

# How Do Trust and Convenience Build Long-Lasting Loyalty? A Study of Muslim Female Gen-Z on Shopee

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## Abstract

*This study aims to understand how trust and convenience can build long-lasting customer loyalty among Muslim Female Generation-Z users on the Shopee app, with customer satisfaction as the key moderating factor in this relationship. This research is a descriptive-analytical study. The total population consists of 826 respondents, with a purposive sampling technique employed. Using the Slovin formula, a sample of 89 respondents was obtained. Data collection was conducted through questionnaires, and the data analysis techniques employed include validity testing, reliability testing, classical assumption testing, multiple regression analysis, hypothesis testing, Moderated Regression Analysis (MRA), and determination testing. Using a quantitative approach, data were collected through questionnaires from Muslim Female Generation-Z respondents and analyzed using SPSS. The findings reveal that both trust and convenience significantly contribute to increased customer loyalty, with customer satisfaction strengthening this relationship. This study offers new insights into the importance of building trust and providing convenience to create a satisfying and sustainable shopping experience for Muslim Female Generation-Z users. Consequently, these findings highlight key factors that e-commerce platforms should consider to retain customer loyalty, particularly among young Muslim women.*

**Keywords:** Trust, Convenience, Customer Loyalty, Satisfaction, Muslim Female Generation-Z, Shopee, E-commerce

## Introduction

In recent years, e-commerce has experienced rapid growth, especially in Indonesia. According to data from SimilarWeb, Shopee became the most popular website in Indonesia in 2023, recording 158 million visitors in the first and second quarters, far surpassing Tokopedia which only reached 117 million and 107.2 million visitors in the same period.<sup>1</sup> Although Shopee ranked first in terms of visits, it is interesting to note that this platform is not always the first choice for people to make purchases in the future. This shows the challenge of maintaining customer loyalty, which is the main focus of this study.

Two key elements that contribute to maintaining customer loyalty are trust<sup>2</sup> and convenience.<sup>3</sup> Customer trust in an e-commerce platform is crucial, as it fosters a sense of security in online transactions. Shopee has introduced the Shopee Guarantee feature, which serves as insurance for customers to protect their funds. Research shows that high trust is positively correlated with customer loyalty, where

<sup>1</sup> Lip M Aditya, "Most Visited E-Commerce Throughout 2023," <https://goodstats.id/infographic/e-commerce-paling-banyak-dikunjungi-sepanjang-2023-aVfg5>

<sup>2</sup> Ruben Chumpitaz Caceres, Nicholas G. Paparoidamis, "Service Quality, Relationship Satisfaction, Trust, Commitment and Business to Business Loyalty," *European Journal of Marketing*, Vol. 41, No. 7/8, (2007), 836-867. <https://doi.org/10.1108/03090560710752429>

<sup>3</sup> Leonard L Berry, Kathleen Seiders, and Dhruv Grewal, "Understanding Service Convenience," *Journal of Marketing*, Vol. 66, No. 3, (2002), 1-17.

consumers who trust a platform tend to continue using the service and recommend it to others.<sup>4</sup> This is especially relevant for Generation-Z consumers, who are often more careful and selective in their online shopping behavior. Previous research that has been conducted has shown that customer trust has a positive effect on loyalty.<sup>5</sup>

Convenience also plays a crucial role in building customer loyalty. The ease of navigating an e-commerce platform, finding products, and completing transactions significantly increases customer satisfaction. Research conducted by Sarli Rahman shows that innovations aimed at improving the user experience such as simpler purchasing processes and effective customer service are essential to building customer loyalty in the e-commerce sector.<sup>6</sup> For Muslim female Generation-Z, who may prioritize convenience due to their busy lifestyles, these factors are critical in building long-term loyalty to platforms like Shopee. The convenience provided by technology can influence someone to use an application, which is by researchers results showing that convenience has a positive effect on customer loyalty.<sup>7</sup>

The relationship between trust, convenience, and customer loyalty is very significant in the context of e-commerce platforms such as Shopee, especially among Muslim female Generation-Z. Previous studies have shown that high levels of trust are positively correlated with customer loyalty, where consumers who trust a platform tend to continue using the service and recommend it to others.<sup>8</sup> In addition, ease of transaction and good navigation on e-commerce platforms also contribute to customer satisfaction, which in turn increases loyalty.<sup>9</sup> To strengthen the relationship of trust, convenience, and customer loyalty, customer satisfaction is needed. When customers are satisfied with the application used, this will cause the influence of trust and convenience on loyalty to be stronger.

Generation-Z, especially women, are concerned about social and environmental issues that influence their purchasing decisions. In this context, trust is a key factor because they choose brands that demonstrate a commitment to ethical practices

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<sup>4</sup> Hadi Kurniadi and Junaid Ali Saeed Rana, "The Power of Trust: How Does Consumer Trust Impact Satisfaction and Loyalty in Indonesian Digital Business?," *Innovative Marketing*, Vol. 19, No. 2, (2023), 236-249; Nyoman Suardhita, et. al., "The Effect of Customer Satisfaction and Trust on Customer Loyalty in the Shopee Marketplace," *Quantitative Economics and Management Studies*, Vol. 5, No. 2, (2024), 342-348.

<sup>5</sup> Jordan Bastian and Sugeeng Widodo, "The Influence of Trust on Customer Loyalty at Station Sato Petshop Cibirong, Bogor Regency," *Student Scientific Journal (JIMAWA)*, Vol. 2, No. 1, (March 27, 2022), 29-35.

<sup>6</sup> Sarli Rahman, et. al., "Improving Satisfaction and Loyalty of Online Shop Customers Based on E-Commerce Innovation and E-Service Quality," *Gajah Mada International Journal of Business*, Vol. 24, No. 1, (2022), 56; Felix Harris Kristanto, Hijria Wimanda Rahma, and Muhammad Nahrowi, "Factors Affecting E-Commerce Customer Loyalty in Indonesia," *Syntax Transformation Journal*, Vol. 3, No. 09, (2022), 1150-1164.

<sup>7</sup> Arry Irawan Rudini Faina Dewi, Riauli Susilawaty Hutapea, "The Influence of Perceived Ease of Use on Fintech Customer Loyalty (Case Study of Fintech Users in Bandung City)," *Indonesian Accounting Literacy Journal*, No. 3, (2023), <https://jurnal.polban.ac.id/ojs-3.1.2/ialj/article/view/3341> (June 20, 2024).

<sup>8</sup> Kurniadi and Ali Saeed Rana, "The Power of Trust: How Does Consumer Trust Impact Satisfaction and Loyalty in Indonesian Digital Business?"; Suardhita, et. al., "The Effect of Customer Satisfaction and Trust on Customer Loyalty in the Shopee Marketplace."

<sup>9</sup> Rahman, et. al., "Improving Satisfaction and Loyalty of Online Shop Customers Based on E-Commerce Innovation and E-Service Quality"; Kristanto, Rahma, and Nahrowi, "Factors Affecting E-Commerce Customer Loyalty in Indonesia."

and sustainability. This trust is built through brand claims and recommendations from influencers and friends whom they consider trusted sources of information.

Additionally, convenience is essential for Generation-Z, who live in the digital era. They expect a shopping experience that is fast, easy, and efficient, both online and offline. Digital platforms and social media that provide easy access to product information and a seamless purchasing process add value, making them feel comfortable and satisfied.

Ultimately, loyalty arises from the trust and convenience that their experience provides. When Generation-Z feels that a brand is trustworthy and offers an easy interaction while aligning with their values, they tend to become loyal customers. This loyalty is further strengthened by emotional engagement and a sense of attachment to brands that resonate with their identity and life principles.

Additionally, Gen-Z female consumers are characterized by their desire for authenticity and relatability in marketing communications. They are more likely to connect with brands that present genuine narratives and engage in transparent practices.<sup>10</sup> This generation is also known to have diverse interests and preferences, which can vary widely, making it important for brands to adopt personalized marketing strategies that align with individual consumer identities.<sup>11</sup> The emphasis on personalization is significant, as Gen-Z consumers tend to be less brand loyal than previous generations, often switching brands based on their current needs and preferences.<sup>12</sup>

## Methodology

The independent variables in this study are trust and convenience, and the dependent variables are customer loyalty and customer satisfaction as moderating variables. This study employs a quantitative approach, distributing questionnaires to the Gen-Z generation via *Google Forms* and manually. Distribution via *Google Forms* is used to make it easier for researchers, while the manual approach is used to provide researchers with clearer information from respondents. The operational variables of this study are:

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<sup>10</sup> Nisreen Ameen, Jun-Hwa Cheah, and Satish Kumar, "It's All Part of the Customer Journey: The Impact of Augmented Reality, Chatbots, and Social Media on the Body Image and Self-esteem of Generation Z Female Consumers," *Psychology and Marketing*, Vol. 39, No. 11, (2022), 2110-2129.

<sup>11</sup> Xinmiao Yu, "The Relationship Between Generation Z Myers-Briggs Personality Types and Marketing Communication," *Communications in Humanities Research*, Vol. 7, No. 1, (2023), 274-283.

<sup>12</sup> Jia wen Wang, "The Consumption Behaviors of Generation Z: Evidence from China," *Advances in Economics and Management Research*, Vol. 7, No. 1, (2023), 568.

**Table 1. Operational Definition of Variables**

No.	Variables	Operational Definition	Indicator	Question Items
1	Trust ( $X_1$ )	Customer trust in using the Shopee application means that buyers believe that the Shopee application can provide good service to consumers during online transactions.	According to Mayer: 1. Ability 2. Goodness ( <i>Benevolence</i> ) 3. Integrity <sup>13</sup>	1.2 3.4 5.6
2	Convenience ( $X_2$ )	The ease of using the Shopee application means that users believe that the information technology system is easy to understand, and consumers do not need to spend a lot of time.	According to Venkatech and Davis: 1. Interaction with the system is straightforward to understand. 2. It doesn't take much effort to interact with the system. 3. Easy-to-use system. 4. Easy-to-operate system <sup>14</sup>	1.2 3.4 5.6 7.8
3	Customer Loyalty on the Shopee Application ( $Y$ )	Customer loyalty to the Shopee application can be interpreted as indicating that customers have a strong urge to buy regularly and repeatedly and have a positive commitment to the application.	According to Kotler & Keller: 1. Repeat, loyalty to product purchases 2. Retention, resistance to adverse influences. 3. References, referencing company resistance. <sup>15</sup>	1.2 3.4 5.6
4	Customer Satisfaction ( $Z$ )	Customer satisfaction can be interpreted as meaning that customers feel that the service and product quality offered by the Shopee application is as expected.	According to Tjiptono: 1. Conformity to expectations 2. Interested in visiting again 3. Willingness to recommend. <sup>16</sup>	1.2 3.4 5.6

The scale used to measure attitudes, opinions, and perceptions in the questionnaire used the Likert scale. The study population consisted of 826 respondents. The sampling method used a side proposition with respondents being FEBI UIN Datokarama Palu students and categorized as Generation Z. Then, the formula for

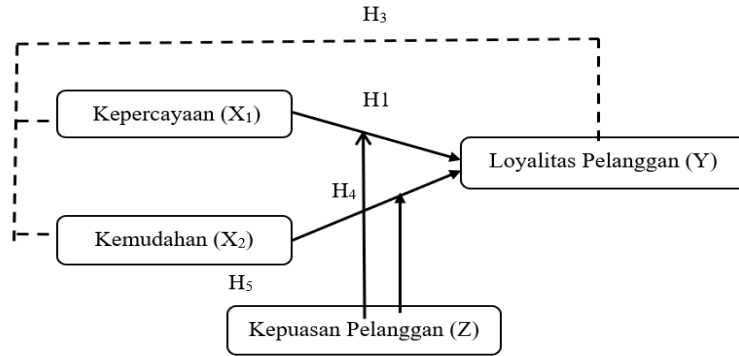
<sup>13</sup> David Wong, "The Influence of Ability, Benevolence, and Integrity on Trust, and Its Implications on E-Commerce Customers at UBM," *Journal of Management and Business Research, Faculty of Economics, UNIAT*, Vol. 2, No. 2, (June 2017), 155-168. <https://media.neliti.com/media/publications/259333-pengaruh-ability-benevolence-dan-integri-cbe220cb.pdf>. (March 7, 2024).

<sup>14</sup> Abdul Yusuf, et. al., "The Influence of Perceived Benefits and Ease of Use on OVO Consumer Satisfaction," *Jurnal Manajemen*, Vol. 1, No. 1, (2021), <http://jurnalfe.ustjogja.ac.id/index.php/manajemen/article/view/2168/777>, (March 7, 2024).

<sup>15</sup> Bela Kristy Manihuruk, "Analysis of Product Quality and Promotion on Customer Loyalty with Customer Satisfaction as an Intervening Variable at PT Shopee Indonesia," *Jurnal Business and Management*, Vol. 1, No. 1, (2023), 12. [https://ejournal.uhn.ac.id/index.php/business\\_management/article/view/614](https://ejournal.uhn.ac.id/index.php/business_management/article/view/614). (March 7, 2024).

<sup>16</sup> Ika Devi Widyaningrum, "The Influence of Service Quality and Facilities on Customer Satisfaction and Loyalty," *STEI Economic Journal*, Vol. 20, No. 20, (2020), 4. <http://repository.stei.ac.id/3163/1/Jurnal%20Indo%20Ika%20Devi%20W.pdf>. (March 7, 2024)

determining the number of samples is the Slovin formula, so that a sample of 89 respondents was obtained. The analysis techniques employed in this study include validity testing, reliability testing, classical assumptions testing, multiple regression analysis testing, hypothesis testing, MRA testing, and determination testing. The data collected will be analyzed using the SPSS application to identify the relationship between trust, convenience, and customer loyalty, as well as the role of satisfaction as a moderating factor.



**Figure 1. Framework of Thinking**

Based on the formulation of the problem, the hypothesis in this study is as follows:

- H<sub>1</sub>: It is suspected that the Trust variable (X<sub>1</sub>) has a partial effect on Customer Loyalty (Y) in shopping using the Shopee application.
- H<sub>2</sub>: It is suspected that the Convenience variable (X<sub>2</sub>) has a partial effect on Customer Loyalty (Y) in shopping using the Shopee application.
- H<sub>3</sub>: It is suspected that the variables Trust (X<sub>1</sub>) and Convenience (X<sub>2</sub>) have a simultaneous effect on Customer Loyalty (Y) in shopping using the Shopee application.
- H<sub>4</sub>: It is suspected that the Customer Satisfaction variable (Z) moderates the influence of Trust (X<sub>1</sub>) on Customer Loyalty (Y) in shopping using the Shopee application.
- H<sub>5</sub>: It is suspected that the Customer Satisfaction variable (Z) moderates the influence of Convenience (X<sub>2</sub>) on Customer Loyalty (Y) in shopping using the Shopee application.

## Literature Review

### *Consumer Behavior Theory*

According to Kotler and Keller, consumer behavior is the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas or experiences to satisfy their wants and needs.<sup>17</sup> Understanding consumer behavior is not an easy job for marketers because of the many variables that influence and these variables interact with each other. Consumer behavior is a complex and multidimensional process. Furthermore, in consumer, behavior there

<sup>17</sup> Philip Kotler and Kevin Lane Keller, *Marketing Management translated by Bob Sabran*, Vol. 1, 1<sup>st</sup> edition, (Jakarta: Erlangga, 2008), 166.

are three dimensions, namely Double stimulus, Consumer black box, and consumer response.<sup>18</sup>

### *Trust Theory*

Trust is a belief from a particular party towards another party in a relationship between the two parties based on the belief that the party entrusted will fulfill all obligations as expected.<sup>19</sup> According to Morgan and Haunt, trust is when a party has great confidence in another party who has integrity and reliability.<sup>20</sup> According to Mayer, *et. al.*, trust factors can be formed through three trust indicators, namely Ability, Kindness heart (Benevolence) and Integrity.<sup>21</sup>

Trust is a foundational element influencing customer loyalty across various industries. It serves as a bridge between a customer's expectations and the experiences they derive from interactions with a company. The importance of trust in fostering loyalty can be outlined through several critical dimensions supported by empirical research.

Firstly, trust enhances customer satisfaction, which is integral to developing long-term loyalty. Trust reduces perceived risk in transactions, allowing customers to feel secure in their purchase decisions. Trust is linked to service quality and significantly affects loyalty, indicating a strong positive correlation between trust and repeated patronage highlighting that high trust leads to higher frequencies of repurchase.<sup>22</sup> Moreover, the highest level of trust directly correlates with a customer's propensity to recommit to a brand, suggesting that customers who perceive higher trust in an organization are more likely to continue using its services and recommend them to others.<sup>23</sup>

Second, the formation of trust hinges on the consumer's experiences with service quality. That trust emerges from customers' confidence in a service provider, cultivated through consistent and satisfactory service delivery.<sup>24</sup> This sentiment is echoed by Wolor and Efendi, who note that trust plays a critical role in establishing

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<sup>18</sup> Etta Mamang Sangadji and Sopiah, "Consumers: A Practical Approach Accompanied by: A Collection of Research Journals," *Research Journal Collection*, (2013), 15.

<sup>19</sup> Dede Arseyani Pratamasyari, "The Influence of Service Quality on Customers' Decisions to Save Gold Savings at Pegadaian with Trust as a Moderating Variable," *Journal of Islamic Banking and Finance IV* (2024): 163, <https://jurnaljipsya.org/index.php/jipsya/article/view/149/67>.

<sup>20</sup> Asterian Widhiani and Idris, "The Effect of Promotion of Ease of Use, Consumer Trust and Information Quality on Purchase Interest on Bukalapak Site," *Journal of Management*, Vol. 7, No. 2, (2018), 1-6.

<sup>21</sup> David Wong, "The Influence of Ability, Benevolence and Integrity on Trust, and Its Implications on E-Commerce Customer Participation at UBM," *Journal of Management and Business Research, Faculty of Economics, UNIAT*, No. 2, (2017), 155, <https://media.neliti.com/media/publications/259333-pengaruh-ability-benevolence-dan-integri-cbe220cb.pdf>. (March 7, 2024).

<sup>22</sup> Muhammad Fakhru Arifin, Hartoyo Hartoyo, and Eva Z Yusuf, "The Importance of Service Quality in Building Customer Satisfaction and Loyalty in the Service Industry: A Case Study of Hunky Dory Barbershop," *Binus Business Review*, Vol. 11, No. 2, (2020), 79-89.

<sup>23</sup> Rodi Rodi, Soleh Ahmad, and Febliansa M. Rahman, "The Influence of Service Quality, Product Quality and Trust on Customer Loyalty of CV Ferdi Mandiri," *Journal of Economics, Finance and Management Studies*, Vol. 6, No. 12, (2023).

<sup>24</sup> Wei-Ming Ou, *et. al.*, "Relationships Among Customer Loyalty Programs, Service Quality, Relationship Quality and Loyalty," *Chinese Management Studies*, Vol. 5, No. 2, (2011), 194-206.

brand loyalty. When consumers perceive that a company consistently meets or exceeds their expectations, their confidence in the brand solidifies, encouraging loyalty.<sup>25</sup>

Operationally, organizations can nurture this trust by implementing transparent practices and maintaining high service standards. For example, Ricadonna demonstrated that customer satisfaction and trust have significant implications for building loyalty, noting that brands that maintain high standards are more likely to generate trust among consumers. Therefore, businesses that focus on enhancing service quality as part of relationship marketing strategies can establish a loyal customer base.<sup>26</sup>

Additionally, trust fosters a positive attitude towards the brand. As noted by Darmawan, when customers trust a brand, it cultivates a favorable perception that contributes significantly to customer loyalty.<sup>27</sup> This relationship is affirmed in various contexts, including online platforms, where trust in security and product quality plays a critical role in customers.<sup>28</sup> Furthermore, studies indicate that trust not only fosters immediate loyalty but also influences the dynamics of long-term relationships. For example, Wang and Nuangjamnong highlight that when customers regard a service as reliable, their loyalty is often retained over time. This aspect of trust reflects its role in enabling sustainable customer relationships in today's competitive market.<sup>29</sup>

### Hypothesis

Based on the above discussion, the following hypotheses are proposed:

H<sub>1</sub>: Trust has a positive effect on customer satisfaction.

H<sub>2</sub>: Trust has a positive effect on customer loyalty.

H<sub>3</sub>: Customer satisfaction mediates the relationship between trust and customer loyalty.

H<sub>4</sub>: Trust has a positive influence on customers' long-term loyalty and commitment to the brand.

### *Theory of Convenience*

The Technology Acceptance Model (TAM) is a theoretical model developed by Fred D. Davis in 1986 to explain and predict user acceptance of information technology. This model states that two main factors that influence a person's intention to use a technology are:

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<sup>25</sup> Christian Wiradendi Wolbr and Hady Efendy, "The Transformation of Customer Satisfaction Become Customer Delight," *Case Studies in Business and Management*, Vol. 4, No. 2, (2017), 109.

<sup>26</sup> Nadia Adriane Ricadonna, Muhammad Saifullah, and Ari Kristin Prasetyoningrum, "The Effect of Trust and Brand Image on Customer Retention With Customer Loyalty as Intervening Variables to Customers of Sharia Commercial Banks," *Journal of Finance and Banking*, Vol. 25, No. 2, (2021).

<sup>27</sup> Baziedy Aditya Darmawan, "The Loyalty of Muslim Customers on the Indonesian Islamic Banks: The Role of Corporate Image, Satisfaction, and Trust," *Jurnal Siasat Bisnis*, Vol. 22, No. 2, (2018), 132-143.

<sup>28</sup> Suardhita, *et. al.*, "The Effect of Customer Satisfaction and Trust on Customer Loyalty in the Shopee Marketplace."

<sup>29</sup> Guangying Wang and Chompu Nuangjamnong, "The Influence of Online Shopping Platform on Customer Satisfaction and Trust Toward Customer Loyalty: A Case Study of JD E-Commerce Platform in China," *The International Journal of Social Sciences and Humanities Invention*, Vol. 10, No. 1, (2023), 7623-7649.

1. Perceived Usefulness (PU): The extent to which a person believes that using a system will improve his or her performance.
2. Perceived Ease of Use (PEOU): The extent to which a person believes that using the system is free from heavy effort.

These two factors influence users' attitudes towards using technology, which will ultimately determine their intentions and actual behavior in using the technology. TAM is a development of the Theory of Reasoned Action (TRA) introduced by Fishbein and Ajzen (1975), by adjusting the context to the acceptance of information technology.

Trust is a foundational element influencing customer loyalty across various industries. It serves as a bridge between a customer's expectations and the experiences they derive from interactions with a company. The importance of trust in fostering loyalty can be outlined through several critical dimensions supported by empirical research.

Firstly, trust enhances customer satisfaction, which is integral to developing long-term loyalty. Trust reduces perceived risk in transactions, allowing customers to feel secure in their purchase decisions. Trust is linked to service quality and significantly affects loyalty, indicating a strong positive correlation between trust and repeated patronage, highlighting that high trust leads to higher frequencies of repurchase.<sup>30</sup> Moreover, the highest level of trust directly correlates with a customer's propensity to recommit to a brand, suggesting that customers who perceive higher trust in an organization are more likely to continue using its services and recommend them to others.<sup>31</sup>

Second, the formation of trust hinges on the consumer's experiences with service quality. That trust emerges from customers' confidence in a service provider, cultivated through consistent and satisfactory service delivery.<sup>32</sup> This sentiment is echoed by Wolor and Efendi, who note that trust plays a critical role in establishing brand loyalty. When consumers perceive that a company consistently meets or exceeds their expectations, their confidence in the brand solidifies, encouraging loyalty.<sup>33</sup>

Operationally, organizations can nurture this trust by implementing transparent practices and maintaining high service standards. For example, Ricadonna demonstrated that customer satisfaction and trust have significant implications for building loyalty, noting that brands that maintain high standards are more likely to generate confidence among consumers. Therefore, businesses that focus on enhancing service quality as part of relationship marketing strategies can establish a loyal customer base.<sup>34</sup>

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<sup>30</sup> Muhammad Fakhru Arifin, Hartoyo Hartoyo, and Eva Z Yusuf, "The Importance of Service Quality in Building Customer Satisfaction and Loyalty in the Service Industry: A Case Study of Hunky Dory Barbershop," *Binus Business Review*, Vol. 11, No. 2, (2020), 79-89.

<sup>31</sup> Rodi Rodi, Soleh Ahmad, and Febliansa M. Rahman, "The Influence of Service Quality, Product Quality and Trust on Customer Loyalty of CV Ferdi Mandiri," *Journal of Economics, Finance and Management Studies*, Vol. 6, No. 12, (2023).

<sup>32</sup> Wei-Ming Ou, et. al., "Relationships Among Customer Loyalty Programs, Service Quality, Relationship Quality and Loyalty," *Chinese Management Studies*, Vol. 5, No. 2, (2011), 194-206.

<sup>33</sup> Christian Wiradendi Wolor and Hady Efendy, "The Transformation of Customer Satisfaction Become Customer Delight," *Case Studies in Business and Management*, Vol. 4, No. 2, (2017), 109.

<sup>34</sup> Nadia Adriane Ricadonna, Muhammad Saifullah, and Ari Kristin Prasetyoningrum, "The Effect of Trust and Brand Image on Customer Retention With Customer Loyalty as Intervening Vari-

Additionally, trust fosters a positive attitude towards the brand. As noted by Darmawan, when customers trust a brand, it cultivates a favorable perception that significantly contributes to customer loyalty. This relationship is affirmed in various contexts, including online platforms, where trust in security and product quality plays a critical role for customers.<sup>35</sup>

Furthermore, studies indicate that trust not only fosters immediate loyalty but also influences the dynamics of long-term relationships. For example, Wang and Nuangjamnong highlight that when customers regard a service as reliable, their loyalty is often retained over time. This aspect of trust reflects its role as an enabler of sustainable customer relationships in today's competitive market.<sup>36</sup>

### Hypothesis

Based on the above discussion, the following hypotheses are proposed:

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H<sub>2</sub>: Trust has a positive effect on customer loyalty.

H<sub>3</sub>: Customer satisfaction mediates the relationship between trust and customer loyalty.

H<sub>4</sub>: Trust positively influences customers' long-term loyalty and commitment to the brand.

### *Customer Loyalty Theory*

Kotler and Keller define customer loyalty as "a deeply held commitment to re-buy or re-patronize a product or service." Service, which is liked in time, front, though it influences the situation and business marketing, has the potential to cause customers to switch.<sup>37</sup> An indicator of a loyal customer, according to Kotler and Keller, is Repeat Purchase, faithfulness to the Purchase, Retention, Resistance to negative influences regarding the Company, and Referrals, which collectively represent the total existence of the company.<sup>38</sup>

### *Customer Satisfaction Theory*

Customer satisfaction is the extent to which a level of product and service is perceived as being above customer or buyer expectations. Customer satisfaction is feedback in the form of a sense of pleasure or disappointment that customers

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ables to Customers of Sharia Commercial Banks," *Journal of Finance and Banking*, Vol. 25, No. 2, (2021).

<sup>35</sup> Suardhita, et. al., "The Effect of Customer Satisfaction and Trust on Customer Loyalty in the Shopee Marketplace."

<sup>36</sup> Guangying Wang and Chompu Nuangjamnong, "The Influence of Online Shopping Platform on Customer Satisfaction and Trust Toward Customer Loyalty: A Case Study of JD E-Commerce Platform in China," *The International Journal of Social Sciences and Humanities Invention*, Vol. 10, No. 01, (2023), 7623-7649.

<sup>37</sup> Damiana Dakhi, "Analysis of Factors Influencing Customer Loyalty at UD. Desta Jaya Hili-simaetano," *Scientific Journal of South Nias Students*, No. 4, (2021), 21-35, <https://jurnal.uniraya.ac.id/index.php/jim/article/view/221>. (March 7, 2024).

<sup>38</sup> Bela Kristy Manihuruk, "Analysis of Product Quality and Promotion on Customer Loyalty with Customer Satisfaction as an Intervenoing Variable at PT Shopee Indonesia," *Jurnal Business and Management*, No. 1, (2023), 12, [https://ejournal.uhn.ac.id/index.php/business\\_management/article/view/614](https://ejournal.uhn.ac.id/index.php/business_management/article/view/614). (March 7, 2024).

experience regarding the service or quality of products offered by the company.<sup>39</sup> According to Tjiptono, several indicators can measure customer satisfaction. These indicators are Compliance Hope, Interest Return Visit, and Willingness to Recommend.<sup>40</sup>

**Results and Discussion**

*Validity Test*

**Table 2. Results of Instrument Validity Test**

Variables	Question Items	R- Count	R-Table	Caption
Trust (X <sub>1</sub> )	1	0.741	0.2 084	Valid
	2	0.713	0.2 084	Valid
	3	0.828	0.2 084	Valid
	4	0.671	0.2 084	Valid
	5	0.688	0.2 084	Valid
	6	0.406	0.2 084	Valid
Convenience (X <sub>2</sub> )	1	0.739	0.2 084	Valid
	2	0.783	0.2 084	Valid
	3	0.762	0.2 084	Valid
	4	0.663	0.2 084	Valid
	5	0.823	0.2 084	Valid
	6	0.827	0.2 084	Valid
	7	0.749	0.2 084	Valid
	8	0.715	0.2 084	Valid
Customer Loyalty (Y)	1	0.734	0.2 084	Valid
	2	0.840	0.2 084	Valid
	3	0.817	0.2 084	Valid
	4	0.75 5	0.2 084	Valid
	5	0.8 02	0.2 084	Valid
	6	0.645	0.2 084	Valid
Customer Satisfaction (Z)	1	0.747	0.2 084	Valid
	2	0.826	0.2 084	Valid
	3	0.737	0.2 084	Valid
	4	0.865	0.2 084	Valid
	5	0.868	0.2 084	Valid
	6	0.862	0.2 084	Valid

Source: SPSS 25 Output Data, (2024)

The table above shows that from the rcount value in the total correlation column of the corrected Items, each variable shows all valid statements. This is

<sup>39</sup> Ivan Fadilla Budi Wardana, "Factors Affecting Customer Loyalty (Customer Satisfaction as a Moderating Variable) Islamic Economic Perspective," *Scientific Journal of Islamic Economics*, Vol. 8, No. 3, (2022), 2626-2640. <https://www.jurnal.stie-aas.ac.id/index.php/jei/article/view/6764>. (March 7, 2024).

<sup>40</sup> Ika Devi Widyaningrum, "The Influence of Service Quality and Facilities on Customer Satisfaction and Loyalty," *STEI Economic Journal*, Vol. 20, No. 20, (2020), 6-7. <http://repository.stei.ac.id/3163/1/Jurnal%20Indo%20Ika%20Devi%20W.pdf>. (March 7, 2024).

because the rcount value is greater and positive than the r-table value, allowing the questionnaire statements, which are deemed valid, to be used to collect research data.

### Reliability Test

**Table 3. Reliability Test Results**

Variables	Reliability Statistics		Note
	Cronbach's Alpha	N of Items	
Trust ( $X_1$ )	0,759	6	Reliable
Convenience ( $X_2$ )	0.887	8	Reliable
Customer Loyalty (Y)	0.861	6	Reliable

Source: SPSS 25 Output Data, 2024

The table above indicates that each variable has a Cronbach's Alpha of more than 0.60, indicating that variables X, Y, and Z are reliable. Thus, data management can be continued to the next level.

### Classical Assumption Test

#### a. Normality Test

The results of the normality test using the SPSS statistics tool version 2.6 for Windows can be seen in the following table:

**Table 4. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	89
Asymp. Sig. (2-tailed)	.200 <sup>c</sup>

Source: SPSS 25 Output Data, 2024

The results of the table above are the Kolmogorov-Smirnov test. It was found that the asymptotic Sig. Value was  $0.200 > 0.05$ . These results indicate that the research data, with a sample size of 89, usually have distributed data and meet the criteria for data normality.

#### b. Multicollinearity Test

**Table 5. Multicollinearity Test Results**

Coefficients <sup>a</sup>			
Model	Collinearity Statistics		Information
	Tolerance	VIF	
1 $X_1$ (Trust)	.416	2.406	There is no multicollinearity
$X_2$ (Convenience)	.477	2,099	There is no multicollinearity
Z (Customer Satisfaction)	.369	2,712	There is no multicollinearity

Source: SPSS 25 Output Data, 2024

In the table above, the calculation of the Tolerance value indicates that there are no independent variables with a value of less than 0.10. The Trust

variable received a value of 0.416, the Convenience variable received a value of 0.477, and the Customer Satisfaction variable received a value of 0.369. The VIF values of each variable are less than 10, specifically the Trust variable (2.406), the Convenience variable (2.099), and the Customer Satisfaction variable (0.369).

c. Heteroscedasticity Test

The heteroscedasticity test in this research utilizes Spearman’s Rho technique, assisted by the SPSS 25 program.

**Table 6. Heteroscedasticity Test Results**

Correl: tions						
			ABS_RES	X1	X2	Z
Spearman's rho	ABS_RES	Correlation Coefficient	1,000	-0.024	0.014	-0.043
		Sig. (2tailed)		0.825	0.896	0.688
		N	89	89	89	89
	X1	Correlation Coefficient	-0.024	1,000	.601 **	.727 **
		Sig. (2tailed)	0.825		0,000	0,000
		N	89	89	89	89
	X2	Correlation Coefficient	0.014	.601 **	1,000	.675 **
		Sig. (2tailed)	0.896	0,000		0,000
		N	89	89	89	89
Z	Correlation Coefficient	-0.043	.727 **	.675 *	1,000	
	Sig. (2tailed)	0.688	0,000	0,000		
	N	89	89	89	89	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Data Source: SPSS 26 Output, 2022

The results of the table above show that Spearman’s Rho obtained significant data (2-tailed) with  $X_1$  values of 0.825,  $X_2$  values of 0.896, and Z values of 0.688, all of which are greater than 0.05. These results indicate that the research data, with a sample size of 89, do not exhibit heteroscedasticity problems.

**Multiple Regression Test**

Based on the results of data processing using SPSS25, the results of the simple regression analysis are as follows:

**Table 7. Multiple Regression Test Results**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	Constant	-1,459	2,772		-0.526	0.600
	$X_1$ (Trust)	0.684	0.128	0.535	5,343	0,000
	$X_2$ (Convenience)	0.234	0.101	0.232	2,319	0.023

Source: SPSS 25 Output Data, 2024

Output results, the following multiple regression analysis equation is obtained:

$$Y = a + b_1X_1 + b_2X_2 = -1.459 + 0.684X_1 + 0.234X_2$$

The regression equation above can be explained as follows:

1. Value is -1.459, the constant value is negative, meaning that if the scores of the trust variables ( $X_1$ ) and convenience ( $X_2$ ) are considered non-existent or equal to 0, then customer loyalty ( $Y$ ) will decrease.
2. The regression coefficient of the trust variable ( $X_1$ ) is 0.684; this means that if the independent variable ( $X_2$ ) remains the same and ( $X_1$ ) increases by 1 unit, then ( $Y$ ) will increase by 0.684. A positive coefficient means that there is a positive relationship between ( $X_1$ ) and ( $Y$ ); the higher ( $X_1$ ), the higher the value of ( $Y$ ).
3. The regression coefficient of the convenience variable ( $X_2$ ) is 0.234; this means that if the independent variable ( $X_1$ ) remains the same and ( $X_2$ ) increases by 1 unit, then customer loyalty ( $Y$ ) will increase by 0.234. A positive coefficient means that there is a positive relationship between ( $X_2$ ) and ( $Y$ ); the higher ( $X_2$ ), the higher the value of ( $Y$ ).

**Partial Test (T-Test)**

Based on the output obtained through multiple regression analysis conducted using SPSS 26, the hypothesis can be partially explained as follows:

**Table 8. Partial Test Results**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	Constant	-1,459	2,772		-0.526	0.600
	$X_1$ (Trust)	0.684	0.128	0.535	5,343	0,000
	$X_2$ (Convenience)	0.234	0.101	0.232	2,319	0.023

Source: SPSS 25 Output Data, 2024

In Table 8. the results of the statistical calculations above, the T-Test of the variables when included in the regression is shown as follows:

- 1) It is known that the trust variable ( $X_1$ ) obtained a t-statistic of 5.343 > t-table 1.98 and a significance value (sig) of 0.000 is smaller than the alpha value ( $\alpha$ ) of 0.05, meaning 0.000 < 0.05. With these results, it can be concluded that partially the variable  $X_1$  has a positive and significant effect on the variable  $Y$ .
- 2) It is known that the convenience variable ( $X_2$ ) obtained a t-calculated of 2.319 > t-table 1,98 and the significance value (sig) 0.023 is smaller than the alpha value ( $\alpha$ ) 0.05, meaning 0.023 < 0.05. With these results, it can be concluded that the partially variable ( $X_2$ ) has a positive and significant effect on variable  $Y$ .

**Simultaneous Test (F-Test)**

Simultaneous hypothesis is a hypothesis that is tested on research variables simultaneously. In research with SPSS 25, simultaneous hypothesis can be obtained by ANOVA test. The results of the study can be seen in the following table:

**Table 9. Simultaneous Test Results**

AN OVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	692,129	2	346,064	43,086	.000 <sup>b</sup>
	Residual	690,784	86	8,032		
	Total	1382.876	88			

Data Source: SPSS 26 Output, 2024

Based on the results of data acquisition in Table 4.17, it can be concluded that the F-calculated value is  $43.086 > 2.71$  and the sig value is  $0.000 < 0.05$ , so it can be said that  $(X_1)$  and  $(X_2)$  have a positive and significant influence together on  $(Y)$ . Determining F-table, using a 95% confidence level,  $\alpha = 5\%$ , df 1 (number of variables 1) = 3, and df 2 (nk) or  $89 - 4 = 85$  (n is the number of samples and k is the number of independent variables), the results obtained for the F-table are 2.71.

*Moderated Regression Analysis Regression Test*

**Table 10. Results of the Moderating Test that the Customer Satisfaction Variable**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,106	,957		4,290	0,000
	Customer Loyalty	-,101	,041	-,254	-2,445	0.016

Data Source: SPSS 26 Output, 2024

From the test results above, the T-count value is negative -2.445, and the significance value is  $0.016 < 0.05$ . This indicates that customer satisfaction moderates the effect of trust on customer loyalty in the Shopee application, as evidenced by the negative and significant t-count value.

**Table 11. Moderating Test Results for Customer Satisfaction Variable moderates the effect of Convenience on Customer Loyalty**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,094	,967		4,235	0,000
	Customer Loyalty	-,091	,042	-,228	-2,183	0.032

Data Source: SPSS 26 Output, 2024

From the test results above, the t-count value is negative -2.183, and the significance value is  $0.032 < 0.05$ . This indicates that customer satisfaction moderates

the effect of convenience on customer loyalty in the Shopee application, as evidenced by the negative and significant t-count value.

### ***Determination Coefficient Test (R<sup>2</sup>)***

The determinant coefficient test is conducted to determine the percentage of influence of the research variables, namely the independent variables, on the dependent variable. The results of statistical calculations by SPSS version 25 show the percentage of the influence of the independent variables on the dependent variable as follows:

**Table 12. Results of the Determination Coefficient Test (R<sup>2</sup>)**

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.707 <sup>a</sup>	.500	.489	2,834

predictors: (constant), trust, ease.

Source: SPSS 25 Output Data, 2024

Based on the table above, the Adjusted R-Square (R<sup>2</sup>) value of 0.500 is obtained, which means that the percentage of variation in the dependent variable (Y) that is explained by the contribution of the independent variable (X) is 50%. At the same time, the remaining 50% are other variables that can affect customer loyalty in the Shopee application, which were not examined in this study.

## **Discussion of Research Results**

### ***The Influence of Trust on Customer Loyalty on the Shopee Application***

The results of the T-test in SPSS show that Shopee can provide the best service, provide high-quality products, and maintain the security of goods, which have a positive and significant impact on customer loyalty. Customer trust in Shopee encourages them to continue shopping and recommend this platform to others. This finding aligns with the research of Jordan Bastian and Sugeng Widodo, which suggests that trust is positively related to customer loyalty. This finding is also supported by the theory of Morgan and Hunt, which emphasizes the importance of<sup>41</sup> credibility and integrity in building trust. Thus, Shopee's consistency and fairness in meeting customer expectations strengthen their loyalty to the platform.

### ***The Influence of Convenience on Customer Loyalty on the Shopee Application***

The study's results indicate that convenience has a positive and statistically significant impact on customer loyalty, as confirmed by the T-test. Shopee achieves this through ease of access, a user-friendly system display, efficient product search, and clear product descriptions, allowing customers to prefer Shopee for their online shopping needs. This study aligns with Rudini Faina Dewi et al.'s research, which

<sup>41</sup> Bastian and Sugeng Widodo, "The Influence of Trust on Customer Loyalty at the Sato Petshop Station, Cibinong, Bogor Regency."

found that the perception of convenience affects Fintech customer loyalty. Additionally, Jogiyanto's theory of convenience, which states that ease of use refers to the extent to which someone believes technology is easy to use, also supports this finding. Thus, the easier an application is to use, the higher the customer loyalty to Shopee.<sup>42</sup>

#### *The Influence of Trust and Convenience on Customer Loyalty on the Shopee Application*

The results of the T-test in SPSS indicate that Shopee can provide excellent service, offer high-quality products, and ensure the security of goods, all of which have a positive and significant impact on customer loyalty. Customer trust in Shopee encourages continued shopping and leads to the platform being recommended to others. This finding aligns with the research by Jordan Bastian and Sugeng Widodo, which states that trust is positively related to customer loyalty and is further supported by the theory of Morgan and Hunt, which emphasizes the importance of credibility and integrity in building trust. Thus, Shopee's consistency and reliability in meeting customer expectations strengthen customer loyalty to the platform.

This study is in line with previous research conducted by Melsi Diana Putri Lubis, and David Humala Sitorus entitled "The Influence of Convenience, Security, and Trust on Consumer Loyalty" based on the results of the hypothesis test analysis that has been carried out, it shows that convenience, security and trust have a positive and significant effect simultaneously on Maxim consumer loyalty in Batam City.<sup>43</sup>

#### *Customer Satisfaction Moderates the Effect of Trust on Customer Loyalty on the Shopee Application*

The results of the study show that customers moderate the influence of trust on customer loyalty in using the Shopee application. Although trust is low due to poor service. Loyalty can still be formed even if customers are not completely satisfied. Conversely, if trust and satisfaction are low, loyalty also tends to decrease. This finding is in line with the research of Ari Soeti Yani and Yuni Fratika Sinambala which shows that customer satisfaction strengthens the relationship between trust and loyalty.<sup>44</sup> Kotler and Keller's theory also supports that satisfaction arises from the match between customer expectations and experiences. This analysis proves that the weaker the trust, the customer satisfaction strengthens loyalty.

#### *Customer Satisfaction Moderates the Effect of Convenience on Customer Loyalty on the Shopee Application*

The results of the study show that customer satisfaction moderates the effect of convenience on customer loyalty in shopping using the Shopee application, this finding is in line with the research of Muhammad Ali Akbar and Irvan Relyesh

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<sup>42</sup> Tarisa Aulia, Larasati Ahluwalia, and Kemala Puji, "The Influence of Trust, Ease of Use, and Price on Purchasing Decisions on Shopee E-Commerce in Bandar Lampung," *Journal of Strategy of Management and Accounting throught Research and Technology*, Vol. 2, No. 2, (June 2023), 58-69.

<sup>43</sup> Melsi Diana Putri Lubis and David Humala Sitorus, "The Effect of Convenience, Security, and Trust on Consumer Loyalty," *Journal of Business Management*, Vol. 5, No. 2, (2023), 209-18.

<sup>44</sup> Muhammad Ali Akbar and Irvan Relyesh Situmorang, "The Effect of Perceived Value on Loyalty with Consumer Satisfaction Variable as a Moderating Variable in MSMEs in North Sumatra," *Jurnal Imah Dinamika Sosial*, Vol. 5, No. 2, (2021), 203-11.

Situmorang which shows that satisfaction strengthens the relationship between perceived value and loyalty.<sup>45</sup> Danang Sunyoto's theory also supports that customer satisfaction influences shopping decisions and loyalty. This analysis indicates that the weaker the convenience, the stronger customer satisfaction becomes in strengthening loyalty.

## Conclusion

Based on the data analysis conducted, the researcher can conclude that the overall results of this study are as follows: Partially, Trust has a significant effect on Customer Loyalty of the Shopee application for FEBI UIN Datokarama Palu Students (especially those in the 2021 and 2022 intakes). To some extent, Ease of Use has a significant effect on Customer Loyalty of the Shopee application for FEBI UIN Datokarama Palu Students (especially those from the 2021 and 2022 intakes).

Trust and Convenience have a simultaneous effect on Customer Loyalty of the Shopee application for FEBI UIN Datokarama Palu Students (especially the 2021 and 2022 intakes). Customer Satisfaction Moderates the Effect of Trust on Customer Loyalty of the Shopee Application among FEBI UIN Datokarama Palu Students (especially the 2021 and 2022 batches). Customer Satisfaction Moderates the Effect of Convenience on Customer Loyalty of the Shopee Application among FEBI UIN Datokarama Palu Students (especially the 2021 and 2022 batches).

This study strengthens Kotler & Keller's theory of customer loyalty and Tjiptono's theory of customer satisfaction. It develops a theory of consumer behavior in the digital era on Muslim female Generation-Z. The results of the study encourage e-commerce players, especially Shopee, to focus on building trust, increasing convenience, and prioritizing customer satisfaction in order to strengthen loyalty. The sample is limited to FEBI UIN Datokarama Palu students, so the results cannot be generalized. It is recommended to conduct a comparative study between several e-commerce platforms to enrich the understanding of customer loyalty factors.

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