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Consumer Loyalty: The Effect of Consumer Satisfaction in Mediating E-Trust and Brand Image

(Study of Shopee Scarlett Whitening Product Consumers)

ABSTRACT

¹⁹ This study seeks to investigate the mediating role of Consumer Satisfaction in the link between E-Trust and Brand Image concerning Consumer Loyalty. The study utilizes a quantitative approach. The population comprises Scarlett Whitening users who purchase on Shopee, with a sample size of 200 respondents. Non-probability sampling is employed for participant selection. Data is gathered via a digitally given questionnaire, which is analyzed using SmartPLS. The findings indicate that Brand Image significantly enhances Consumer Satisfaction, Brand Image notably influences Consumer Loyalty, E-Trust positively affects Consumer Satisfaction, E-Trust significantly impacts Consumer Loyalty, ¹⁶ Consumer Satisfaction positively influences Consumer Loyalty, Brand Image significantly affects ¹³ Consumer Loyalty via Consumer Satisfaction, and E-Trust significantly influences Consumer Loyalty through Consumer Satisfaction.

Keywords: Brand Image, Consumer Satisfaction, Consumer Loyalty, E-Trust

INTRODUCTION

Data from Databoks for the first quarter of 2023 indicates that Shopee dominates the e-commerce sector with 158 million monthly site visits. This accomplishment can be attributed to diverse marketing methods, targeted advertising, and the platform's usability. Tokopedia holds the second position with a substantial monthly visitation of 117 million, reflecting its popularity among e-commerce users. Lazada is third, garnering 83.2 million visits with various projects and promotional strategies. Blibli and Bukalapak occupy the fourth and fifth positions, with 25.4 million and 18.1 million visitors, respectively.

Scarlett Whitening, a burgeoning beauty brand in Indonesia, was founded by Felicya Angelista in 2017. With the slogan "Reveal Your Beauty," Scarlett Whitening seeks to enable consumers to showcase their distinctive attractiveness. The Brand provides an extensive array of beauty products to enhance and preserve skin health for the body, face, and hair. Scarlett Whitening solutions are appealing due to their emphasis on natural chemicals and skin-compatible formulations, rendering them a favored option for numerous consumers (Scarlett, 2017).

Trust is a crucial element for online businesses, and Scarlett Whitening's goods are BPOM-certified, ensuring their safety for consumers. Trust denotes a company's willingness to depend on business partners and includes initiatives to foster consumer confidence through favorable encounters and the fulfillment of customer expectations. E-trust arises in contexts devoid of direct physical interactions, where social and ethical influences may vary, and where communication is facilitated by digital technology.

18
Research by Asri et al. (2022), Firdha et al. (2021), and Meida et al. (2022) demonstrates that E-Trust positively impacts consumer satisfaction. Nonetheless, elements such as product quality, customer service, and brand reputation substantially influence the cultivation of consumer loyalty. The brand image encapsulates the collective customer reactions to the Brand, influenced by their previous experiences and knowledge. Research conducted by Putri (2019) and Erni Yunaida (2017) further corroborates that Brand.

Customer Satisfaction

Consumer satisfaction denotes consumers' favorable or unfavorable responses to a product's performance and their expectations. This satisfaction arises from juxtaposing their expectations or valuation before acquiring a thing with the actual experience following its use. When a product fulfills or exceeds these expectations, consumers experience satisfaction and contentment. According to Brown in Melda et al. (2020), contentment is characterized

as a state in which a product or service adequately fulfills consumers' requirements, desires, and expectations. Consumer satisfaction increases the likelihood of continued product usage, cultivating loyalty and promoting word-of-mouth referrals. Furthermore, Sudaryono (2016) and Tjiptono (2022) emphasize that satisfaction extends beyond mere interaction with the product or service; it encompasses the enjoyment obtained from its utilization.

E-Trust

Consumer electronic trust refers to the conviction that suppliers would prioritize the long-term interests of their clientele. E-trust constitutes a foundational element for establishing and sustaining relationships between online consumers and merchants (Analita & Wijaksana, 2020). It signifies the confidence that customers have in a firm to enable their online transactions (Hanifati, 2018). Trust is characterized by the degree to which customers are inclined to engage in and finalize online transactions, predicated on favorable anticipations regarding their future purchasing conduct. Consumer trust refers to the belief that a supplier of products or services can be depended upon to honor its commitments. E-Trust is an essential component of the online seller-consumer connection.

Brand Image

Numerous external variables shape the perception of a business or product. As Kotler and Keller (2022) state, Brand Image comprises the concepts, beliefs, and perceptions an individual possesses toward an object. The public views a business, product, individual, or organization based on the community's knowledge and opinions. Brand image encompasses the perceptions and emotions consumers associate with a brand name upon hearing, seeing, or learning about it. A brand can elevate its self-image and influence the perceptions others hold of its users or owners (Wafa Khafid, 2023).

Consumer Loyalty

As defined by Sudaryono (2016) and Faizal and Nurjanah (2019), consumer loyalty is essential in developing effective marketing messages. This loyalty encompasses both brand and store allegiance, as producers endeavor to guarantee consumer satisfaction with their products or brands, leading to repeat purchases. The repeated selection and acquisition of the same brand or product signify consumer loyalty, a fundamental aim in formulating marketing

messages. Moreover, consumer loyalty is an indicator of brand affinity, positioning it as the primary brand consumers recall when contemplating products in a specific category.

Tawe et al. (2022) emphasize that E-Trust influences client loyalty, whereas consumer happiness also impacts that loyalty. This indicates that E-Trust and consumer happiness collaboratively influence and sustain loyalty. Even Berliana's research (2022) indicates that E-Trust has a minor impact on consumer loyalty. Therefore, organizations should prioritize cultivating robust relationships with consumers by enhancing product quality and maintaining their online reputation. Syah et al. (2022) demonstrate that Brand Image has a strong beneficial effect on consumer loyalty via the mechanism of consumer satisfaction. This research highlights the complex relationships between brand image, consumer satisfaction, and consumer loyalty, suggesting that organizations require strategies to improve brand image and maintain constant consumer satisfaction as integral components of the total consumer experience.

This study examines how E-Trust and Brand Image influence consumer happiness and loyalty at the Scarlett Whitening Official Shop on Shopee. The primary objective of the research is to evaluate the direct influence of E-Trust and Brand Image on consumer satisfaction and loyalty while also examining the mediating role of consumer satisfaction between E-Trust and Brand Image concerning consumer loyalty. This research aims to provide profound insights into the factors influencing consumer loyalty in online buying.

METHOD

This study uses a quantitative methodology to collect data using a digitally disseminated questionnaire. The intended demographic comprises consumers who engage with Shopee and purchase items from the Scarlett Whitening Official Shop. According to Ketchen's study (2013), the requisite sample size is calculated by multiplying the number of assertions by 5 for the least and 10 for the maximum, yielding a minimum sample size of 200. This research used a non-probability sample method, especially purposive sampling, to define the criteria participants must fulfill, namely being active customers of Scarlett Whitening on Shopee.

This study includes three categories of variables: independent, dependent, and mediating variables. The independent factors, or predictor variables, influence other variables, specifically E-Trust and Brand Image in this context. The dependent variable, or result variable, is affected by the independent variables, particularly consumer loyalty. The mediating variable functions as a conduit between the independent and dependent variables, exemplified by consumer satisfaction, enabling the independent factors to influence the dependent variable indirectly.

The analysis employs the Partial Least Squares (PLS) method, implemented via SmartPLS 4, to evaluate the correlations among the research variables. PLS examines the direct and indirect influences of Brand Image and E-Trust on consumer loyalty and satisfaction. This study consists of two main models: the measuring model (outer model) and the structural model (inner model). The measuring approach assesses the validity and reliability of constructs through Convergent Validity, Discriminant Validity, Composite Reliability, and Cronbach's Alpha tests. The structural model evaluates the interrelations of latent variables using metrics such as R-Square, F-Square, and path coefficients. The assessments for direct and mediation effects utilize the bootstrapping method to ascertain the significance of the relationships among variables and investigate the mediating variable's function and consumer satisfaction in mediating the relationship between the independent and dependent variables.

RESULT AND DISCUSSION

This is a description of the characteristics of the sample acquired via distributing questionnaires to 200 participants:

Table 1. Respondent Characteristics

Gender	Amount	Presentation
Man	81	40.5%
Woman	119	59.5%
Total	200	100%

Age	Amount	Presentation
17-20 year	4	2%
21-23 year	98	49%
24-26 year	87	43.5%
27-30 year	11	5.5%
Amount	200	100%
Domicile Area	Amount	Presentation
Malang	117	57.92%
Tarakan	47	23.27%
Tangerang	14	6.93%
Solo	3	1.49%
Pasuruan	2	0.99%
Blitar	2	0.99%
Tanjung Selor	2	0.99%
Malinau	2	0.99%
Bekasi	1	0.50%
Bandung	1	0.50%
Probolinggo	1	0.50%
Gresik	1	0.50%
Tanjung	1	0.50%
Lamongan	1	0.50%
Madiun	1	0.50%
Klaten	1	0.50%
Tarakan City	1	0.50%
Bantur	1	0.50%
Batu	1	0.50%
Amount	200	100%

The demographic data indicates that out of 200 participants, 119 (59.5%) are female and 81 (40.5%) are male. The majority of responders are in the 21-23 age range, totaling 98

individuals (49%), followed by the 24-26 age group with 87 persons (43.5%), the 27-30 age group with 11 individuals (5.5%), and the 17-20 age group with four individuals (2%). The majority of respondents, 117 individuals (57.92%), reside in Malang, followed by Tarakan with 47 individuals (23.27%), and Tangerang with 14 individuals (6.93%). Additional cities, including Solo, Pasuruan, Blitar, Tanjung Selor, Malinau, Bekasi, Bandung, Probolinggo, Gresik, Tanjung, Lamongan, Madiun, Klaten, Kota Tarakan, Bantur, and Batu, each account for a minimal number of participants, ranging from 1 to 3 individuals per city. This data reveals a diverse demographic distribution, characterized by a significant majority of young female respondents from Malang.

Measurement Model Analysis (Outer Model)

Table 2 Validity and Reliability Test

Validity Test				
Outer Loading	Brand Image	E-Trust	Kepuasan Konsumen	Loyalitas Konsumen
X1.1		0.819		
X1.2		0.822		
X1.3		0.867		
X1.4		0.905		
X2.1	0.835			
X2.2	0.891			
X2.3	0.902			
X2.4	0.860			
X2.5	0.852			
Y1.1				0.842
Y1.2				0.886
Y1.3				0.942
Y1.4				0.874
Y1.5				0.877
Y1.6				0.923
Z1.1			0.839	
Z1.2			0.867	
Z1.3			0.874	
Z1.4			0.864	
Z1.5			0.810	
Z1.6			0.809	
Z1.7			0.886	
Reliability Test				
Composite Reliability	0.939	0.915	0.948	0.959

Cronbach's Alpha	0.918	0.876	0.936	0.948
Average Variance Extracted (AVE)	0.754	0.729	0.723	0.794

The validity test table for the four variables—Brand Image, E-Trust, Consumer Satisfaction, and Consumer Loyalty—demonstrates that all values exceed 0.8, indicating valid and dependable outcomes. E-trust levels range from 0.819 to 0.905, Brand Image values range from 0.835 to 0.902, Consumer Loyalty values range from 0.842 to 0.923, and Consumer Satisfaction values range from 0.809 to 0.886. These results indicate that the variables have been meticulously and precisely measured. Moreover, the Average Variance Extracted (AVE) values for all variables surpass 0.5, with Trust (X1) at 0.754, Brand Image (X2) at 0.729, Customer Satisfaction (Z) at 0.723, and Consumer Loyalty (Y) at 0.794, signifying that more than 50% of the explained variance is derived from pertinent indicators, thereby fulfilling the criteria for convergent validity.

The Cronbach's Alpha values for all variables surpass 0.7, demonstrating strong internal reliability: Brand Image (0.918), E-Trust (0.876), Consumer Satisfaction (0.936), and Consumer Loyalty (0.948). Correspondingly, the Composite Reliability values for all variables exceed 0.7, affirming the reliability and trustworthiness of the employed measuring devices. Consequently, the model employed in this study satisfies the requisite validity and reliability standards for subsequent investigation.

Structural Model Analysis (Inner Model)

Upon completion of the external model analysis and confirmation of the variables' validity and reliability, the subsequent phase entails the examination of the internal model. This phase seeks to examine and evaluate the investigation's internal framework and test the established hypotheses.

Table 3 Hypothesis Testing

R-square		
Customer Satisfaction	0.904	
Consumer Loyalty	0.939	
Model Fit	Saturated model	Estimated model

SRMR	0.037	0.037			
d_ULS	0.345	0.345			
d_G	0.418	0.418			
Chi-square	411642	411.642			
NFI	0.916	0.916			
5 Uji Hipotesis					
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Brand Image -> Customer Satisfaction	0.588	0.588	0.058	10.052	0.000
Brand Image -> Consumer Loyalty	0.448	0.448	0.071	6.317	0.000
E-Trust -> Customer Satisfaction	0.384	0.385	0.060	6452	0.000
E-Trust -> Consumer Loyalty	0.248	0.245	0.050	4.965	0.000
Customer Satisfaction -> Consumer Loyalty	0.298	0.302	0.054	5.461	0.000
3 Uji Mediasi					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Brand Image -> Customer Satisfaction -> Consumer Loyalty	0.175	0.178	0.038	4.568	0.000
E-Trust -> Customer Satisfaction -> Consumer Loyalty	0.114	0.116	0.026	4.326	0.000

The R-square result indicates that the model explains 90.4% of the variability in consumer satisfaction and 93.9% in consumer loyalty. This signifies that the model is proficient at forecasting outcomes for both variables. The model fit analysis indicates an SRMR (Standardized Root Mean Square Residual) of 0.037, below the acceptable threshold of 0.08, establishing a satisfactory fit with the data. Moreover, the d_ULS value (0.345) and d_G value (0.418) substantiate the model's adequacy. A substantial Chi-square value (411.642) coupled with an NFI (Normed et al.) of 0.916, beyond 0.9, signifies that the model is well-aligned with the data. The results indicate a robust alignment between the model and the examined data.

The outcomes of hypothesis testing indicate substantial effects among the subsequent variables: Brand Image significantly enhances consumer pleasure (coefficient: 0.588, t-statistic: 10.052, p-value: 0.000) and consumer loyalty (coefficient: 0.448, t-statistic:

6.317, p-value: 0.000). E-Trust has a substantial positive impact on consumer satisfaction (coefficient: 0.384, t-statistic: 6.452, p-value: 0.000) and consumer loyalty (coefficient: 0.248, t-statistic: 4.965, p-value: 0.000). Furthermore, consumer satisfaction has a positive and significant effect on consumer loyalty (coefficient: 0.298, t-statistic: 5.461, p-value: 0.000). These ties are vital and underscore the essential influence of brand image, E-Trust, and consumer happiness in fostering consumer loyalty.

Furthermore, the findings from the mediation analyses demonstrate that consumer satisfaction serves as a crucial mediator: The relationship between Brand Image and Consumer Loyalty through Consumer Satisfaction demonstrates a strong impact ($O = 0.175$, $M = 0.178$, $STDEV = 0.038$, t-statistic = 4.568, p-value = 0.000). The relationship from E-Trust to Consumer Loyalty through Consumer Satisfaction is likewise substantial ($O = 0.114$, $M = 0.116$, $STDEV = 0.026$, t-statistic = 4.326, p-value = 0.000). The results substantiate that consumer pleasure mediates the linkages between Brand Image and E-Trust with consumer loyalty, highlighting the necessity of fortifying brand image and consumer trust to elevate satisfaction, hence augmenting consumer loyalty.

The Influence of E-Trust on Consumer Satisfaction

The research highlights the substantial influence of E-Trust on consumer satisfaction within e-commerce platforms like Shopee, which provides Scarlett Whitening goods. The findings indicate that E-Trust significantly enhances consumer satisfaction levels (impact coefficient = 0.384, t-statistic = 6.452, p-value = 0.000). E-Trust encompasses perceptions regarding the security, privacy, and integrity of online transactions; when customers regard these elements as robust, their happiness will likely rise as they feel secure and confident that their transactions are protected.

Moreover, consumer happiness derived from E-Trust has substantial consequences on consumer loyalty. It is an intermediary between E-Trust and consumer loyalty, strengthening the enduring relationship between consumers and the e-commerce platform. The findings align with previous research demonstrating that trust positively affects consumer happiness and that trust and satisfaction are interconnected (Mawey et al., 2018). Similarly, Kasinem's (2021) research indicates a correlation between trust and

consumer happiness; more consumer trust in a product or service correlates with heightened satisfaction levels.

These findings demonstrate that trust in an e-commerce platform enhances consumer happiness and fosters enduring loyalty. Since consumers are more likely to engage in repeat purchases from trusted platforms, consumer satisfaction is expected to continue to be high.

The Influence of Brand Image on Consumer Satisfaction

The data demonstrates that Brand Image significantly affects consumer happiness, evidenced by an influence coefficient of 0.588, a t-statistic of 10.052, and a p-value of 0.000. This underscores that a favorable Brand Image substantially improves consumer satisfaction. The findings are corroborated by previous research conducted by Fatimah et al. (2022) and Noviasari (2023), identifying a positive and substantial association between Brand Image and consumer satisfaction. This indicates that a robust brand image can enhance consumer pleasure by cultivating sentiments of contentment and acting as a crucial reference point before purchasing products or services.

The Influence of Consumer Satisfaction on Consumer Loyalty

The analysis results demonstrate that consumer satisfaction significantly affects consumer loyalty, with an influence coefficient of 0.298. This indicates a robust correlation between the two variables. The t-value of 5.461 and a p-value of 0.000 demonstrate that this link is statistically significant. Elevated consumer pleasure with Scarlett Whitening items on Shopee substantially bolsters client loyalty.

Consumer satisfaction denotes the extent to which a product or service fulfills or exceeds consumer expectations. It enhances brand loyalty, which indicates the probability of customers engaging in repeat purchases or endorsing the products to others. Within the framework of this study, satisfied consumers are predisposed to repurchase and may even emerge as fervent champions for the brand, disseminating their favorable experiences to potential buyers.

The results align with previous research indicating that service quality and customer satisfaction significantly influence customer loyalty (Molle et al., 2019). Moreover,

customer trust is a crucial intermediary between customer satisfaction and loyalty (Gultom et al., 2020).

The Influence of E-Trust on Consumer Loyalty

This research underscores the critical importance of E-Trust in shaping consumer happiness, which can subsequently improve consumer loyalty. The results indicate that E-Trust substantially impacts consumer loyalty, with an influence coefficient of 0.248. The considerable t-value (4.965) and the minimal p-value (0.000) demonstrate the relevance of the relationship between E-Trust and consumer loyalty. Trust in electronic platforms such as Shopee involves multiple variables, including security, reliability, and system integrity. When consumers possess confidence in the security of their transactions and safeguarding their personal information, they are inclined to attain elevated degrees of contentment. This heightened satisfaction subsequently bolsters their allegiance to the company and encourages repeat purchases and referrals to others.

The study results align with previous studies demonstrating that E-Trust positively affects consumer loyalty (Liani & Yusuf, 2021; Kartono & Halilah, 2019). This signifies that enterprises must emphasize the quality of their products and the trust consumers have in the platforms they employ. Investing in security measures and delivering responsive customer service are essential for cultivating and maintaining E-Trust.

The Influence of Brand Image on Consumer Loyalty

The data indicates that Brand Image significantly affects consumer loyalty, evidenced by an influence coefficient of 0.448, a t-value of 6.317, and a p-value of 0.000. This signifies that a favorable brand image is crucial for developing and reinforcing consumer loyalty. Consumers with a positive perception of the brand are inclined to maintain loyalty, especially in competitive markets. This study underscores the imperative for marketing strategies that focus on cultivating and sustaining a strong brand image. Brands must guarantee that all facets of their products and services, from quality to customer support, cultivate a favorable reputation among consumers. Such initiatives can foster robust and enduring loyalty, essential for maintaining market share and promoting long-term success.

These findings correspond with previous research indicating the beneficial impact of Brand Image on consumer loyalty (Yunaida, 2017). A robust brand image can augment consumer loyalty by cultivating a positive opinion of the brand (Apriliani, 2019).

The Influence of E-Trust on Consumer Loyalty Through Consumer Satisfaction

The investigation's results indicate that consumer happiness significantly influences consumer loyalty. The initial pathway demonstrates that consumer happiness mediates between Brand Image and consumer loyalty. The second pathway demonstrates that E-Trust substantially affects consumer loyalty via consumer satisfaction. The influence coefficient of 0.114 in the second pathway indicates that a one-unit increase in E-Trust will result in a 0.114-unit increase consumer loyalty due to consumer satisfaction.

Client pleasure is an essential factor in developing client loyalty. Consumer satisfaction with products or services enhances brand loyalty. A favorable Brand Image is recognized as substantially impacting consumer loyalty via consumer satisfaction. A positive Brand Image signifies consumers' perceptions regarding the quality and worth of the brand's products.

The results align with previous studies indicating that E-Trust positively and significantly affects client loyalty via consumer pleasure (Liani & Yusuf, 2021). Thus, cultivating customer trust is crucial in maintaining and improving customer loyalty within a company context (Erfina et al., 2021).

The Influence of Brand Image on Consumer Loyalty Through Consumer Satisfaction

The results of the mediation study indicate that the relationship between brand image and consumer pleasure and, subsequently, consumer loyalty demonstrates a strong impact. The original sample value (O) of 0.175 signifies a favorable correlation between Brand Image and consumer loyalty via consumer satisfaction. The mean sample value (M) of 0.178 reinforces this conclusion, indicating consistent results that closely correspond with the original sample value. The standard deviation (STDEV) of 0.038 indicates a reasonably low fluctuation in this influence assessment. The t-statistic for this pathway is 4.568, indicating a significant effect unlikely attributable to random chance. The p-value of 0.000 indicates that these results are highly statistically significant, offering strong

7
evidence that consumer happiness is a significant mediator in the relationship between Brand Image and consumer loyalty.

This study demonstrates that Brand Image positively and significantly influences consumer loyalty by mediating consumer happiness. A robust brand image can elevate consumer happiness, reinforcing their allegiance to the brand. Consumer happiness is the intermediary between brand image and loyalty, indicating that satisfied consumers are more inclined to exhibit loyalty. This aligns with previous research (Naully & Saryadi, 2021; Febriani et al., 2022), which similarly identified that consumer pleasure is essential in strengthening the relationship between brand image and loyalty. These findings underscore the imperative for organizations to emphasize enhancing consumer satisfaction as a component of their strategies to cultivate and maintain consumer loyalty.

CONCLUSION

This study emphasizes numerous significant points. Initially, Brand Image exerts a considerable influence on consumer pleasure. A favorable brand image signifies product quality, value, and dependability, hence augmenting consumer happiness. Secondly, Brand Image favorably affects consumer loyalty. Consumers with a positive perception of the brand are more inclined to maintain loyalty. Third, consumer trust in electronic platforms (E-Trust) influences their pleasure. The security and stability of these platforms enhance satisfaction levels. Fourth, E-Trust influences consumer loyalty via satisfaction. Confidence in the platform enhances satisfaction, therefore cultivating loyalty. Fifth, consumer pleasure directly affects loyalty; satisfied consumers are likelier to remain loyal. The mediation analysis indicates that consumer pleasure mediates the relationship between Brand Image and loyalty and between E-Trust and consumer loyalty. This underscores the need to cultivate a favorable brand image and dependable technological platforms to enhance consumer happiness and loyalty.

According to the study's findings, various recommendations might be proposed to business practitioners. Initially, focus on enhancing the brand image by implementing engaging and consistent marketing methods. Secondly, customer confidence in electronic platforms can be cultivated by guaranteeing data security and promoting a favorable user experience. Third, the

caliber of services and products must be maintained to meet consumer expectations. Fourth, recognize the importance of consumer happiness as a crucial mediator in enhancing loyalty. Fifth, persist in researching to acquire insights into changes in consumer behavior. Finally, customer retention techniques should be implemented to retain current customers.

Several recommendations for further research warrant consideration. Expand the research parameters by including supplementary variables such as price or promotional strategies. Secondly, longitudinal studies will examine the temporal evolution of relationship relationships among variables. Third, examine the impact of additional mediating variables, such as brand loyalty or happiness with online purchasing experience. Conduct comparative analyses across several industries to identify best practices for improving consumer satisfaction and loyalty.

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