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The Effect of e-Trust and e-Service Quality on Customer Loyalty on Lazada e-Commerce in Central Jakarta

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Abstract

This study aims to analyze the influence of e-trust and e-service quality on customer loyalty in Lazada e-commerce in Central Jakarta. The phenomenon of rapid internet usage in Indonesia opens opportunities for e-commerce platforms, but also presents challenges in maintaining customer loyalty. This study uses a quantitative approach with a survey method through an online questionnaire distributed to 90 respondents who are Lazada users in Central Jakarta. The independent variables in this study are e-trust (X_1) and e-service quality (X_2), while the dependent variable is customer loyalty (Y). The results of the analysis show that both e-trust and e-service quality have a positive effect on customer loyalty. The partial t-test shows that the e-trust variable has a significant effect with a significance value <0.05 , as does the e-service quality variable which is also significant on customer loyalty. The simultaneous F-test proves the joint influence of e-trust and e-service quality on customer loyalty. The coefficient of determination (R^2) value shows that the e-trust and e-service quality variables are able to explain variations in customer loyalty by 72.4%, while the rest is explained by other factors outside this research model. These findings indicate that increasing customer trust, especially related to transaction security and service reliability, as well as the quality of electronic services such as response speed and system availability, is very important to increase Lazada customer loyalty in Central Jakarta. This research contributes both practically to e-commerce management in formulating customer retention strategies, as well as academically as a reference for further research in the field of e-commerce and consumer behavior.

Keywords: *E-Trust, E-Service Quality, Customer Loyalty, E-Commerce*

1. Introduction

Consumer behavior involves many things, not only purchasing but also how individuals choose their preferences, which are influenced by psychological, social, and cultural factors. Typically, the purchasing decision process begins with consumers recognizing a need that must be met due to a deficiency. Then, customers search for information about goods or services, evaluate options, make a purchasing decision, and finally evaluate whether they are satisfied or dissatisfied with the decision after the purchase. Internal factors such as motivation and perception play a crucial role in each stage, while the values that drive consumer preferences are shaped by external factors such as social, family, and cultural influences.

Methods for studying consumer behavior vary, from psychological perspectives that consider needs and attitudes, to sociological perspectives that consider the influence of groups and the environment on consumer decisions. Furthermore, anthropological perspectives focus on the influence of culture and norms on consumer choices, while economic perspectives view consumers as rational individuals making decisions to achieve

maximum satisfaction. In the digital age, consumer behavior is increasingly complex due to the reliance on technology, social media, and online reviews that can quickly influence consumer perceptions.

The impact of influencers, customer feedback, and easy access to information enable companies to leverage big data and personalization in their marketing strategies. By thoroughly understanding consumer behavior, companies can create relevant and effective strategies to build long-term relationships with customers and create sustainable value. Schiffman and Kanuk (2007) define consumer behavior as the actions consumers take when searching for, purchasing, using, evaluating, and disposing of products and services they believe will meet their needs. This definition encompasses all steps consumers take, from searching for information to making a purchase and producing a product.

According to Philip Kotler and Gary Armstrong (2012), consumer behavior is defined as "the shopping habits of ultimate consumers—individuals and households who buy goods and services for personal consumption." In other words, consumer behavior encompasses how ultimate consumers choose products or services to satisfy personal needs. According to Solomon (2017) in *Consumer Behavior: Buying, Having, and Being*, consumer behavior involves purchasing decisions as well as individual interactions with products and brands, as well as social, psychological, and cultural influences on consumer actions. Solomon places consumer behavior within a multidisciplinary framework involving psychology, sociology, anthropology, and economics.

Customer Loyalty

Customer loyalty is a form of deep commitment from customers to a particular brand, store, or provider, which can be seen from the consistent frequency of purchases. In marketing literature, customer loyalty is defined as the attachment and dedication that customers have to the product, brand, or company they choose. According to Morais, customer loyalty is a customer's commitment to a brand, store, or supplier, based on a very positive attitude and reflected in consistent repeat purchases. Oliver (1999) defines loyalty as "a deep commitment to re-buy or re-patronize a preferred product or service consistently in the future, despite situational influences or marketing efforts having the potential to cause switching behavior." This definition emphasizes that customer loyalty is the result of repeated satisfaction that creates a long-term commitment.

Loyalty is often reflected in a customer's intention to continue patronizing or purchasing products from the same brand over a long period of time (Jones & Sasser, 1995). Loyal customers generally have a high perceived value for the product or service they choose, which can strengthen their attachment and reduce the likelihood of switching to a competitor (Parasuraman & Grewal, 2000). Loyal customers typically exhibit lower levels of complaints because they have a higher tolerance for potential product or service deficiencies (Reichheld & Sasser, 1990). Customers who are emotionally engaged with a brand tend to be more loyal. They feel personally and emotionally connected to the brand, further strengthening their loyalty (Thompson et al., 2005). Customers who frequently interact with a brand through multiple channels, such as social media or loyalty programs, exhibit higher levels of engagement and tend to be more loyal (Bennett & Rundle-Thiele, 2005).

E-Trust

E-trust is consumer confidence in online shopping, which is the primary foundation of online transactions. In this context, consumers do not need to meet the seller in person. The concept of e-trust encompasses confidence in the fulfillment of service providers' promises in accordance with consumer expectations. E-trust not only serves as a basis for transactions but also plays a crucial role in fostering customer loyalty. Strong trust can increase customer satisfaction and encourage repeat transactions in the future.

Research shows that the higher the level of e-trust consumers have, the greater their satisfaction after a transaction. This indicates that e-trust positively impacts the customer experience when shopping online. E-trust doesn't emerge automatically; it must be built through positive interactions between consumers and service providers. Clear and accurate information from providers is crucial to building this trust.

E-Service Quality

E-service quality refers to the level of service provided through electronic media, particularly the internet. Various experts have provided complementary definitions of this concept. Generally, e-service quality can be

understood as the ability of a website or digital platform to meet customer needs and expectations when interacting and conducting online transactions. Research by Parasuraman et al. (2005) found that e-service quality significantly influences customer satisfaction and loyalty. Dimensions frequently emphasized include ease of use, response speed, information accuracy, transaction security, and overall customer service quality.

Thus, e-service quality serves as an indicator of an online business's success in providing a satisfying and efficient customer experience through digital channels. More specifically, several experts define e-service quality as: Customization is the platform's ability to tailor products or services based on customer preferences. Ladhari (2010) states that personalized and tailored service can improve the quality of the customer experience on digital platforms.

Research conducted by Abd. Hakam (2020) examined the influence of e-service quality and e-trust on Shopee customer loyalty in Malang City, with satisfaction as an intervening variable. The results of this study confirmed that e-trust plays a significant role in building customer loyalty. Although e-service quality also has an influence, its influence is not directly significant on loyalty, indicating that consumer trust is a more determining factor in the context of digital services. Adek Febriyani Harahap (2022) in his research explored the influence of e-service quality on Shopee customer repurchase intention, with customer satisfaction as an intervening variable. The results showed that service quality does have an impact on customer loyalty, but the impact is stronger when it is through customer satisfaction.

Satisfaction plays a crucial role in the relationship between service quality and repurchase intention. This research reinforces the understanding that e-commerce companies need to focus not only on improving service quality but also on creating satisfying experiences for customers to maintain loyalty. Research by Ida Bagus Nyoman Udayana and colleagues (2022) examined the influence of shopping orientation, e-trust, and e-service quality on purchase intention on the e-commerce platform Lazada. The results showed that both e-trust and e-service quality are important predictors that significantly influence online consumer purchasing behavior. Trust and perceptions of service quality were shown to be key factors in shaping consumer purchase intention. This research reinforces the importance of a multidimensional approach in understanding online consumer motivation, emphasizing that psychological aspects such as trust are as important as functional aspects such as service quality.

Hendra Widyan Rahmatsyah and his team (2021) examined how Search Engine Optimization (SEO) and social media influence purchase intention through e-Service Quality during the pandemic. This study shows that technology optimization strategies, including good website design and an active social media presence, contribute to improved perceptions of service quality. In a pandemic that accelerates digital transformation, the role of technology in shaping the customer experience becomes increasingly crucial. This study emphasizes that not only content quality but also technical performance and ease of access to information are key to increasing consumer purchase intention on e-commerce platforms.

According to Amirin (1989), respondents are research subjects who function as sources for obtaining responses by asking someone who has been selected and determined by the researcher. In this study, the respondents were 90 users of the Lazada e-commerce platform who reside in Jakarta. According to Sukmadinata (2011): A variable is a characteristic or attribute that can have variations or differences in a population or sample. This variable can be observed and measured to gain further information regarding the relationship between the factors studied. In this study, there are 3 variables, namely E-Trust (X1), E-Service Quality (X2), and Customer Loyalty (Y).

2. Methodology

Descriptive statistics are statistics used in this study to analyze data by describing or depicting the collected data as it is without the intention of making conclusions that apply to generalizations (Sugiyono, 2012:207). With descriptive statistics, the collected data is analyzed by calculating the average response answer from the variables of the influence of e-service quality and e-trust on customer loyalty in Lazada e-commerce. Validity tests are used to calculate the r value or correlation, The reliability test aims to measure the consistency or reliability of a research instrument, data analysis techniques are the process of searching and organizing data systematically, normality tests or Kolmogorov-Smirnov samples, coefficient of determination tests are a value that can describe the extent to which independent variables can influence variables and multiple linear regression using SPSS 26 software.

This analysis is used by researchers to determine the influence of two or more independent variables on the dependent variable. Multiple linear regression is used to determine the effect of the independent variables, e-Service and e-Trust, on the dependent variable, Purchasing Decision. The multiple linear regression equation is as follows:

$$Y = a + b_1x_1 + b_2X_2 \dots + e$$

Information :

Y = Customer loyalty

X1 = e-Trust

X2 = e-Service quality

a = Constant

b1, b2, b3 = Regression coefficients

e = Interfering Variable

3. Results and Discussion

Descriptive Statistical Test Results

Table 1

| | N | Minimum | Maximum | Mean | Standard Deviation |
|--------------------|----|---------|---------|-------|--------------------|
| TOTAL X1 | 90 | 7 | 26 | 18.47 | 3,796 |
| TOTAL X2 | 90 | 11 | 33 | 24.37 | 4,821 |
| TOTAL Y | 90 | 11 | 35 | 24.01 | 5,153 |
| Valid N (listwise) | 90 | | | | |

Source: Processed Primary Data, 2025

Based on Table 1, it shows that Lazada's E-Trust has an average score of 18.47 with a data distribution (standard deviation) of 3.796, indicating that most respondents gave a relatively high and not very varied service quality assessment. The level of E-Service Quality of customers towards Lazada has an average score of 24.37 with a standard deviation of 4.821, indicating that in general respondents tend to trust this platform with a low level of variation. Meanwhile, customer loyalty towards Lazada has an average score of 24.01 with a standard deviation of 5.153, which suggests that the level of customer loyalty is also quite high and relatively homogeneous among respondents.

Validity Test Results E-Service Quality Indicators

Table 2

| Variables | Question Items | r Count | r Table (± 0.2072) | Information |
|--------------------------|----------------|---------|--------------------------|-------------|
| <i>E-Service Quality</i> | 1 | .817 | ± 0.2072 | Valid |
| | 2 | .829 | ± 0.2072 | Valid |
| | 3 | .881 | ± 0.2072 | Valid |
| | 4 | .835 | ± 0.2072 | Valid |

| | | | |
|---|------|---------|-------|
| 5 | .846 | ±0.2072 | Valid |
| 6 | .815 | ±0.2072 | Valid |
| 7 | .835 | ±0.2072 | Valid |
| 8 | .810 | ±0.2072 | Valid |

Source: Processed Primary Data, 2025

Based on the validity test table for the E-Service Quality variable, it can be concluded that all question items (Item 1 to Item 8) are valid. This is evident from the comparison of the calculated r value of each item with the r Table value (±0.2072). For all items, the calculated r value (ranging from 0.810 to 0.881) is greater than the absolute value of r Table (0.2072). This condition indicates a significant correlation between each question item and the total score of the E-Service Quality variable. Thus, the research instrument used to measure E-Service Quality has met the validity requirements and is ready to be used for further data analysis in this study;

**Validity Test Results
 E-Trust Indicator
 Table 3**

| Variables | Question Items | r Count | r Table (±0.2072) | Information |
|----------------|----------------|---------|-------------------|-------------|
| <i>E-Trust</i> | 1 | .845 | ±0.2072 | Valid |
| | 2 | .835 | ±0.2072 | Valid |
| | 3 | .805 | ±0.2072 | Valid |
| | 4 | .877 | ±0.2072 | Valid |
| | 5 | .866 | ±0.2072 | Valid |
| | 6 | .846 | ±0.2072 | Valid |

Source: Processed Primary Data, 2025

Based on the validity test table for the E-Trust variable, it can be concluded that all question items (Items 1 to 6) are valid. This is evident from the comparison of the calculated r value of each item with the r value of the table (±0.2072). For all items, the calculated r value (ranging from 0.805 to 0.877) is greater than the absolute value of the r table (0.2072). This condition indicates a significant correlation between each question item and the total score of the E-Trust variable. Thus, the research instrument used to measure E-Trust has met the validity requirements and is ready to be used for further data analysis in this study.

**Validity Test Results
 Customer Loyalty Indicators
 Table 4**

| Variables | Question Items | r Count | r Table (±0.2072) | Information |
|------------------|----------------|---------|-------------------|-------------|
| Customer Loyalty | 1 | .836 | ±0.2072 | Valid |
| | 2 | .876 | ±0.2072 | Valid |
| | 3 | .752 | ±0.2072 | Valid |

| Variables | Question Items | r Count | r Table (± 0.2072) | Information |
|-----------|----------------|---------|--------------------------|-------------|
| | 4 | .853 | ± 0.2072 | Valid |
| | 5 | .848 | ± 0.2072 | Valid |
| | 6 | .866 | ± 0.2072 | Valid |
| | 7 | .859 | ± 0.2072 | Valid |
| | 8 | .828 | ± 0.2072 | Valid |

Source: Processed Primary Data, 2025

Based on the validity test table for the Customer Loyalty variable, it can be concluded that all question items (Item 1 to Item 8) are valid. This is evident from the comparison of the calculated r value of each item with the r Table value (± 0.2072). For all items, the calculated r value (ranging from 0.752 to 0.876) is greater than the absolute value of r Table (0.2072). This condition indicates a significant correlation between each question item and the total score of the Customer Loyalty variable. Thus, the research instrument used to measure Customer Loyalty has met the validity requirements and is ready to be used for further data analysis in this study.

Reliability Test Results

Table 5

| Variables | Cronbach's Alpha | Information |
|------------------------------|------------------|-------------|
| <i>E-Trust(X1)</i> | .920 | Reliable |
| <i>E-Service Quality(X2)</i> | .937 | Reliable |
| Customer Loyalty (Y) | .940 | Reliable |

Source: Processed Primary Data, 2025

Based on the reliability test table above, it can be concluded that all variables used in this study (e-Trust, e-Service Quality, and Customer Loyalty) are reliable. This is demonstrated by the Cronbach's Alpha values for each variable:

Regression Results between E-Service Quality, E-trust on Customer Loyalty

Table 6

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -,680 | ,936 | | -,727 | ,469 |
| | TOTAL X1 | ,379 | ,130 | ,279 | 2,912 | ,005 |
| | TOTAL X2 | ,726 | ,103 | ,679 | 7,082 | ,000 |

Source: Processed Primary Data, 2025

Based on the results of the regression analysis, the following conclusions can be drawn regarding the influence of E-Trust (X1) and E-Service Quality (X2) on Customer Loyalty (Y):

- E-Trust (X1) has a significant effect on Customer Loyalty (Y). This is indicated by the Sig. value of 0.005, which is smaller than 0.05. The positive Beta coefficient of 0.279 indicates that increasing E-Trust will contribute to increasing Customer Loyalty, assuming other factors remain constant. The t-value of 2.912 further strengthens the significance of this relationship.
- E-Service Quality (X2) has a significant effect on Customer Loyalty (Y). This is strongly supported by the Sig. value of 0.000, which is far below 0.05. The positive Beta coefficient of 0.679 indicates that E-Service Quality has a substantial positive impact on Customer Loyalty. The t-value of 7.082 highlights the very strong statistical significance of this relationship.

Normality Test Results
Table 7

| | | Unstandardized Residual | |
|--|-------------------------|-------------------------|------|
| N | | 90 | |
| Normal Parameters ^{a,b} | Mean | ,0000000 | |
| | Standard Deviation | 1.68884162 | |
| Most Extreme Differences | Absolute | ,057 | |
| | Positive | ,036 | |
| | Negative | -,057 | |
| Test Statistics | | ,057 | |
| Asymp. Sig. (2-tailed) ^c | | ,200 ^d | |
| Monte Carlo Sig. (2-tailed) ^e | Sig. | ,657 | |
| | 99% Confidence Interval | Lower Bound | ,644 |
| | | Upper Bound | ,669 |

Source: Processed Primary Data, 2025

a. Test distribution is Normal.

b. Calculated from data.

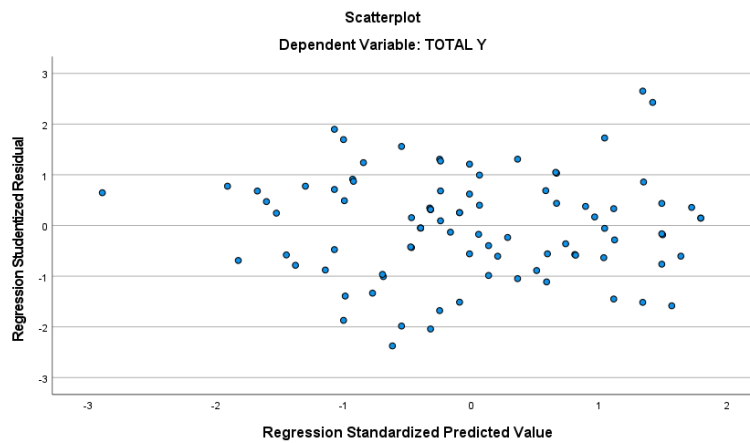
c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Based on the results of the One-Sample Kolmogorov-Smirnov Test for Unstandardized Residuals, it can be concluded that the residual data are normally distributed. This is indicated by the Asymp. Sig. (2-tailed) value of 0.200 and the Monte Carlo Sig. (2-tailed) value of 0.657. Both of these significance values are greater than 0.05 (the commonly used significance level). When the significance value (Asymp. Sig. or Monte Carlo Sig.) of the Kolmogorov-Smirnov test is greater than 0.05, then the null hypothesis (H₀) which states that the data is normally distributed cannot be rejected.

Heteroscedasticity Test Results
Figure 1



Source: Processed Primary Data, 2025

Based on the image above, it can be said that there is no problem with heteroscedasticity in the regression model.

T-Test Results
Table 8

| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -,680 | ,936 | | -,727 | ,469 |
| | TOTAL X1 | ,379 | ,130 | ,279 | 2,912 | ,005 |
| | TOTAL X2 | ,726 | ,103 | ,679 | 7,082 | ,000 |

Source: Processed Primary Data, 2025

Based on the Coefficients table (t-test) above, it can be concluded that:

The Influence of E-Trust (TOTAL X1) on Customer Loyalty (TOTAL Y):

- The significance value (Sig.) for the TOTAL X1 variable is 0.005. Since the value of 0.005 is smaller than 0.05 (α), this indicates that E-Trust (TOTAL X1) has a partial significant effect on Customer Loyalty (TOTAL Y).
- The calculated t-value for TOTAL X1 is 2.912. When compared with the t-table value (you need to determine the t-table based on the degrees of freedom ($df = Nk-1 = 90-2-1 = 87$) and the level of significance), it can be confirmed that $2.912 > t\text{-table}$, which again confirms the existence of a significant effect.
- The standardized beta coefficient of 0.279 indicates a positive effect. This means that increasing E-Trust will increase customer loyalty.

The Influence of E-Service Quality (TOTAL X2) on Customer Loyalty (TOTAL Y):

- The significance value (Sig.) for the TOTAL X2 variable is 0.000. Since the value of 0.000 is much smaller than 0.05 (α), this indicates that E-Service Quality (TOTAL X2) partially has a very significant effect on Customer Loyalty (TOTAL Y).

- The calculated t-value for TOTAL X2 is 7.082. This value is much larger than the t-table, strengthening the evidence of a significant effect.
- The standardized beta coefficient of 0.679 indicates a positive effect. This means that improving e-service quality will significantly increase customer loyalty.

Overall, both e-Trust and E-Service Quality are proven to have a positive and partially significant influence on Customer Loyalty. Of the two independent variables, E-Service Quality (TOTAL X2) has a more dominant influence on Customer Loyalty compared to E-Trust (TOTAL X1), as seen from the larger Beta coefficient value (0.679 vs 0.279).

The ANOVA test or F test is used to compare the means of three or more groups to see if there are statistically significant differences between them.

F Test Results (ANOVA)

Table 9

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|---------|-------|
| 1 | Regression | 2109,144 | 2 | 1054,572 | 361,433 | ,000b |
| | Residual | 253,845 | 87 | 2,918 | | |
| | Total | 2362,989 | 89 | | | |

Source: Processed Primary Data, 2025

a. Dependent Variable: TOTAL Y

b. Predictors: (Constant), TOTAL X2, TOTAL X1

Based on the ANOVA table above, it can be concluded that the E-Trust (X1) and E-Service Quality (X2) variables simultaneously (together) have a significant effect on Customer Loyalty (Y).

Determination Coefficient of the Influence of E-Trust and E-Service Quality on Customer Loyalty in Lazada E-Commerce

Table 10

| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate |
|-------|-------|----------|-------------------|--------------------------------|
| 1 | ,945a | ,893 | ,890 | 1,708 |

Source: Processed Primary Data, 2025

a. Predictors: (Constant), TOTAL X2, TOTAL X1

b. Dependent Variable: TOTAL Y

Based on the Model Summary table above, it can be concluded that the E-Trust (X1) and E-Service Quality (X2) variables together have excellent ability in explaining variations in Customer Loyalty (Y). This is indicated by the Adjusted R Square value of 0.890 (or 89.0%). This means that 89.0% of the variation in Customer Loyalty (Y) can be explained by variations in E-Trust (X1) and E-Service Quality (X2). Meanwhile, the remaining 11.0% (100% - 89.0%) is explained by other factors not included in this research model. The R (Multiple Correlation Coefficient) value of 0.945 also indicates a very strong relationship between the combination of independent variables (X1 and X2) and the dependent variable (Y).

4. Conclusion

Based on the results of the t test, it shows that E-Trust has a positive and significant effect on customer loyalty with a coefficient of 0.276, a t value of 3.115, and a significance of 0.003. Meanwhile, E-Service Quality also has a positive and more dominant effect, with a coefficient of 0.455, a t value of 4.888, and a significance of 0.000. The F test shows an F-count value of 38.506 with a significance of 0.000, which means that E-Trust and E-Service Quality simultaneously have a significant effect on customer loyalty. The coefficient of determination (R^2) value of 0.470 indicates that the two variables are able to explain 47% of the variation in customer loyalty, while the rest is influenced by other factors outside this study.

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