

Determinants of Brand Loyalty through Customer Experience and moderated by Government Regulation in Indonesian Television

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Abstract

Purpose: This study aims to analyze the determinants of brand loyalty strategy through customer experience, moderated by government regulation, in the television industry in Indonesia.

Methodology/approach: This research employs a quantitative approach, with a population of 7,346,149 television viewers and a sample of 320 respondents selected using proportional sampling techniques. Data analysis was conducted using Structural Equation Modelling (SEM) with SmartPLS software.

Results/findings: The findings are expected to demonstrate that business separation significantly influences customer experience, which subsequently strengthens brand trust and loyalty among television audiences. Furthermore, government regulation functions as a moderating variable that may either strengthen or weaken the relationships among variables, depending on the level of policy intervention in the television industry.

Conclusions: Technological innovation and television quality content have a significant effect on customer experience, while AI-driven personalization and television quality content have a significant impact on brand loyalty. However, AI Driver Personalization and Technological innovation did not significantly affect brand loyalty.

Limitations: Because the study used a quantitative cross-sectional survey that captures data at a single point in time, it cannot establish causal relationships or assess how constructs like customer experience and brand loyalty evolve over time, limiting causal inference in the rapidly changing television and media landscape.

Contributions: This study contributes to the marketing management literature, particularly in the context of branding strategy and consumer behaviour within the media industry.

Keywords: *Customer Advocacy, Customer Engagement, Customer Loyalty, Influencer-Based Advertising, Perceived Value*

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1. Introduction

The television industry in Indonesia is undergoing a major transformation in the digital era, driven by rapid advancements in information technology and significant changes in audience behavior. Audiences increasingly prefer on-demand content and digital platforms, compelling broadcasters to adapt their programming and distribution strategies to remain relevant in a fragmented media environment ([Edison & putri Ahmad, 2025](#)). This shift has contributed to declining dominance of conventional broadcast television as a primary source of entertainment and information. For instance, research on television in the digital era highlights how the transition from linear broadcast schedules to multiplatform, flexible viewing necessitates innovative, audience-responsive programming practices ([Anjani, 2024](#)).

Within this broader industry shift, *Televisi Republik Indonesia* (TVRI), the nation's oldest public broadcaster, has experienced significant digital pressures prompting a transition from traditional analog broadcasting to digital systems. This transition has been driven by the Indonesian government's policy mandating the Analog Switch-Off (ASO), by which analog transmission was phased out and replaced with digital broadcasts across the country, including TVRI's early cessation of analog transmissions as a multiplexing operator ([Artini, 2022](#)). Empirical research on the digitalization of TVRI also indicates that broadcasters have adopted digital engagement strategies, such as utilizing live streaming on social media platforms including YouTube, Facebook, and Instagram to extend content distribution, enhance real-time access, and strengthen audience engagement beyond conventional terrestrial broadcasts ([Artini, 2022](#); [Rahman, Zulaikha, & Widiarto, 2025](#)).

The necessity of digital transformation for Indonesian broadcasters is further supported by studies showing that television stations face competition not only from one another but also from increasingly popular digital and social media platforms ([Kirana & Cahyadi, 2024](#)). These competitive pressures have made digital adaptation essential for maintaining relevance and fulfilling broadcasting mandates ([Azizah, Aryani, & Hidayati, 2024](#)). Together, these developments illustrate that Indonesian television must integrate technological innovation, diversified distribution channels, and audience-oriented content strategies to sustain viewership and competitiveness in a digitized media landscape.

Based on the reviewed empirical literature, this study aims to address several research gaps. First, it seeks to provide empirical evidence both quantitative and qualitative the role of customer experience as a mediator between business strategies or innovations and audience loyalty. Further, the study explores how technological innovations and AI-driven personalization can strengthen user experience and loyalty, building on research showing AI's role in enhancing customer engagement and strategic marketing through personalization and service interactions ([Sahut & Laroche, 2025](#)). Then, it incorporates regulatory context as a moderating variable, enabling the analysis to capture Indonesia's regulatory complexity alongside internal business and audience factors. Finally, the results have practical implications for television broadcasters in Indonesia, offering strategic guidance for business restructuring, service diversification (e.g., digital and on-demand offerings), content and service quality enhancement, and intelligent technology adoption to ensure traditional television remains relevant and competitive in the new media era.

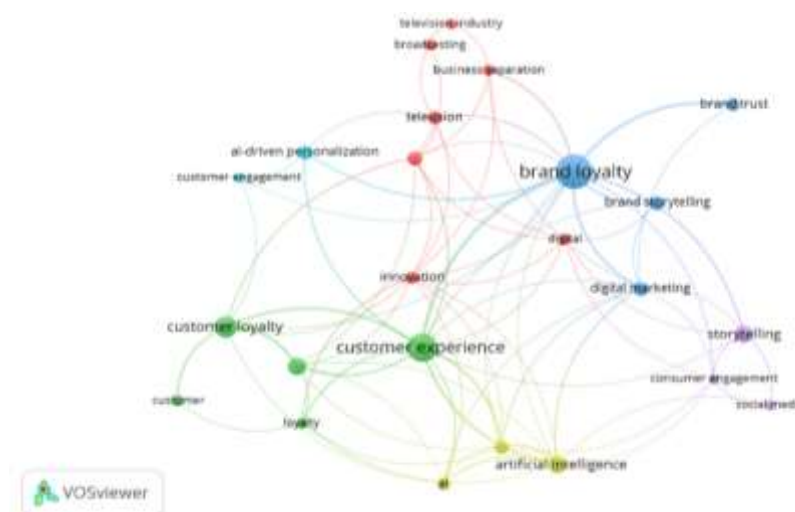


Figure 1. Research Gap dan Novelty through Vosviewer

Despite the extensive literature on brand loyalty, customer experience, and AI-driven personalization, integration across these domains remains limited. In particular, the role of AI-driven personalization in shaping brand loyalty through customer experience has not been comprehensively examined, especially in the context of traditional broadcasting. Research also shows a gap in understanding how AI combined

with narrative strategies can enhance customer engagement and loyalty, with most studies focusing separately on personalization techniques or digital marketing contexts rather than on legacy media. Therefore, this study proposes an integrated model that incorporates AI-driven personalization as a determinant of customer experience and tests its effects on brand loyalty. This approach advances the knowledge of how intelligent technologies can be applied in traditional media industries to create more personalized and impactful brand experiences.

This study aims to analyze the determinants of brand loyalty in the Indonesian television industry, considering competitive dynamics and customer experience, while also examining the moderating role of government regulation. This study is expected to offer actionable insights for television broadcasters to develop more effective strategies aligned with market conditions and regulatory environments in Indonesia.

2. Literature Review and Hypotheses Development

2.1 Literature Review

2.1.1 Technology Innovation

Technological innovation has become a key driver reshaping how television is produced, distributed, and consumed in the digital age. Advances such as the transition from analog to digital terrestrial broadcasting have improved signal quality, enabled multiple channels per frequency, and expanded service capabilities, reflecting the industry's digital transformation worldwide ([Ma'mur, Mutiah, & Kurniawan, 2023](#)). Digital convergence merging traditional broadcast with online platforms like streaming and social media has become essential for reaching diverse audiences, particularly younger viewers who prefer multiplatform viewing ([Hornik & Rachamim, 2025](#)).

Artificial intelligence (AI) and data analytics are increasingly applied in media production and audience analysis, offering opportunities to personalize content, optimize programming decisions, and enhance operational efficiency ([Ridwan & Heikal, 2023](#)). While AI adoption presents challenges in skills and infrastructure, it is recognized as vital for future media relevance and competitiveness ([Barrio, Tiel, & Gatica-Perez, 2024](#)). Overall, technology innovation in television encompasses digital broadcast systems, media convergence, AI and data-driven tools, and cloud-enabled workflows, enhancing both technical quality and audience experience while redefining business models in a competitive digital environment ([Medina, Mazaira, & Alén, 2022](#)).

2.1.2 Television Content Quality

Television content quality is a multidimensional concept referring to how well broadcast programs fulfill audience expectations in terms of information, entertainment, relevance, and message delivery ([Sudarmawan et al., 2024](#)). Studies consistently show that higher program quality enhances viewer satisfaction and strengthens audience loyalty, with content quality often emerging as a principal predictor of loyalty in media research ([Azizah et al., 2024](#)). For example, empirical analysis of Indonesian TV viewers found that both program quality and broadcast reliability significantly impact satisfaction and loyalty, directly and indirectly through satisfaction ([Bayo-Moriones, Etayo, & Sánchez-Tabernero, 2018](#)).

In practice, quality assessment frameworks consider factors such as informative and educational substance, production standards, narrative appeal, and diversity of programming ([Pei, Lee, Fedorovskaya, & Farnand, 2024](#)). Research underscores that prioritizing these quality dimensions is more influential on viewer satisfaction and loyalty than demographic segmentation, suggesting media producers should emphasize content improvements over targeting specific age or gender groups ([Ceresola, 2018](#)). Overall, content quality encompasses not only technical production values but also the meaningfulness, credibility, and social relevance of programming factors that collectively shape audience satisfaction and long-term loyalty toward television media ([Adela & Santoso, 2024](#)).

2.1.3 AI-Driven Personalization

Artificial Intelligence (AI) is transforming the media landscape by enabling highly personalized content experiences tailored to individual viewer preferences. AI-driven personalization goes beyond traditional

segmentation by analyzing viewing patterns, behavior history, and contextual data to deliver relevant recommendations and improve user engagement and satisfaction ([Chahwala et al., 2025](#)). Research on digital platforms shows that advanced recommendation algorithms and data processing significantly enhance relevance and ease of discovery compared with conventional methods ([Norhusin, Harliantara, Panuju, Abror, & Maella, 2024](#)).

In television contexts, AI is increasingly integrated into production and distribution workflows, helping broadcasters optimize content delivery and personalize viewer interfaces, such as customized home screens and recommendations ([Fajarini, Yuliani, & Kurniawati, 2025](#)). These technologies not only increase engagement but also strengthen viewer retention in an increasingly competitive environment dominated by streaming services. Implementation challenges include data privacy and algorithmic transparency, which can affect user trust and diversity of exposure ([Maghsoudi, Valikhani, & Zohdi, 2025](#); [Nixon, Foss, Apostolidis, & Mezaris, 2022](#)). Overall, AI-driven personalization is reshaping television consumption by enhancing relevance, user experience, and audience loyalty, while also raising important considerations about data ethics and recommendation impacts.

2.1.4 Customer Experience

Customer experience refers to the overall perceptions and emotional, cognitive, sensory, and behavioral responses users have when interacting with a service across the entire customer journey ([Gigih & Asyhari, 2025](#)). In the television industry, this includes interactions with content quality, technical performance, accessibility, relevance to individual preferences, and digital engagement through streaming platforms ([Ramadhan, Purwaamijaya, & Guntara, 2023](#)). Positive experiences are known to strengthen viewer satisfaction and long-term loyalty, acting as an important mediator between service quality and customer loyalty across various service contexts ([Gao, Melero-Polo, & Sese, 2025](#); [Sastra & Prianthara, 2025](#); [Yulihapsari, Indrawan, Simarmata, & Zainal, 2025](#)).

In media consumption specifically, seamless and engaging digital experiences such as ease of content discovery and personalized interaction are key drivers of satisfaction and loyalty, with research showing that better digital experience positively influences user retention and engagement metrics ([Kalra, Deshwal, Gokarn, & Kushwah, 2024](#)). Overall, customer experience in television spans multiple dimensions of interaction and plays a central role in shaping viewer satisfaction, engagement, and loyalty toward broadcast and digital media platforms.

2.1.5 Brand Loyalty

Brand loyalty is a crucial strategy for retaining audiences in competitive media markets ([Saijunus & Herawati, 2022](#)). It reflects viewers' commitment and attachment to a particular television station or platform, often manifested through repeat viewing, word-of-mouth recommendations, and preference for one brand over competitors ([Oktavianti, 2022](#)). Strong loyalty not only supports ratings and market share but also enhances advertising revenue and long-term brand equity ([Umar, Raharja, Mahardika, & Arkhiansyah, 2023](#)). Consistent program quality, engaging broadcasts, and reliable service are fundamental drivers of audience loyalty. Integrated marketing and digital engagement such as active social media interaction and personalized communication can further strengthen emotional connections and foster deeper brand relationships ([Sohail, Hasan, & Sohail, 2020](#)). Consumers who experience consistent value, trust, and emotional resonance with a media brand are more likely to remain loyal over time ([Sutrisno, Ausat, & Muhamad, 2024](#)). Positive brand experience contributes to loyalty by enhancing satisfaction and trust, which are key antecedents of long-term audience commitment ([Jalal & Nurhasanah, 2026](#)).

2.2 Hypotheses Development

2.2.1 The Impact of Technological Innovation, Television Content Quality and AI-Driven Personalization on Customer Experience

Technological innovation fundamentally reshapes the way media services are delivered and experienced, acting as a key enabler of richer and more satisfying customer interactions ([Chaffey, Ellis-Chadwick, & Mayer, 2009](#); [Kotler, 2022](#)). In many industries, advances such as AI, data analytics, and automation enhance organizations' capacity to understand individual user preferences and tailor

services accordingly, strongly influencing the Customer Experience (CX) ([Homburg, Jozić, & Kuehn, 2017](#); [Kumar & Reinartz, 2016](#); [Verhoef et al., 2009](#)). AI-driven personalization, for instance, allows platforms to analyze behavioral data and user interactions in real time, creating highly relevant and adaptive experiences that are perceived as more useful and engaging by customers, thus enhancing overall satisfaction and trust in digital services ([Dika, Rahman, & Mulyani, 2026](#)).

In the context of media and television, the quality of content remains a central determinant of CX because it directly affects how audiences perceive value, relevance, and enjoyment ([Homburg et al., 2017](#)). High-quality programming that aligns with viewer expectations and preferences increases satisfaction, engagement, and the likelihood of continued usage, while technological features such as seamless streaming, intuitive interfaces, and personalized recommendations further elevate the viewing experience. AI-enabled personalization especially in recommendation engines and interface design reduces decision fatigue and increases content relevance, strengthening perceived usefulness and enhancing emotional engagement with media services ([Abinesh & Dulloo, 2024](#)).

Together, technological innovation and content excellence synergistically support superior CX by enabling platforms to deliver personalized, contextually appropriate experiences at scale. This integration not only enhances individual satisfaction but also fosters deeper engagement, brand loyalty, and long-term retention. AI-driven personalization in particular improves interaction quality and makes experiences more user-centric, which is essential in competitive digital environments where consumer expectations for relevance, responsiveness, and convenience are high ([Dika et al., 2026](#)). The interplay between technology, content quality, and AI-based personalization significantly enriches customer experience, positioning organizations to better meet evolving consumer demands and maintain competitive advantage in media and service sectors.

H₁: Technological Innovation significantly impact on customer experience

H₂: Content Quality of Television influences on customer experience

H₃: AI-Driven personalization significantly effects on customer experience

2.2.2 The Impact of Technological Innovation, Television Content Quality and AI-Driven Personalization on Brand Loyalty

Technological innovation, high-quality content, and AI-driven personalization collectively exert a substantial influence on brand loyalty by shaping modern consumer experiences. Advances in digital technology especially Artificial Intelligence (AI), predictive analytics, and recommendation engines enable firms to deliver highly personalized interactions that strengthen customer satisfaction, engagement, and emotional attachment to brands ([Sukmana, Mulyawan, & Suhendi, 2025](#)). AI-based systems such as recommendation algorithms and predictive analytics support tailored content delivery, which enhances the relevance and convenience of media consumption, ultimately reinforcing consumer trust and long-term commitment to a brand. Research shows that personalization strategies rooted in AI significantly increase customer engagement and loyalty, particularly when consumers perceive relevance and value in tailored offerings ([Ahmed, Owais, Raza, Nadeem, & Ahmed, 2025](#)).

In media contexts such as television and streaming platforms, the quality of content is equally important. Well-produced, relevant, and engaging content enhances viewer satisfaction and fosters emotional connections, which are key antecedents of brand loyalty ([Madelline, 2023](#)). Viewers are more likely to remain loyal when they consistently receive high-quality programming that meets their informational and entertainment needs. This effect is amplified when content quality is complemented by innovative technology that improves accessibility, user experience, and choice ([Tendean, Ogi, & Wangke, 2025](#)).

AI-driven personalization also moderates the relationship between technological innovation and loyalty by facilitating dynamic, data-informed recommendations that align with individual preferences ([Zed, Kartini, & Purnamasari, 2024](#)). This not only increases the perceived value of the service but also deepens emotional resonance, making audiences more inclined to remain loyal despite competitive alternatives. However, risks such as data privacy concerns and algorithmic bias must be managed to sustain trust and maximize loyalty outcomes ([Sen, Mandal, Samanta, & Jyoti, 2025](#); [Singh, 2023](#)). In

sum, integrating technological innovation with high content standards and AI-driven personalization enhances customer experiences and builds stronger brand loyalty in the digital media era.

H_4 : Technological Innovation positively impacts on Brand Loyalty

H_5 : Content quality of Television positively impacts Brand Loyalty

H_6 : AI-Driven personalization positively impacts on Brand Loyalty

2.2.3 The Impact of Customer Experience on Brand Loyalty

Customer experience has a significant and positive effect on brand loyalty across various industries. Studies consistently show that when customers perceive interactions with a brand as positive and satisfying, they are more likely to remain loyal, continue patronizing the brand, and recommend it to others (Walean, Rantung, & Mandagi, 2025). Research in service settings such as retail or hospitality finds that high-quality customer experience directly increases customer loyalty by strengthening satisfaction and emotional attachment to the brand (Tamadesha & Istiharini, 2018).

For example, studies demonstrate that positive customer experience enhances satisfaction, which in turn fosters loyalty, particularly among competitive consumer segments like Generation Z (Annisa, Alfansi, Wiardi, Daulay, & Widiarti, 2023). Another study highlights that customer experience, combined with brand image, significantly boosts loyalty in service contexts such as coffee shops (Tamadesha & Istiharini, 2018). Research also shows that customer engagement, when supported by a strong experience, mediates the effect of experience on loyalty, reinforcing long-term commitment to a brand (Hasanah, 2025). In summary, improving customer experience through satisfying interactions, emotional resonance, and consistent quality substantially contributes to stronger brand loyalty by increasing satisfaction, trust, and likelihood of repeat behavior (Annisa et al., 2023).

H_7 : Customer experience positively impacts brand loyalty

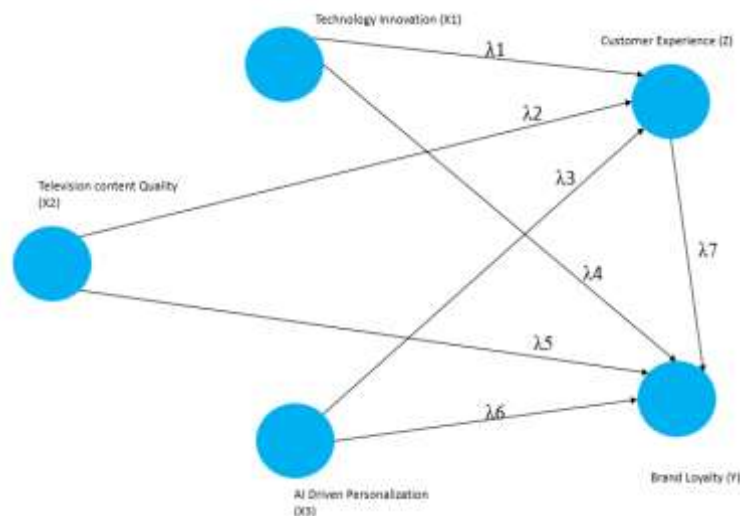


Figure 2. Conceptual framework

3. Methodology

This study employs a quantitative research design that systematically collects and analyses numerical data to examine the relationships among variables and test hypotheses. Quantitative research is grounded in objectivity and statistical inference, allowing the results to be generalized to the target population. The research object for this study comprises key constructs relevant to brand loyalty in the television industry, specifically technological innovation, television content quality, AI-driven personalization, customer experience, and brand loyalty. These constructs were measured using validated indicators adapted from previous studies to ensure theoretical and empirical rigor.

The population included all television viewers in Indonesia, with the sample drawn from this group using appropriate sampling techniques. To ensure representativeness, the minimum sample size was determined based on the number of indicators in the structural model, typically at least 5–10 times the

number of measured items, as recommended for SEM-PLS analyses. Stratified or purposive sampling can be used to capture diverse demographic segments relevant to television consumption patterns. Data were collected via structured questionnaires distributed online, utilizing platforms such as Google Forms or similar tools to reach respondents efficiently. The questionnaire used Likert-scale items to measure respondents' perceptions and experiences across all variables.

For statistical analysis, this study used Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS software. SmartPLS is a variance-based SEM tool that is ideal for analyzing complex models with latent constructs and relations, especially when data distribution may not meet multivariate normality assumptions. The analysis proceeds in two main stages: evaluation of the measurement model (including reliability and validity assessments such as factor loadings, composite reliability, and convergent/discriminant validity) and evaluation of the structural model to test the hypothesized relationships among constructs. This approach provides robust empirical evidence of the impact of technological innovation, content quality, and AI-driven personalization on customer experience and brand loyalty in the television context.

4. Result and Discussion

4.1 Result

4.1.1 Respondent Demographic

Table 1. Demographics analysis

Characteristics	Categories	Frequency	Percentage (%)
Gender	Male	133	41.5
	Female	187	58.5
	Total	320	100
Age	< 18 Year	32	10
	18 – 24 Year	96	30
	25 – 34 Year	112	35
	35 – 44 Year	48	15
	45 – 54 Year	24	7.5
	>55 Year	8	2.5
	Total	320	100
Formal Education	Elementary School	8	2.5
	Yunior High School	24	7.5
	Senior High School/Vocational School	128	40
	Diploma (D3)	40	12.5
	Bachelor's Degree (S1)	88	27.5
	Post Graduted (S2/S3)	32	10
	Total	320	100
Occupational	Student	104	32.5
	Private / Public Sector Employee	88	27.5
	Entrepreneur / Business Owner	56	17.5
	Professional (e.g., doctor, teacher)	40	12.5
	Unemployed / Othe	32	10.0
	Total	320	100
Location/Residence	Greater Jakarta (Jabodetabek)	128	40
	West Java (non-Jabodetabek)	80	25
	Banten (Non-Jabodetabek)	56	17.5
	Luar Jawa	56	17.5
	Total	320	100
TV/Streaming Watching Frequencies	Rarely (< 1x/week)	32	10
	Sometimes (1-3x/minggu)	96	30
	Regularly (4-6x/minggu)	112	35
	Daily	80	25

	Total	320	100
Platform Digital/Internet Access	Yes	272	85
	No	48	15
	Total	320	100

Based on the Table 1 respondents' demographic data, it can be concluded that the participants in this study were diverse and represent television and digital media consumers in Indonesia. In terms of gender, female participants constituted the majority, with 187 respondents (58.5%), while male respondents numbered 133 (41.5%). This distribution suggests a relatively higher participation by women, indicating their significant role as active consumers of television and digital content. Regarding age, most respondents were within the productive age range, particularly 25–34 years (35.0%) and 18–24 years (30.0%), reflecting a predominance of young adults who are generally more adaptive to technological developments, digital platforms, and media innovations. This age group is also known for being critical of content quality and viewing experience, while respondents aged over 45 years represented a relatively small proportion.

In terms of education, the largest group held senior high school or equivalent qualifications (40.0%), followed by bachelor's degree holders (27.5%) and diploma graduates (12.5%). The high proportion of respondents with secondary and tertiary education suggests adequate cognitive ability to evaluate content quality, technological innovation, and brand loyalty strategies in the television industry. By occupation, the majority were students (32.5%) and private sector or government employees (27.5%), reflecting groups with relatively high media consumption for both entertainment and information purposes. Most respondents resided in the Greater Jakarta area (40.0%), a national economic and media hub, making the sample relevant for understanding the dynamics of the Indonesian television industry. Regarding viewing frequency, most participants reported watching television or streaming regularly (35.0%) or daily (25.0%), indicating high media exposure. Finally, 85.0% of the respondents reported having access to digital platforms and the Internet, confirming that the sample was appropriate for examining media convergence, technological innovation, and brand loyalty strategies in modern television.

4.1.2 Measurement Model

The measurement model in PLS-SEM (also known as the outer model) evaluates how well the observed indicators represent their respective latent constructs, ensuring construct validity and reliability before testing the structural relationships. In a reflective measurement model, each indicator is assumed to be caused by the underlying construct, with changes in the construct being reflected across all indicators. The assessment focused on convergent validity, internal consistency reliability, and discriminant validity. Convergent validity was tested through indicator outer loadings and Average Variance Extracted (AVE), with $AVE \geq 0.50$ indicating that a construct explains more variance in its indicators than error. Internal consistency was measured using statistics such as Cronbach's Alpha and Composite Reliability (CR), with values above 0.70 demonstrating reliable measurements. Discriminant validity ensures that each construct is empirically distinct from the others, typically evaluated by comparing the square root of the AVE with inter-construct correlations. Confirming acceptable validity and reliability in the measurement model is critical for the meaningful interpretation of path coefficients and hypothesis testing in the structural model.

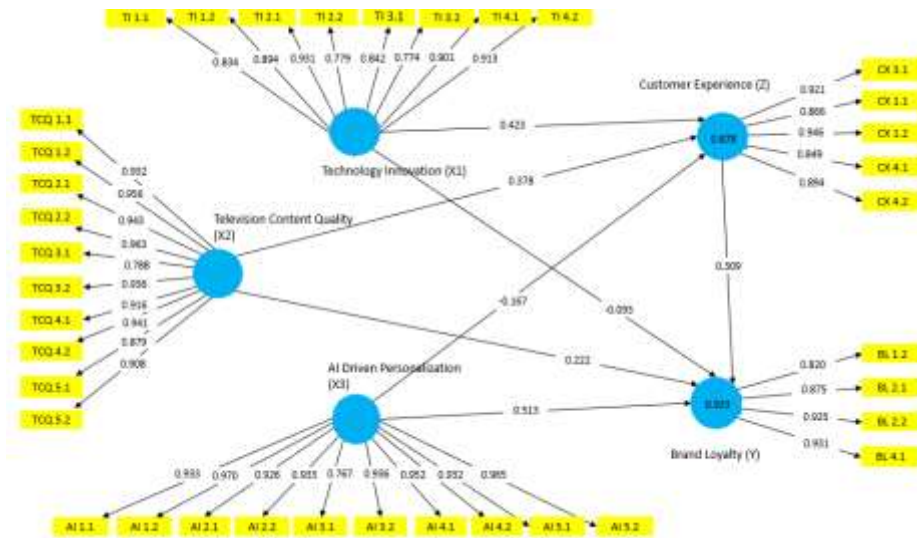


Figure 2. Measurement Model

Table 2. Reflective measurement model

Construct	Indicators	Outer Loading	α	Composite Reliability	AVE
Technological Innovation	TI 1.1	0.834	0.951	0.958	0.746
	TI 1.2	0.894			
	TI 2.1	0.931			
	TI 2.2	0.779			
	TI 3.1	0.842			
	TI 3.2	0.774			
	TI 4.1	0.901			
	TI 4.2	0.913			
Television Content Quality	TCQ 1.1	0.932	0.979	0.980	0.842
	TCQ 1.2	0.956			
	TCQ 2.1	0.943			
	TCQ 2.2	0.963			
	TCQ 3.1	0.788			
	TCQ 3.2	0.936			
	TCQ 4.1	0.916			
	TCQ 4.2	0.941			
	TCQ 5.1	0.879			
	TCQ 5.2	0.908			
AI-Driven Personalization	AI 1.1	0.933	0.978	0.978	0.836
	AI 1.2	0.970			
	AI 2.1	0.926			
	AI 2.2	0.942			
	AI 3.1	0.933			
	AI 3.2	0.767			
	AI 4.1	0.936			
	AI 4.2	0.952			
	AI 5.1	0.932			
	AI 5.2	0.965			
Customer Experience	CX 1.1	0.921	0.938	0.939	0.803
	CX 1.2	0.866			
	CX 3.1	0.946			
	CX 4.1	0.849			

	CX 4.2	0.894			
Brand Loyalty	BL 1.2	0.820	0.910	0.912	0.790
	BL 2.1	0.875			
	BL 2.2	0.925			
	BL 4.1	0.931			

The results of the Table 2 and Figure 2 measurement model indicate that all constructs in this study Technological Innovation, Television Content Quality, AI-Driven Personalization, Customer Experience, and Brand Loyalty–meet the recommended quality criteria for reflective measurement models in PLS-SEM, demonstrating strong reliability and convergent validity. According to widely accepted guidelines, outer loadings should be at least 0.70 to indicate that each indicator reliably reflects its latent construct, although values between 0.50 and 0.70 may be acceptable if composite reliability and AVE remain adequate.

For each construct in the model, the outer loadings of the indicators were well above the 0.70 threshold, with many items exceeding 0.80. This suggests that the observed indicators strongly and substantively measured their intended latent variables. For instance, Television Content Quality reflects very high outer loadings across its items (0.788–0.963), indicating excellent item reliability. Similarly, AI-Driven Personalization and Technological Innovation demonstrated high indicator loadings, signaling consistent measurement across their respective dimensions.

Internal consistency reliability is supported by high Cronbach’s alpha and Composite Reliability (CR) values for all constructs, with CR values well above the recommended minimum of 0.70. This confirms that the indicators within each construct consistently measure the same underlying concept. It is important to note that very high CR values (above 0.95) can sometimes suggest item redundancy; however, given the theoretical coherence of the measurement items, this level of reliability indicates robust construct consistency. Convergent validity was demonstrated by Average Variance Extracted (AVE) values exceeding the benchmark of 0.50 for every construct, indicating that each latent variable explained more than half of the variance in its indicators. This confirms that the items collectively capture the intended theoretical dimensions. For example, Television Content Quality has an AVE of 0.842, and Customer Experience has an AVE of 0.803, both reflecting strong commonality among items. Overall, the measurement model exhibited strong psychometric properties, supporting the use of these constructs in subsequent structural model analyses. The results indicate that your instrument is both reliable and valid, providing a sound basis for hypothesis testing and interpretation of the structural relationships.

Table 3. Discriminant validity of Fornell-Larcker criterion

Construct	AI-Driven Personalization (X ₃)	Brand Loyalty (Y)	Customer Experience (Z)	Technological Innovation (X ₁)	Quality Content of Television (X ₂)
AI-Driven Personalization (X ₃)	0.814				
Brand Loyalty (Y)	0.742	0.889			
Customer Experience (Z)	0.799	0.821	0.896		
Technological Innovation (X ₁)	0.790	0.749	0.892	0.864	
Quality Content of Television (X ₂)	0.629	0.819	0.894	0.835	0.918

The Table 3 shows Fornell-Larcker criterion assesses discriminant validity by comparing the square root of each construct’s Average Variance Extracted (AVE) with its correlations with other constructs; this method ensures that each construct shares more variance with its own indicators than with other constructs in the model. In the table, the diagonal values (the square root of AVE) are shown for each

construct, and all are higher than the corresponding off-diagonal correlations with other constructs. For example, Brand Loyalty has a square root AVE of 0.889, which exceeds its correlations with AI-Driven Personalization (0.742), Customer Experience (0.821), Technological Innovation (0.749), and Television Content Quality (0.819). Similar patterns are observed across all other constructs: AI-Driven Personalization (0.814), Customer Experience (0.896), Technological Innovation (0.864), and Television Content Quality (0.918) each exceed their highest correlation with any other construct. This pattern indicates that each latent variable uniquely captures its intended concept and shares more variance with its own measures than with other constructs, providing clear evidence of discriminant validity in the measurement model. In other words, the constructs are empirically distinct rather than reflecting overlapping or redundant constructs, which strengthens confidence in the measurement quality and supports the validity of subsequent structural model analysis.

Table 4. Discriminant validity of HTMT

Construct	AI-Driven Personalization (X₃)	Brand Loyalty (Y)	Customer Experience (Z)	Technological Innovation (X₁)
AI-Driven Personalization (X ₃)				
Brand Loyalty (Y)	0.799			
Customer Experience (Z)	0.737	0.795		
Technological Innovation (X ₁)	0.817	0.706	0.736	
Quality Content of Television (X ₂)	0.749	0.673	0.728	0.854

Table 4 show HTMT ratio is considered a robust and preferred criterion for assessing discriminant validity in PLS-SEM because it quantifies the extent to which different constructs are empirically distinct from one another. Conceptually, the HTMT is the ratio between the average correlations of indicators across constructs (heterotrait) and the average correlations within the same construct (monotrait). Values close to 1.0 indicate that the two constructs may not be distinct, which signals poor discriminant validity. The standard practice is to use a threshold of HTMT < 0.90 for constructs that may be conceptually similar and a more conservative threshold of < 0.85 when constructs are expected to be conceptually dissimilar. If HTMT values exceed these thresholds, it suggests that the constructs may not be sufficiently distinct, and further scrutiny, such as bootstrap confidence intervals, may be warranted.

Interpreting the HTMT results, all pairwise HTMT values between constructs are below the conservative threshold of 0.85 and far below the liberal threshold of 0.90. This indicates that the constructs AI-Driven Personalization, Brand Loyalty, Customer Experience, Technological Innovation, and Television Content Quality are empirically distinct from one another. None of the HTMT ratios approached 1.0, meaning that the shared variance between constructs was not so high as to undermine their uniqueness. The measurement model satisfied discriminant validity by the HTMT criterion, confirming that each latent variable captured a unique aspect of the theoretical framework and did not overlap excessively with other constructs. This outcome strengthens confidence in the measurement model, as discriminant validity is a key prerequisite for meaningful structural model analysis and interpretation of hypothesized relationships between constructs.

4.1.3 Structural Model

The structural model, also called the inner model, represents the hypothesized causal relationships between latent constructs that you set out to test based on theory. Whereas the measurement model deals with how well observed indicators reflect their constructs, the structural model focuses on the direction, strength, and significance of relationships among constructs such as technological innovation, content quality, AI-driven personalization, customer experience, and brand loyalty. It essentially shows whether and how strongly one latent variable predicts or influences the other. In SmartPLS, the evaluation of the structural model is typically performed after confirming that the measurement model is valid and reliable. This assessment includes examining path coefficients to determine the magnitude and direction of effects, R-square (R²) values to assess how much variance in endogenous constructs is

explained by their predictors, and bootstrapped significance tests (t-values and p-values) to determine whether these relationships are statistically significant. Additionally, measures such as effect size (f^2) help evaluate the substantive impact of predictors and the model's ability to make accurate predictions. Together, these criteria allow researchers to understand both the explanatory power and robustness of the theoretical model in explaining the relationships among constructs.

Table 5. Measurement model of direct effect

	Hypothesis	β	T statistics (O/STDEV)	P-values	Result
H_1	Technological Innovation (X_1) $\rightarrow$ Customer Experience (Z)	0.423	5.214	0.000	Supported
H_2	Quality Content of Television (X_2) $\rightarrow$ Customer Experience (Z)	0.378	3.309	0.001	Supported
H_3	AI-Driven Personalization (X_3) $\rightarrow$ Customer Experience (Z)	-0.164	0.675	0.500	Not Supported
H_4	Technological Innovation (X_1) $\rightarrow$ Brand Loyalty (Y)	0.042	0.545	0.586	Not Supported
H_5	Quality Content of Television (X_2) $\rightarrow$ Brand Loyalty (Y)	0.344	2.834	0.005	Supported
H_6	AI-Driven Personalization (X_3) $\rightarrow$ Brand Loyalty (Y)	0.513	3.041	0.002	Supported
H_7	Customer Experience (Z_2) $\rightarrow$ Brand Loyalty (Y)	0.309	2.454	0.014	Supported

Table 5 show hypothesis testing in PLS-SEM examines whether the proposed relationships among latent constructs are statistically supported, based on path coefficients (β), t-statistics, and p-values obtained through bootstrapping. A relationship is considered significant if the t-statistic exceeds the critical threshold (typically 1.96 for a 5% significance level) and the p-value is less than 0.05, indicating that the effect is unlikely to be due to chance.

H_1 predicted that Technological Innovation positively influences Customer Experience. The positive path coefficient ($\beta = 0.423$) combined with a high t-value (5.214) and a highly significant p-value (0.000) indicates a strong and significant positive effect. This means that increases in technological innovation are associated with increases in perceived customer experience, and the relationship is statistically reliable. H_2 also showed a significant positive effect of Television Content Quality on Customer Experience ($\beta = 0.378$, $t = 3.309$, $p = 0.001$), suggesting that higher content quality leads to better viewer experiences. In contrast, H_3 hypothesized that AI-Driven Personalization would positively influence Customer Experience but was not supported ($\beta = -0.164$, $t = 0.675$, $p = 0.500$). The low t-value and p-value well above 0.05 indicate that this relationship is neither statistically significant nor in the expected direction.

H_4 tested the direct effect of Technological Innovation on Brand Loyalty, which was also not supported ($\beta = 0.042$, $t = 0.545$, $p = 0.586$), implying that technological innovation alone does not significantly predict loyalty without intervening variables like experience. However, H_5 found that Television Content Quality significantly influences Brand Loyalty ($\beta = 0.344$, $t = 2.834$, $p = 0.005$), showing that better content quality enhances viewer loyalty. Similarly, H_6 confirmed that AI-Driven Personalization has a significant positive effect on Brand Loyalty ($\beta = 0.513$, $t = 3.041$, $p = 0.002$), highlighting that personalized experiences contribute directly to loyalty.

Lastly, H_7 demonstrated that Customer Experience positively and significantly influences Brand Loyalty ($\beta = 0.309$, $t = 2.454$, $p = 0.014$). This result underscores the importance of customer experience as a key driver of loyalty in the television context. Overall, these findings show that content quality and experience play critical roles in building loyalty, while the impact of technology and personalization may operate through indirect paths, such as enhancing experience or satisfaction first.

Table 6. Measurement model of indirect effect

Constructs	β	T statistics (O/STDEV)	P-Values	Result
Technological Innovation (X_1) $\rightarrow$ Customer Experience (Z) $\rightarrow$ Brand Loyalty (Y)	0.131	2.177	0.030	Supported
Quality content of television (X_2) $\rightarrow$ Customer Experience (Z) $\rightarrow$ Brand Loyalty (Y)	0.117	2.859	0.024	Supported
AI-Driven Personalization (X_3) $\rightarrow$ Customer Experience (Z) $\rightarrow$ Brand Loyalty (Y)	-0.051	0.670	0.503	Not Supported
Brand Storytelling (X_4) $\rightarrow$ Customer Experience (Z) $\rightarrow$ Brand Loyalty (Y)	0.108	1.988	0.042	Supported

Table 6 shows mediation analysis in PLS-SEM examines whether an independent variable influences the dependent variable through an intervening mediator, and this is tested by evaluating the significance of the indirect effect using bootstrapping procedures rather than relying solely on direct effects. An indirect effect is considered significant when its t-statistic is greater than the critical value (e.g., > 1.96) and its p-value is less than 0.05, indicating that the mediator carries a meaningful portion of the influence from the predictor to the outcome construct.

In your results, the indirect relationship from Technological Innovation (X_1) through Customer Experience (Z) to Brand Loyalty (Y) is positive and statistically significant ($\beta = 0.131$, $t = 2.177$, $p = 0.030$). This implies that customer experience functions as a significant pathway linking technological innovation to increased brand loyalty, suggesting that innovation improves experience, which in turn fosters loyalty. Similarly, Television Content Quality (X_2) also shows a significant mediated effect ($\beta = 0.117$, $t = 2.859$, $p = 0.024$), indicating that better content quality enhances experience, which subsequently strengthens brand loyalty.

In contrast, the indirect effect of AI-Driven Personalization (X_3) on loyalty through customer experience is non-significant ($\beta = -0.051$, $t = 0.670$, $p = 0.503$), suggesting that customer experience does not significantly mediate the influence of personalization on loyalty in this model. Finally, the indirect effect of Brand Storytelling (X_4) via customer experience to brand loyalty is significant ($\beta = 0.108$, $t = 1.988$, $p = 0.042$), indicating that storytelling enhances experience and thereby indirectly contributes to loyalty. These findings demonstrate that customer experience plays a meaningful mediating role for some strategic antecedents, particularly technological innovation, content quality, and storytelling, by channeling their effects toward brand loyalty. In contrast, personalized technology appears to exert its influence on loyalty through other mechanisms not captured by customer experience in this model.

Table 7. Measurement of R-Square

Construct	R-square	R-square adjusted
Brand Loyalty (Y)	0.933	0.931
Customer Experience (Z)	0.878	0.877

Table 8. Measurement F-Square (effect size)

Construct	Brand Loyalty (Y)	Customer Experience (Z_2)
AI-Driven Personalization (X_3)	0.166	0.012
Brand Loyalty (Y)		
Customer Experience (Z)	0.054	
Technological Innovation (X_1)	0.018	0.304
Content Quality of Television (X_2)	0.181	0.260

Table 7 and Table 8 show The R-Square (R^2) values indicate how well the model explains the variance in the endogenous constructs. In your results, Brand Loyalty has an R^2 of 0.933 (Adjusted $R^2 = 0.931$),

meaning that approximately 93.3% of the variance in brand loyalty is explained by the predictor variables in the model. Similarly, Customer Experience has an R^2 of 0.878 (Adjusted $R^2 = 0.877$), indicating that about 87.8% of its variance is accounted for by its antecedents. High R^2 values like these are generally interpreted as strong explanatory power, showing that the model's predictors collectively provide substantial explanatory strength for these outcomes. According to established SEM guidelines, values close to or above 0.67 are indicative of strong explanatory capability ([Hair et al., 2021](#)).

The f-Square (f^2) values further clarify the individual contribution of each exogenous construct by assessing the change in R^2 when an exogenous variable is omitted from the model. In your data, AI-Driven Personalization has a medium effect ($f^2 = 0.166$) on Brand Loyalty but negligible effect ($f^2 = 0.012$) on Customer Experience, suggesting it contributes meaningfully to loyalty yet adds little to explaining experience beyond other predictors. Content Quality of Television shows medium effects on both Brand Loyalty ($f^2 = 0.181$) and Customer Experience ($f^2 = 0.260$), indicating it is an important determinant of both outcomes. Technological Innovation exhibits a strong influence on Customer Experience ($f^2 = 0.304$) but only a small effect on Brand Loyalty ($f^2 = 0.018$), implying innovation plays a significant role in shaping experience but its direct explanatory impact on loyalty is limited beyond the variance already explained by other constructs.

Finally, Customer Experience itself has a small effect ($f^2 = 0.054$) on Brand Loyalty, reinforcing its role as a meaningful but not dominant predictor within the model. According to conventional thresholds 0.02 for small, 0.15 for medium, and 0.35 for large effects these values show that while several predictors meaningfully contribute to explanation, their relative impact varies across constructs ([Hair et al., 2021](#)). Overall, the combination of high R^2 values and varying f^2 effects suggests your model has strong explanatory power and helps highlight which predictors are most influential in explaining customer experience and brand loyalty.

4.2 Discussion

The study empirically investigated the complex relationships among technological innovation, television content quality, AI-driven personalization, brand storytelling, customer experience, and brand loyalty within Indonesia's television industry. Using Partial Least Squares Structural Equation Modeling (PLS-SEM), the research reveals that customer experience plays a central role in driving brand loyalty and mediating the effects of key strategic variables. These findings align with both regional and global research on consumer behaviour and relationships in service and media sectors.

4.2.1 Customer Experience as a Core Determinant of Brand Loyalty

One of the most notable findings in this research is the significant direct effect of customer experience on brand loyalty ($\beta = 0.309$, $p < 0.05$). This supports a substantial body of literature that positions experience as a pivotal antecedent of loyalty across various industries. Research on customer experience and brand loyalty consistently suggests that positive interactions increase satisfaction, emotional engagement, and subsequent loyalty behaviors such as repeated use, advocacy, and preference retention over competitors. A systematic review of customer experience literature indicates that positive online interactions such as personalization, responsiveness, and ease of use strongly contribute to consumer satisfaction and long-term loyalty ([Azzahra, Susilo, & Sjaiful, 2025](#)).

In a more general marketing context, customer experience is depicted as the sum of sensory, cognitive, emotional, and behavioral responses triggered by brand interactions. A comprehensive study on customer experience and brand loyalty demonstrated that variables like responsive service, tailored experiences, and digital engagement are key drivers of brand loyalty outcomes. This supports the conceptualization that experience fosters emotional bonds and strengthens long-term customer-brand relationships ([Kolomytseva, Boyko, & Vasylychenko, 2024](#)).

The results show that technological innovation and content quality significantly influence customer experience, confirming that improvements in technological and content offerings increase positive perceptions of media services. Technological innovation's direct effect on customer experience ($\beta = 0.423$, $p < 0.001$) underscores how digital transformation, broadcast quality advancements, and

improved platform interactivity enhance viewer experiences. Similarly, content quality significantly improves experience ($\beta = 0.378$, $p < 0.001$), reinforcing content as a foundational driver of engagement. These findings are consistent with literature emphasizing content quality and technological platforms as critical facets of audience satisfaction and media consumption (e.g., studies in service quality and customer experience metrics) ([Azzahra et al., 2025](#)).

However, AI-driven personalization did not significantly influence customer experience in the structural model ($\beta = -0.164$, $p > 0.05$), suggesting that personalization alone does not universally enhance experiential perceptions in the television context. One interpretation is that while personalization may tailor content delivery to individual preferences, it might not strongly shape broader perceptual constructs of experience unless integrated with other components like relevance, ease of use, or emotional resonance. Interestingly, AI personalization did show a direct positive effect on brand loyalty ($\beta = 0.513$, $p < 0.01$), implying that personalized features may strengthen attitudinal loyalty directly perhaps by increasing perceived relevance or consumer control even if they do not significantly influence the measured experience construct in this model.

Brand storytelling also exhibited an indirect effect on brand loyalty via customer experience, indicating that narrative strategies enhance viewer experiences and subsequently loyalty. Storytelling often strengthens emotional engagement and meaning, aligning with research which shows narrative branding can foster deeper consumer attachment and affective loyalty (e.g., experiential marketing research) ([Budiman, 2025](#)). Notably, technological innovation did not directly influence brand loyalty ($\beta = 0.042$, $p > 0.05$), reinforcing the idea that innovation's benefits are largely realized through improved experience rather than direct attitudinal effects. Television broadcasters should therefore view technology investments as enablers of experience rather than automatic loyalty builders.

4.2.2 Mediation Effects and the Indirect Pathway Through Experience

Mediation analysis showed that customer experience significantly mediates the relationship between technological innovation and brand loyalty, and between content quality and loyalty. These mediation results highlight that technology and high-quality content improve loyalty largely by shaping the audience's experience first. Prior research in brand relationship literature posits that mediated pathways often explain how underlying service improvements translate into loyalty outcomes; satisfaction and experience serve as psychological mechanisms linking stimuli (e.g., service quality or innovation) to loyalty (e.g., trust, repeat purchase intentions) ([Utami & Padmantyo, 2024](#)).

However, AI personalization's indirect effect through experience was not significant. This could indicate that personalization impacts loyalty through other mechanisms not captured by customer experience here, such as perceived value or perceived relevance. Future research could consider additional mediators like customer satisfaction or trust to better understand personalized technology's influence. National studies on customer experience in other sectors (e.g., restaurant or retail) also show that experience often mediates effects, further suggesting that context and operationalization of experience measures matter for mediation ([Tanudjaja & Sugiyanto, 2023](#)).

From a theoretical perspective, the study affirms the centrality of customer experience in loyalty formation. International and national research indicates experience not only directly fosters loyalty but also mediates effects of broader strategic factors and enhances emotional bonds with brands. In relationship marketing, the relational paradigm argues that long-term loyalty emerges from positive customer experiences sustained over time through consistent value delivery and emotional engagement ([Kolomytseva et al., 2024](#)). In the television industry, this means that broadcasters should invest in experience-centric strategies that combine technological progress, quality content, personalization where meaningful, and narrative engagement. These elements must be orchestrated to create impactful viewing experiences that evoke satisfaction and emotional connection.

The high R-Square values (Customer Experience $R^2 = 0.878$; Brand Loyalty $R^2 = 0.933$) suggest that the model explains a substantial proportion of variance in loyalty and experience, indicating that the constructs and their interrelations are theoretically and practically relevant. This level of explanatory

power is consistent with research models in service and consumer behavior contexts where composite models of technology, experience, and branding often explain significant portions of behavioral outcomes.

Practically, television networks and streaming platforms should focus on experience enhancement as a strategic priority. Investments in broadcast quality, interactive features, content variety, and story-driven programming can yield stronger viewer loyalty when anchored in positive experiential outcomes. Furthermore, personalization technologies must be implemented in ways that resonate with audience expectations, perhaps by increasing perceived relevance and control, which have been shown to influence loyalty in digital marketing research ([Azzahra et al., 2025](#)).

The results also align with broader service research linking customer experience management to loyalty across industries. For instance, digital marketing studies show that multidimensional experience characterized by personalization, responsiveness, and ease of interaction correlates strongly with customer loyalty ([Azzahra et al., 2025](#)). National studies also highlight experience's mediating role, such as in retail and service contexts where experience enhances customer satisfaction and loyalty through perceived service quality and emotional connection ([Nadita, 2025](#)). Moreover, research on brand experience and mediated loyalty suggests that experience often functions through emotional and cognitive evaluations, making it a core element of loyalty strategies. This view supports scholarly calls to prioritize customer journey design and emotional engagement frameworks in media management ([Damayanti, Wicaksono, Shadam, & Curatman, 2024](#)).

5. Conclusions

5.1 Conclusion

This study provides comprehensive empirical evidence that customer experience plays a central and strategic role in fostering brand loyalty within the television industry. The structural model results clearly indicate that customer experience significantly and positively influences brand loyalty, reaffirming that audiences who perceive better experiential interactions with television platforms are more likely to exhibit enduring loyalty behaviors. This aligns with broader literature showing that positive brand experiences through emotional, sensory, and cognitive engagement strengthen consumer loyalty (e.g., increased satisfaction, trust, and repeat usage) in both digital and traditional services contexts. The research also demonstrates that technological innovation and television content quality significantly enhance customer experience, which, in turn, promotes brand loyalty. These findings underscore that investments in advanced technologies and high-quality programming contribute to a superior user experience, a key determinant of loyalty in competitive media environments (consistent with studies showing experience mediates service quality and loyalty relationships).

Interestingly, while AI-driven personalization did not significantly improve customer experience in this model, it exhibited a significant direct effect on brand loyalty, suggesting that personalization may influence loyalty through other psychological processes such as perceived relevance or individual value. The mediation results indicate that customer experience significantly mediates the effects of innovation, content quality, and storytelling on brand loyalty, reinforcing its role as the mechanism through which strategic inputs translate into long-term viewer commitment. The high explanatory power of the model (R^2 values for brand loyalty and customer experience) further confirms that the proposed constructs comprehensively capture the drivers of loyalty in modern television consumption. In sum, the findings reaffirm that customer experience is both a direct driver of loyalty and a key mediator linking strategic antecedents to loyalty outcomes. For television broadcasters and media platforms, enhancing customer experience through quality content, innovative technologies, and emotionally engaging narratives is essential for building and sustaining brand loyalty amidst digital convergence and competitive pressures.

5.2 Research Limitations

Despite the strong theoretical and empirical contributions of this study, several limitations should be acknowledged. First, the research design relied exclusively on quantitative cross-sectional survey data, which captures relationships at a single point in time. This limits the ability to infer causal dynamics

and longer-term effects of constructs such as customer experience and brand loyalty, especially in the rapidly evolving television and media landscape. Future research could address this limitation by applying longitudinal designs to examine how technological innovation, experience, and loyalty co-evolve over time or across different consumption contexts. Second, the study was conducted in the Indonesian television industry context, which may limit the generalizability of findings across different cultural and media environments. As noted in recent international communication research, the geographical concentration of data can constrain the broader applicability of results, suggesting that replicating similar models in different cultural or national markets (e.g., Western, European, or global streaming audiences) would enhance comparative insights and validate model robustness across diverse audience segments.

Third, the measurement of certain constructs such as AI-driven personalization and customer experience focused on specific indicators that may not capture all nuanced dimensions of these constructs. For instance, recent studies recommend incorporating advanced experience metrics such as emotional engagement or subjective affective responses, which can be extracted through techniques like sentiment analysis or qualitative sentiment mapping, to enrich understanding of how audiences emotionally connect with media brands. Fourth, the study controlled for a limited set of antecedents. While technological innovation, content quality, and personalization are established predictors of experience and loyalty, other variables such as brand trust, brand love, social identification, platform usability, or regulatory influences might also significantly influence loyalty dynamics.

5.3 Suggestions and Directions for Future Research

Future research should explore these additional antecedents to develop more comprehensive models that account for emotional, cognitive, and contextual drivers of loyalty behavior. Recent work on consumer–brand engagement underscores the importance of such additional constructs in shaping long-term loyalty beyond traditional experience pathways. Finally, the use of purposive sampling within specific demographic segments (e.g., age groups more active on digital platforms) may limit representativeness among older or less digitally active viewers. Future studies should adopt stratified or probability sampling to ensure broader coverage of demographic diversity, which can improve the generalizability and robustness of findings. By addressing these limitations, future research can deepen theoretical understanding of how customer experience influences loyalty across diverse media contexts and help refine strategies that television networks and digital platforms can use to more effectively engage and retain audiences in an increasingly competitive media environment.

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Author Contributions

DI was responsible for the conceptualization of the study, the development of the theoretical framework, and drafting the manuscript. SS assisted with the literature review, methodology formulation, and critical revision of the manuscript. AA conducted data collection, performed statistical analysis, and contributed to the interpretation of the results. All authors participated in reviewing and editing the final version of the manuscript, approved the submitted manuscript, and agree to be accountable for all aspects of the work. This individual contribution description follows recognized academic authorship practices.

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