competitors [20]. As consumer expectations and behaviors continue to evolve, retailers must adopt omnichannel strategies to seamlessly integrate all channel activities.

These include information exchange, joint logistics operations, inventory management, promotions, pricing, order fulfillment, and after-sales services [16], [21]. Prior studies have highlighted various dimensions of multichannel integration, including integrated product and price, promotion, transaction information, information access, order fulfilment [22] and customer service [23]. Building on these frameworks, this study adopts a comprehensive set of dimensions—namely integrated promotion, product and price, transaction information, information access, order fulfilment, and customer service—to examine multichannel integration more holistically.

Technology serves as the main driver for companies to adopt an omnichannel strategy [24], as more advanced technology enables better integration of channels [25]. According to the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by [26], four key factors influence an individual's intention to adopt technology: performance expectancy, effort expectancy, social influence, and facilitating conditions [27]. However, this study focuses solely on performance expectancy and effort expectancy as dimensions to assess customers' level of technology acceptance.

Based on the premise contained in the Service Dominant Logic (SDL) theory from an omnichannel retail perspective where there is a premise (FP3) which states digital goods and technology as the main distribution mechanism for providing omnichannel services [4]. FP's contribution is grounded in the understanding that the success of the service economy within an omnichannel framework depends on delivering superior customer experiences, which are enabled and enriched by digital technologies [5]. While service and service exchange are the main focuses of SDL in marketing, omnichannel retail reflects this concept by offering superior customer and value experiences that enhance the service. Value is inherently personal and experientially defined by the beneficiary, making it a unique and meaningful phenomenon shaped by individual perceptions and experiences [28] contained in the 10 Premise of SDL still according to technology is recommended as the second element in a customer-based value proposition [4].

Value development in better customer experiences is contingent upon the presence of customers with a technical foundation. Without an offering, value can not be established; perception and experience play key roles in defining value [29]. Customers' experiences generate a value that is obtained and referred to as value experience. Customers gain value experience during the process of making purchases. According to [30] and [31], value experience refers to the customer's overall assessment of the benefits and quality derived from their interactions, encompassing every touchpoint throughout their journey. According to [32] value experience is defined as the meaning that comes from activities that create value. It is characterized as sharing of experiences and integration of resources that occur throughout the process of fulfilling values. According to [33], the value experience is assessed through four dimensions: cognitive, hedonic, social, and ethical. This study employs the same approach.

Channels can be appropriately integrated in order to increase satisfaction and loyalty across all channels [20], [34]. Omni-shoppers must prove the benefits of satisfaction brought about by a seamless experience in an omnichannel setting in order to meet the loyalty requirements [35]. Previous research on multichannel integration and customer includes LSQ, satisfaction, and loyalty [36], integration of channel, timely order fulfilment, customer satisfaction [37], increase channel, customer channel choice, satisfaction [6]. However, this research focuses on customer satisfaction and loyalty.

The objective of this research is to examine how multichannel integration, technology acceptance, value experience that influence customer loyalty trough customer satisfaction. By examining the interactions among these variables, the study can pinpoint additional critical variables that contribute to multichannel integration, technology acceptance, value experience, customer satisfaction and loyalty. Figure 1 illustrates the research framework, and the hypotheses developed based on this framework are listed below:

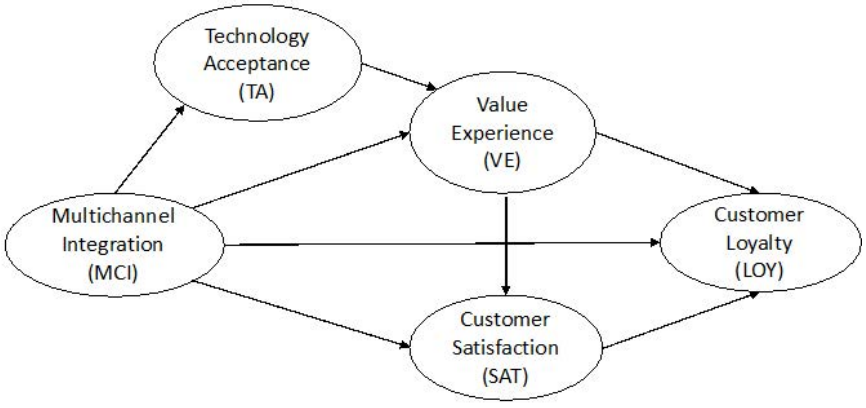

Figure 1. Research framework

Based on the preceding explanation, the hypothesis proposed in this research are as follows:

H1: Multichannel integration significant influence technology acceptance.
H2: Multichannel integration significant influence value experience.
H3: Technology acceptance significant influence value experience.
H4: Multichannel integration significant influence customer satisfaction.
H5: Value experience significant influence customer satisfaction.
H6: Multichannel integration significant influence customer loyalty.
H7: Value experience significant influence customer loyalty.
H8: Customer satisfaction significant influence customer loyalty.
H9: Technology acceptance as a mediating variable for multichannel integration and value experience.
H10: Value experience as a mediating variable for multichannel integration and customer satisfaction.
H11: Value experience and customer satisfaction as mediating variables for multichannel integration and customer loyalty.

3. Methodology

The research employs a descriptive methodology to produce an accurate account of a given person, circumstance, symptom, or group. A total of 471 retail customers, each with prior experience purchasing through at least two separate channels, participated in the primary data collection via questionnaire distribution. The subject of the study is retail, namely the Matahari Department Store (MDS) in Sumatera Regional 2, South Sumatera, Indonesia, which uses an omnichannel approach.

The population consists of customers of MDS Sumatera Regional 2, where MDS has small regional types and comprises 12 outlets with 4 small store types (MDS Lubuk Linggau, MDS Baturaja, MDS Lahat, and MDS Prabumulih); medium-sized store types (MDS Lippo Plaza Jambi, MDS OPI Palembang, MDS Bengkulu Indah Mall, and MDS PTC); and large store types (MDS Basko Grand Mall Padang, MDS PSX Mall, MDS Central Plaza Lampung, and MDS International Plaza Palembang).

Matahari, selected as a retail company meeting omnichannel criteria, focuses on specific sample selection conditions for respondents who are consumers with repeat purchases and membership cards. The sample size determination employs the Slovin Formula, where a 5% error tolerance and a 95% confidence level are applied.

With 66,304 loyal customers in the Matahari MDS Sumatera Regional 2, the sample size is calculated as 400 respondents as detailed in Table 1, which presents the proportional distribution of respondents across 12 store locations. The sample criteria include being a Matahari customer in the Sumatera Regional 2 area with active MDS membership, aged 17 or above, and having made purchases in at least two MDS channels (physical stores and online channels). This study employs a non-probability sampling method, namely purposive sampling, wherein participants are deliberately selected to best represent the target population [38].

Table 1. Research sampling

No	Store Name	Cust Loyalty	Prop.	Sample of prop.
1	MDS LUBUK LINGGAU	2.805	4%	17
2	MDS LIPPO PLAZA JAMBI	5.077	8%	31
3	MDS OPI PALEMBANG	5.428	8%	33
4	MDS BASKO GRAND MALL PADANG	7.337	11%	44
5	MDS PSX MALL	12.457	19%	75
6	MDS CENTRAL PLAZA LAMPUNG	5.774	9%	35
7	MDS BENGKULU INDAH MALL	4.345	7%	26
8	MDS BATURAJA	2.492	4%	15
9	MDS LAHAT	2.564	4%	15
10	MDS PRABUMULIH	2.905	4%	18
11	MDS PTC	5.339	8%	32
12	MDS INTERNATIONAL PLAZA PALEMBANG	9.781	15%	59
	TOTAL	**66.304**	**100%**	**400**

The measurement model was assessed through Confirmatory Factor Analysis (CFA) using LISREL 8.8 to evaluate the validity and reliability of the construct. CFA is used to evaluate how well the indicators can explain latent variables. The magnitude of indicators in explaining latent variables is expressed through factor loadings (λ). A higher loading factor value indicates better measurement validity. As per [39], an indicator is deemed legitimate if its loading factor (λ) exceeds 0.5. The reliability of the constructs was evaluated through the calculation of Construct Reliability (CR) and Average Variance Extracted (AVE).

If CR ≥ 0.7 and AVE ≥ 0.5, then an instrument or variable is considered to have acceptable reliability. If the CR is between 0.6 and 0.7, reliability can still be deemed adequate as long as the indicators show strong validity [39].

This study utilizes Structural Equation Modelling (SEM) as the main analytical technique to assess the relationships among the research variables. During the questionnaire distribution, respondents are first provided with an explanation of the research variables to ensure accurate responses. Respondents' answers are input into a computer program and analyzed using LISREL version 8.8. The SEM analysis steps include conceptualizing the model, creating a path diagram, specifying the model (Structural and Measurement Model), identifying the model, estimating parameters, and assessing model fit.

Model assessment is carried out by evaluating the construct validity and reliability, along with the overall model fit, through standard fit indices including chi-square, p-value, RMSEA, AGFI, GFI, NFI and CFI. Model modifications are made if necessary, and finally, cross-validation of the model is performed by applying it to a new set (validation sample).

4. Results

The results begin with respondent demographics to provide an overview of the sample characteristics, followed by the validity and reliability tests that ensure the soundness of the measurement model. The subsequent analyses include the structural model, hypothesis testing, and mediation effects to evaluate the proposed framework in detail.

4.1. Respondent Demographics

The participants include 142 males and 329 females, primarily within female and respondents aged between 20 - 30 years (204 individuals). A significant number of respondents, totaling 265 individuals, are employed in the private sector. The detailed demographic characteristics of the respondents are presented in Table 2.

Table 2. Respondent demographics

Demographics	Options		Frequency
Age	**Gender**		**Total**
	Male	**Female**	
< 20	11	44	55
20 – 30	105	204	309
31 – 40	15	57	72
>40	11	24	35
Total	142	329	471
Occupation	**Gender**		**Total**
	Male	**Female**	
Student	8	26	34
Civil Servants	9	19	28
BUMN/ BUMD	10	19	29
Private Sector	92	173	265
Housewife	0	39	30
Other	23	53	76

4.2. Validity and Reliability Test

Confirmatory Factor Analysis (CFA) is employed to evaluate the validity and reliability of the questionnaire, with indicator validity assessed through loading factors, where values exceeding 0.5 are considered acceptable. Simultaneously, reliability is assessing using CR and AVE values. An indicator is deemed reliable if CR exceeds 0.7 and AVE is greater than 0.5. The outcomes of the validity and reliability test are presented in the following tables.

Table 3 presents the construct validity and reliability of multichannel integration. The loading factors are within acceptable limits, with CR 0.982 and AVE 0.690 exceeding the recommended thresholds, thus demonstrating strong reliability and convergent validity.

Table 3. Multichannel integration validity and reliability test

Indicators	Loading Factor (λ)	Square Factor loading (λ^2)	Error (e)	Status
MCI 1.1	0.830	0.689	0.311	Valid
MCI 1.2	0.840	0.706	0.294	Valid
MCI 1.3	0.840	0.706	0.294	Valid
MCI 1.4	0.910	0.828	0.172	Valid
MCI 1.5	0.910	0.828	0.172	Valid
MCI 2.1	0.910	0.828	0.172	Valid
MCI 2.2	0.680	0.462	0.538	Valid
MCI 2.3	0.800	0.640	0.360	Valid
MCI 2.4	0.870	0.757	0.243	Valid
MCI 2.5	0.830	0.689	0.311	Valid
MCI 3.1	0.730	0.533	0.467	Valid
MCI 3.2	0.750	0.563	0.438	Valid
MCI 3.3	0.760	0.578	0.422	Valid
MCI 3.4	0.850	0.723	0.278	Valid
MCI 4.1	0.860	0.740	0.260	Valid
MCI 4.2	0.760	0.578	0.422	Valid
MCI 4.3	0.850	0.723	0.278	Valid
MCI 4.4	0.890	0.792	0.208	Valid
MCI 4.5	0.870	0.757	0.243	Valid
MCI 5.2	0.840	0.706	0.294	Valid
MCI 5.3	0.670	0.449	0.551	Valid
MCI 5.4	0.740	0.548	0.452	Valid
MCI 6.1	0.920	0.846	0.154	Valid
MCI 6.2	0.960	0.922	0.078	Valid
MCI 6.3	0.930	0.865	0.135	Valid
Total	**20.690**	**17.257**	**7.743**	
CR (Construct Reliability)	0.982			**Reliabel**
AVE (Average Variance Extract)	0.690			

Table 4 presents the validity and reliability results for the technology acceptance construct. With a CR value of 0.959 and an AVE of 0.771, the construct demonstrates strong reliability and convergent validity.

Table 4. Technology acceptance validity and reliability test

Indicators	Loading Factor (λ)	Square Factor loading (λ^2)	Error (e)	Status
TA 1.1	0.830	0.689	0.311	Valid
TA 1.2	0.840	0.706	0.294	Valid
TA 1.3	0.840	0.706	0.294	Valid
TA 2.1	0.910	0.828	0.172	Valid
TA 2.2	0.910	0.828	0.172	Valid
TA 2.3	0.910	0.828	0.172	Valid
TA 2.4	0.900	0.810	0.190	Valid
Total	**6.140**	**5.394**	**1.606**	
CR (Construct Reliability)	0.959			**Reliabel**
AVE (Average Variance Extract)	0.771			

Table 5 shows the measurement results for the value experience construct. All indicators meet the validity requirement with loading factors above 0.50. The CR value of 0.983 and AVE value of 0.781 also exceed the recommended thresholds, confirming that the construct is both reliable and valid.

Table 5. Value experience validity and reliability test

Indicators	Loading Factor (λ)	Square Factor loading (λ^2)	Error (e)	Status
VE 1.1	0.790	0.624	0.376	Valid
VE 1.2	0.910	0.828	0.172	Valid
VE 1.3	0.890	0.792	0.208	Valid
VE 1.4	0.860	0.740	0.260	Valid
VE 2.1	0.900	0.810	0.190	Valid
VE 2.2	0.930	0.865	0.135	Valid
VE 2.3	0.780	0.608	0.392	Valid
VE 2.4	0.830	0.689	0.311	Valid
VE 3.1	0.860	0.740	0.260	Valid
VE 3.2	0.950	0.903	0.098	Valid
VE 3.3	0.880	0.774	0.226	Valid
VE 3.4	0.840	0.706	0.294	Valid
VE 4.1	0.900	0.810	0.190	Valid
VE 4.2	0.930	0.865	0.135	Valid
VE 4.3	0.940	0.884	0.116	Valid
VE 4.4	0.930	0.865	0.135	Valid
Total	**14.120**	**12.502**	**3.498**	
CR (Construct Reliability)	0.983			**Reliabel**
AVE (Average Variance Extract)	0.781			

Table 6 presents the measurement results for the customer satisfaction construct. All items show loading factors above the threshold of 0.50, confirming indicator validity. The construct reliability CR value of 0.970 and AVE value of 0.825 are well above the recommended cut-off values, indicating that this construct is reliable and valid.

Table 6. Satisfaction validity and reliability test

Indicators	Loading Factor (λ)	Square Factor loading (λ^2)	Error (e)	Status
SAT 1	0.880	0.774	0.226	Valid
SAT 2	0.910	0.828	0.172	Valid
SAT 3	0.810	0.656	0.344	Valid
SAT 4	0.940	0.884	0.116	Valid
SAT 5	0.940	0.884	0.116	Valid
SAT 6	0.940	0.884	0.116	Valid
SAT 7	0.930	0.865	0.135	Valid
Total	**6.350**	**5.774**	**1.226**	
CR (Construct Reliability)	0.970			**Reliabel**
AVE (Average Variance Extract)	0.825			

Table 7 shows the measurement results for the customer loyalty construct. All indicators have loading factors greater than 0.50, indicating validity. The construct reliability CR of 0.972 and AVE of 0.873 are above the recommended thresholds, confirming that this construct is highly reliable and valid.

Table 7. Customer loyalty validity and reliability test

Indicators	Loading Factor (λ)	Square Factor loading (λ^2)	Error (e)	Status
LOY 1	0.930	0.865	0.135	Valid
LOY 2	0.960	0.922	0.078	Valid
LOY 3	0.960	0.922	0.078	Valid
LOY 4	0.910	0.828	0.172	Valid
LOY 5	0.910	0.828	0.172	Valid
Total	**4.670**	**4.364**	**0.636**	
CR (Construct Reliability)	0.972			**Reliabel**
AVE (Average Variance Extract)	0.873			

As presented in the previous tables, all indicators are deemed valid, with loading factor (λ) values exceeding 0.5.

Additionally, the reliability assessment confirms that all indicators demonstrate acceptable levels of reliability, evidenced by a CR score of 0.967 and an AVE of 0.806, both exceeding the commonly accepted thresholds of 0.7 and 0.5, respectively.

Following the confirmation of validity and reliability, the next step involved evaluating the structural model. Model fit evaluation produced the following indices: chi-square/ probability = 0.000, RMSEA = 0.11, AGFI = 0.68, GFI = 0.73, NFI = 0.98, and CFI = 0.98. The failure to meet this criterion does not necessarily indicate unsuitability of the model. Therefore, it is advisable to evaluate additional model fit indices to ensure overall suitability [39].

As highlighted in prior discussion, a significant p-value does not inherently imply a poor model, as it is influenced by the large sample size [40]. Therefore, the established model fulfills the criteria for being a good fit.

4.3. Structural Model

Confirmatory Factor Analysis (CFA) was utilized to confirm the validity and reliability of the measurement model for each latent construct. This step was followed by the evaluation of the complete structural model, with the full model estimation results visually represented in Figure 2.

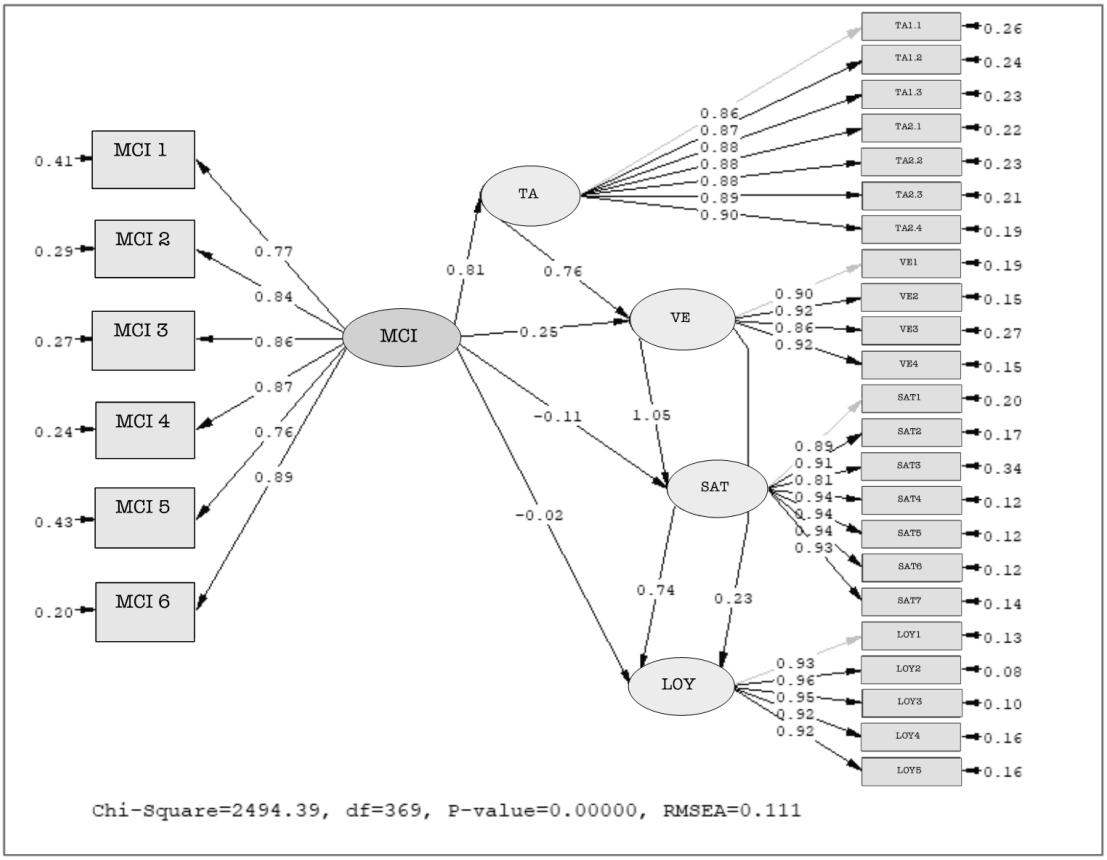

Figure 2. Full model estimation results

Figure 2 presents the parameter estimates for the relationships among latent variables, along with the factor loadings for each indicator comprising the constructs. The whole model estimation results demonstrate that an exogenous variable might have a positive or negative impact on an endogenous variable.

The findings indicate that multichannel integration is negatively associated with customer satisfaction and, subsequently, with customer loyalty.

Meanwhile, this variable demonstrates a positive correlation with the others, suggesting that an increase in one variable corresponds to an increase in the others, and vice versa.

Then the overall test results for the full model are shown in Figure 3.

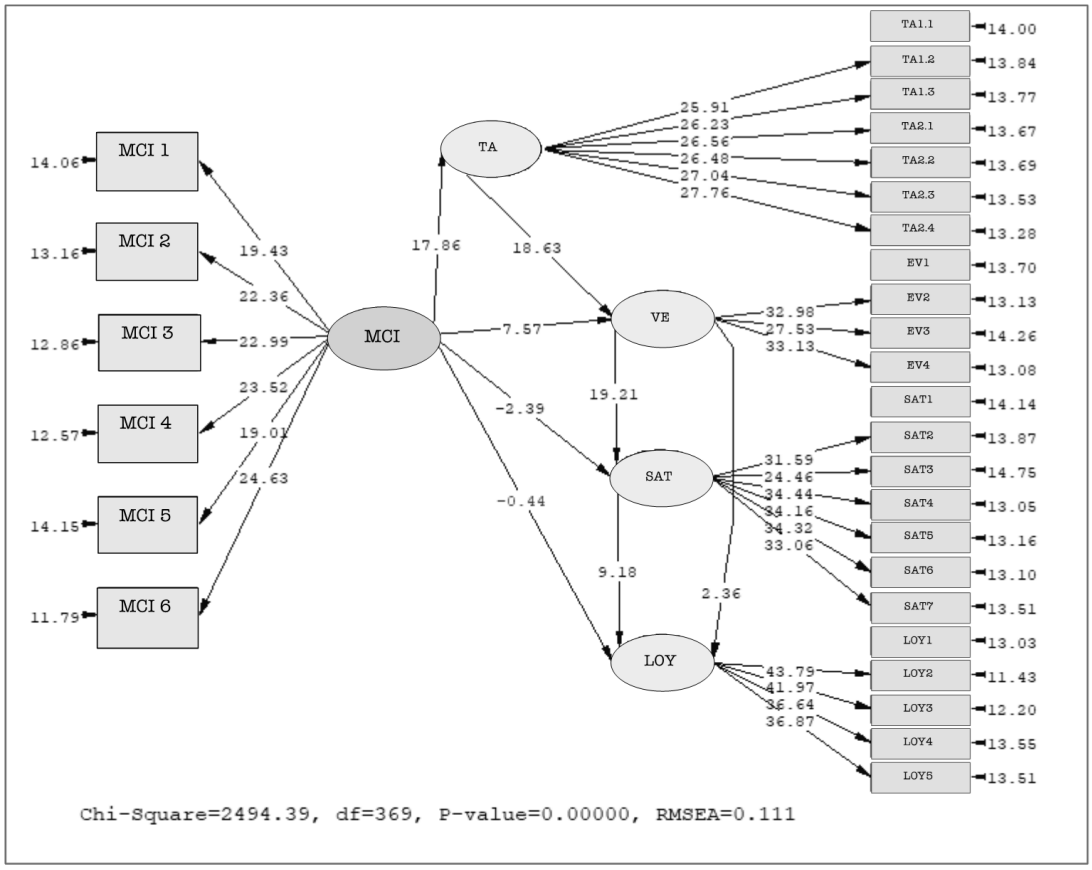

Figure 3. Full model test results

Figure 3 displays the results of the measurement and structural model analyses. The t-test statistic was used to evaluate all parameters, where a test is considered significant if the t-count value surpassed the t-table value of 1.96. Conversely, a parameter is deemed statistically insignificant if the t-count value is below 1.96. The full model test results indicate that all indicators are significant, as their t-values exceed 1.96. However, while some structural model test results—examining relationships between latent variables are statically significant, others are not.

4.4. Hypotheses Results

The hypothesis testing was conducted to examine the relationships between the latent variables in the structural model. Table 8 presents the estimated path coefficients, standard errors, t-values, and the significance of each hypothesized relationship. These results indicate the strength and direction of the effects among the constructs in the study.

Table 8. The hypothesis results

Dependent Variable	Independent Variable	Coefficient	S.E.	t- Value	Conclusion
TA	MCI	0,81	0,045	17,86	Sig
VE	MCI	0,76	0,041	18,63	Sig
VE	TA	0,25	0,034	7,57	Sig
SAT	MCI	-0,11	0,045	-2,39	Sig
SAT	VE	1,05	0,055	19,21	Sig
LOY	MCI	-0,02	0,042	-0,44	Not Sig
LOY	VE	0,23	0,098	2,36	Sig
LOY	SAT	0,74	0,081	9,18	Sig

Based on Table 8, out of the 8 proposed hypotheses, 7 of them were accepted as significant, indicating strong results. Firstly, multichannel integration has a positively and significant affect both technology acceptance and value experience, with respective t-values of 0.81 (t=17.86) and 0.76 (t=18.63).

Secondly, technology acceptance positively and significantly influences value experience (t=7.57). Furthermore, multichannel integration negatively and significantly influences customer satisfaction (t=-2.39), while value experience is found to positively and significantly influence customer satisfaction (t=19.21).

Multichannel integration does not significantly influence customer loyalty (t=-0.44), but value experience contributes significantly positively to customer loyalty (t=2.36). Lastly, customer satisfaction positively and significantly influences customer loyalty (t=9.18). The findings contribute to meaningful understanding of the key drivers shaping technology acceptance, value experience, customer satisfaction, and loyalty in the context of multichannel integration.

4.5. Mediation Effect Analysis Results

Table 9 presents the testing of mediation effects, considering that the empirical model involves mediating variables.

The table also depicts the magnitude of direct, indirect, and total effects among the studied variables. This study delves into the roles of mediating variables by referring to Table 9.

Table 9. The mediation effect results

No	Correlation	Direct Effect	Indirect Effect with:				Total effect
			TA	EV	SAT	LOY	
1	TA ← MCI	0.81					0.81
2	VE ← MCI	0.25	0.61				0.86
3	VE ← TA	0.76					0.76
4	SAT ← MCI	-0.11		0.55			0.44
5	SAT ← VE	1.05					1.05
6	LOY ← MCI	-0.02 ns)		0.43			0.41
7	LOY ← VE	0.23					0.23
8	LOY ← SAT	0.74					0.74

Based on the results of Table 9, the direct and indirect effects obtained are as follows: Firstly, technology acceptance proves to be a mediating variable between multichannel integration and value experience. Structural Equation Model (SEM) analysis results indicate a significant direct effect of multichannel integration on value experience at 0.25, with an indirect effect through technology acceptance at 0.61, establishing technology acceptance as a significant mediating variable. Secondly, value experience proves to be a mediator between multichannel integration and customer satisfaction. The SEM analysis reveals that multichannel integration has a significant negative direct effect on customer satisfaction at -0.11, with an indirect effect through value experience at 0.55. These results indicate that value experience plays a significant mediating role in the relationship between multichannel integration and customer satisfaction. Thirdly, value experience and customer satisfaction prove to be mediating between multichannel integration and customer loyalty. SEM analysis reveals a not significant direct effect of multichannel integration on customer loyalty at -0.02 with an indirect effect through value experience and customer satisfaction at 0.43, establishing value experience and satisfaction as significant mediating between multichannel integration and customer loyalty. These results enrich the understanding of the complex relationships among multichannel integration, technology acceptance, value experience, customer satisfaction and loyalty.

5. Discussion

From hypothesis testing in Table 8 and Table 6 hypothesis was significant and positive, 1 hypothesis has a negative and significant = H4 and 1 hypothesis has a negative and not significant = H6.

Hypothesis 1 results that the realization of multichannel integration comes from the implementation of technology [41] and makes better channel integration [25]. Based on the SDL premise from the omni-channel retail perspective developed by [4], namely premise (F3) states that digital goods and technology are the main distribution mechanisms for providing omni-channel services. Technology is a way to integrate online channels with physical ones, which means companies can offer a wider selection of products [42].

According to Hypothesis 2, the Service-Dominant Logic (SDL) perspective emphasizes that value is co-created through collaborative exchanges between firms and customers, positioning customers as integral contributors in the value creation process [43], [44]. From this perspective, companies do not directly provide value; instead, they offer value propositions, with the actual value being uniquely determined by the customers [45]. Omni-channel should be considered as a strategic resource that enables the co-creation of value. Still according to [45] the perception of customer value remains inherently subjective and is uniquely experienced by each beneficiary.

Hypothesis 3, within the framework of Service-Dominant Logic (SDL), posits that technology functions as an operant resource—one that acts upon other resources to generate value.

It serves as a key enabler of value co-creation, drives service innovation, and supports systemic transformation [46]. Furthermore, SDL premise (F5) asserts that the success of the service economy in an omni-channel structure depends on delivering a superior customer experience enhanced by digital technology.

Hypothesis 4 findings reveal that multichannel integration significantly and negatively affects customer satisfaction. Prior research has indicated that higher customer satisfaction is a direct result of good channel integration [47].

However, in contrast to these findings, this research indicates that an increase in multichannel integration will decrease customer satisfaction. In this study, respondents perceived that the high level of integration implemented by the company across its channels actually reduced customer satisfaction. This research is supported by [48], who emphasizes the limited knowledge of customers about how this integration can be achieved in practice. Different levels of understanding and mastery among customers in different regions influence understanding of retailer channels integration. Respondents felt less familiar with and aware of the forms of multichannel integration undertaken by retailers, leading them to consider it as something unfamiliar and not well-understood.

Hypothesis 5, According to [49] customer satisfaction can be enhanced by omni-channel retailers through the integration of online and offline platforms to deliver a cohesive and seamless shopping experience [50] in physical stores or online. Moreover, the test results for Hypothesis 6 reveal a negative not significant influence of multichannel integration on customer loyalty. These results show a similar pattern to that of a study by [51], which discovered that while multichannel integration has a substantial impact on loyalty, it does not have a very strong effect and that loyalty from offline sources does not favourably influence loyalty from online sources. Customers nowadays traverse various channels during their purchasing process [17], [22]. Consumers can place orders at real businesses, check pricing on mobile apps, and seek information through websites or online channels. Customer retailer loyalty refers to when customers prefer a particular retailer over its competitors [52]. It is believed that adding channels can have an impact on customer loyalty. In today's competitive omnichannel landscape, fostering customer loyalty is increasingly challenging due to low switching costs and the ease with which consumers can compare retail options [53]. Data from the Boston Consulting Group (BCG) indicates that 80% of businesses have insufficient channel coordination, and 83% of businesses struggle to interact with customers across touchpoints [54].

Hypothesis 7, according to [55] claims that customer loyalty can be built by collecting customer information and using it to offer customers a well-tailored and personalized shopping experience. All these characteristics are key elements in creating an omni-channel experience. Hypothesis 8, based on Oliver's study as developed by [29] suggests that for co-production and co-participation to reach their full potential within the Service-Dominant (SD) marketing framework, a mutual interaction between the company and its customers is crucial. Loyalty should be mutual—customers must be loyal to the company, and the company must also demonstrate loyalty to its customers.

Similarly, both customer satisfaction and company satisfaction are crucial, as the exchange should be symbiotic, ensuring that loyalty and satisfaction are mutually beneficial.

The results from Table 9 mediation effect analysis results, technology acceptance is a mediating variable for multichannel integration and value experience. The successful implementation of omnichannel strategies largely depends on technological adoption, which ensures a cohesive and seamless customer experience across multiple retail platforms and interaction points [56]. Technology is the key to creating integrated experiences across channels. Retailers must embrace technological innovation in the omnichannel environment and integrate information-enriching tools within physical store settings [57]. The presence of technologically equipped customers is a crucial requirement for creating value in superior customer experiences [4].

As shown in Table 9, value experience mediates the relationship between multichannel integration and customer satisfaction. As companies embark on a series of steps to adopt omnichannel strategies, the perceived level of multichannel integration significantly impact on the customer experience [58]. In today's competitive retail landscape, creating superior customer experiences across all channels is a key strategic focus [59]. Customer satisfaction is significantly improved by a seamless experience [60]. Consistent with [61], customer satisfaction reflects the degree of pleasantness or unpleasantness of the experience following the purchase of a product or service. According to [62], there are benefits to implementing omnichannel strategies, including customer satisfaction. Modern consumers expect uninterrupted, high-quality service at any time and from any location. As the single-channel model falls short of these expectations, the omnichannel approach emerges as a strategic solution to improve the overall customer experience. Omnichannel experiences are expected to increasingly facilitate improving the value obtained by customers to form higher satisfaction.

Furthermore, value experience and customer satisfaction serve as mediating variables between multichannel integration and customer loyalty. Through effective customization and coordinated service delivery, retailers are able to strengthen customer relationships and provide value-added offerings that enhance satisfaction—thus strengthening loyalty through the implementation of multichannel integration [19]. This aligns with the findings of [47] that multichannel integration enhances customer satisfaction and loyalty. To fulfil the criteria of loyalty, omni-shoppers need to show how a smooth experience in an omnichannel setting contributes to happiness [35]. Therefore, it is important to implement strategies that can enhance the experiential value across every retail channel.

The outcome resulting from multichannel integration is customer loyalty [63]. When channels are well integrated, buyers are less prone to switching to competitors [20]. A key advantage of omnichannel retailing lies in its ability to deliver a unified shopping experience, spanning from need recognition to the final stage of product acquisition [35]. An effective omnichannel strategy should allow customers to seamlessly coordinate their use of various channels based on their individual needs and preferences. With increased perceived integration between online and mobile platforms, customers are likely to expect higher service capabilities from retailers, which in turn contributes positively to overall customer satisfaction [64]. According to [65] retailers can attract distinct customer purchasing preferences and establish unique value and difference by differentiating themselves from their competitors not by what they give, but by how they deliver it. This can be achieved by providing complimentary and synergistic touchpoints that enable continuous interaction with retailer across the customer decision journey. The creation of customer value further reinforces positive behavioural and emotional states, such as contentment, loyalty, and trust [66].

Establishing customer loyalty in omnichannel retailing necessitates several key prerequisites. Retailers must focus on multichannel integration, foster technology acceptance, emphasize value creation through experiential engagement, and ensure consistent customer satisfaction. To improve customer loyalty within the omnichannel retail environment, companies must ensure that customers have a clear understanding and are adequately prepared to interact across multiple channels. More informative and strategic marketing channel approaches can enhance customer readiness and encourage optimal use of all available platforms.

Moreover, to broaden awareness and adoption of the omnichannel concept across different segments of society, educational efforts are essential.

Retailers must also maximize their organizational readiness for omnichannel implementation by integrating various internal resources, including financial capabilities, advanced technology, skilled human resources, and strong managerial support.

Omnichannel strategies present challenges for organizations striving to create successful and seamless integration across marketing channels. Effective integration contributes to the creation of valuable customer experiences and is further reinforced by supportive technology to enhance customer satisfaction. These efforts are essential to foster stronger customer loyalty by providing a consistent and seamless retail experience.

In contributing to the literature, particularly the Service-Dominant Logic (SDL) perspective, this study underscores the process of value co-creation through the integration of multichannel systems, technology use, and customer experience. It highlights how firms and customers jointly generate value within the omnichannel ecosystem. The proposed framework enriches existing SDL literature by demonstrating that customer loyalty emerges not solely from transactional efficiency, but through relational and experiential value that is co-created across interconnected channels—especially in the context of emerging markets where omnichannel practices are still maturing.

6. Conclusion

This research explores the influence of multichannel integration, technology acceptance, value experience on customer loyalty through customer satisfaction at department stores in Indonesia. The findings indicate a positive and statistically significant relationship between multichannel integration and technology acceptance, multichannel integration and value experience, value experience and customer loyalty, as well as customer satisfaction and customer loyalty. In addition, the results reveal a negative and statistically significant effect of multichannel integration on customer satisfaction, as well as a negative but statistically insignificant effect of multichannel integration on customer loyalty. Indirectly, technology acceptance is able to mediate the relationship between multichannel integration and value experience. Value experience is able to mediate the relationship between multichannel integration and customer satisfaction. Furthermore, both value experience and customer satisfaction serve as mediating variables in the relationship between multichannel integration and customer loyalty.

This research was limited to a single retail category within the Matahari Department Store (MDS) Regional Sumatera 2, comprising 12 outlets, which may restrict the generalizability of the findings to other retail formats or regions.

Future research is encouraged to broaden the scope by including additional product categories or different types of retail businesses to obtain more comprehensive insights. Another limitation of this study is the absence of customer segmentation or clustering, which could have offered a deeper understanding of how different customer groups perceive and interact with multichannel integration. Without such analysis, variations in customer knowledge and readiness across demographic or behavioural segments remain unexplored.

Consequently, it is recommended that companies adopting or planning to implement an omnichannel strategy proactively provide clear and accessible information regarding their available channels. This would help enhance customer understanding, engagement, and ultimately the effectiveness of omnichannel initiatives.

To reduce customer disloyalty in omnichannel retailing, companies must effectively integrate channels. By implementing a more informative channel strategy, companies can maximize the utilization of all available channels. However, successful implementation of an omnichannel strategy presents challenges for companies. Integration across each channel yields positive experiential value, supported by technology, ultimately resulting in higher customer satisfaction and loyalty in an omnichannel retail environment. Customers experience less confusion when using multi-channels when everything is integrated.

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