

## Original Research Article

# The Rise of Skywalker: The Critical Vehemence of Customer Loyalty inside the E-Commerce Platform

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### ABSTRACT

The electronic commerce is considered as a new concept, which is described as the process of product and service exchange in world-wide web, as well as, online information web. The use of e-commerce technology through internet helps people to expand the customer's need on offered product or service that eventually the customer does not have to go directly to the store (offline visiting). The objective of this research is to explore the impact of satisfaction, trust, and commitment on the customer loyalty in e-commerce, particularly Tokopedia online store. Through the approach of quantitative research method, this study collects the data from people who are from Makassar, Indonesia, especially those who are as the undergraduate students. The collection data phase of this study also distributes 150 questionnaires to the said students and there are 87 filled and returned questionnaires that meet the requirement to be analyzed further. For theoretical implication, this study denotes that the customer satisfaction, trust, and commitment simultaneously play important role on customer loyalty with the score is 25.3%, however, this study interestingly finds that there is insignificant effect and negative role of customer trust on customer loyalty through the partial statistical test. The managerial contribution is also described in the particular section of this study.

*Keywords: customer satisfaction, customer trust, customer commitment, customer loyalty, marketing, e-commerce, tokopedia*

### 1. INTRODUCTION

The development of transformation era has brought the electronic products become one of the primary needs that must be fulfilled by the people recently, and various levels of complexity in any under circumstance always make the life easier for society in order to carry out many daily tasks and other related primary people's needs. An individual, who can master the technology, will become a leader in this recent era that directly connects with the volatility, uncertainty, complexity and ambiguity situation. Fortunately, the internet is the most widely used tool in order to acquire any information, even in terms of entrepreneurship and online business. As such, electronic commerce or e-commerce becomes a new concept, which is described as the process of (a) buying and selling goods or services on the World Wide Web (www); and (b) product, service, and information exchange, through the information networks [1]. The use of e-commerce technology through internet helps people to expand the customer's need on offered product or service that eventually the customer does not have to go directly to the store or offline visiting [2].

Furthermore, the customer satisfaction is something that is very valuable in every marketing aspects, especially in maintaining the existence of the customers in order to keep a business running [3]. Customers who are satisfied with the products or services, it later tends to drive the customer to repurchase such products or services from the same shop. In addition, trust, according the study of Zhang, Jun [4], is described as an individual's willingness to depend on other involved parties in the exchange. In the context of e-commerce, trust is a customer belief that makes him/her become more vulnerable on the kindness of online sellers. Also, trust is an evaluation of one's relationship to other people who wants to carry out certain transactions based on the expectations, which occurs inside the uncertainty circumstance [5]. In line with such situation, the confident of customer in buying a product or service on Indonesia's Tokopedia e-commerce platform, accordingly becomes depends on the trust, given the fact that the trust is strongly needed between online buyer and online seller because there is a great number of risks may appear within online transaction i.e. fraud, scam, etc. [6].

Moreover, according to the study of Iglesias, Markovic [5], commitment is a mutual trust between the parties in a relationship, either implicitly or explicitly, that such relationship will continue and each of parties maintains the mutual trust and/or agreement. Likewise, commitment is also described as the customer's long-term orientation towards the business relationship [3, 4]. Additionally, the customer loyalty is also viewed as an individual's loyalty on a product or service. The customer loyalty is also the manifestation and continuity of customer satisfaction in applying any facility offered by the seller or company as well as to become, hopefully, a permanent customer/employee for the seller/company.

One of the many buyers' background is undergraduate student, who particularly belongs to the millennial generation, and he/she has a fairly active role in buying or purchasing a product and/or service at a particular e-commerce platform, which is Tokopedia. This is due to the multiple needs of such generation in fulfilling the daily campus activities, for example, buying a book, a pen, and so on. In addition, recently, the tendency of people to buy products is not just looking at the price offered but also looking at the quality on products/services offered, especially for the undergraduate students who are indeed looking for good quality and cheap products and/or services. Therefore, Tokopedia, which is from Indonesia, becomes one of many choices for the undergraduate students. Tokopedia provides many online shops that offer various needs and wants of the people, especially the needs and wants of the undergraduate students in Makassar, Indonesia. Following this phenomenon, this study the aims to explore the role of customer satisfaction, customer trust, and customer commitment on the undergraduate students' loyalty through the usage of Tokopedia e-commerce platform.

### **1.1 Customer Satisfaction**

Satisfaction is the level of a personal feelings after comparing the performance or final result of something, either such result meets the his/her personal expectations. Satisfaction is also viewed as a personal expectation that is expressed by a felling of pleasure or else a feeling of disappointment that arises after comparing the final result of a product and/or service utilization. Within the perspective of online marketing, satisfaction also refers as a feedback of individual after buying and applying a product or service through e-commerce platform. According to some scholars [3, 7, 8], if the customers are satisfied with a brand of a product or service, the customers will tend to buy again and consume similar or other product/service, and the customers also may promote such brand to the others, such as the satisfying experience with the brand. Thus, such satisfying experience that is able to create a positive feeling towards customers, will lead to a sense of happiness and/or satisfaction. The satisfying experience of the customers in certain e-commerce platforms are eventually expected to increase the customers' desire, which is especially purchasing behavior through

e-commerce platforms [9, 10]. Moreover, Sumarwan and Tjiptono [11] explain that the indicators of the customer satisfaction consist of: (a) the suitability of expectations, which is the level of suitability between the product/service performance expected and felt by the customer, (2) the interest to revisit, which is the willingness of the customer in revisiting or repurchasing related products/services, and (3) the willingness to recommend, which is the willingness of customers to recommend products they have experienced to friends or family.

### **1.2 Customer Trust**

The importance of a customer trust is more emphasized on the context of online transaction, which is a critical condition for the success of online purchases. Scholars [8, 12] indicate that the customer trust is all the knowledge possessed by the customer and all the conclusions that are made by the customer on particular objects, attributes and/or benefits. Objects can be in the form of products, people, companies and everything where someone has trust and attitudes. In the context of online marketing, the customer trust is considered as the confidence and belief, which is owned by the customer, on any organization that is actively promote and/or sale its products in the e-commerce platforms. Such confidence and belief will be in the higher/stronger level over any online shop in e-commerce platform, etc., if the online shop preserves a good relationship with the customer. In other words, if the online shop offers the best fair, honest, and responsible service in offering the products and/or services to the customer during all the repeated transaction, then as suggested by Kurniawati and Yaakop [6], the level of customer trust is assumed will escalate. This later brings Iglesias, Markovic [5] to denote that if there is no trust in managing the online transaction, there will be a difficulty to complete the sale and/or purchase. Additionally, the lack of customer trust during the online transaction may lead the customer to cancel such transaction due to the risk of fraud, scam, and so on. Subsequently, according to Kotler (Kotler, 2015) there are three indicators of customer trust, namely as follows: (a) ability, which is considered as the latest assessment of what a person can do. In this case, the way the seller of online shop is able to convince the potential buyers and to provide satisfaction and secure guarantee during the transaction and after sale period; (b) willingness, which is the customer's willingness to depend on the online shop seller dealing with the potential future risks or negative consequences that may occur further; (c) honesty, which is the customer's belief in what people say, especially the online shop seller's in keeping their promises before and after sale.

### **1.3 Customer Commitment**

Commitment is a valuable relationship that needs to be maintained continuously, where each party is willing to work together to maintain this relationship. Lai [13], defines commitment as an impulse that links an individual to an action that is relevant to a target. Customer commitment can be also interpreted as a customer desire that lasts for a long time to maintain a valuable or profitable relationship with the related organization. There are three indicators of commitment, namely: (a) affective commitment, which appears when the customer feels delight with the seller; (b) continuance commitment, which is the evaluation of a customer whether leaving or stay purchase any product/service in the online shop; and (c) normative commitment is considered as an obligation sense for the customer to remain buying any product/service in the online shop [9, 14, 15].

### **1.4 Customer Loyalty**

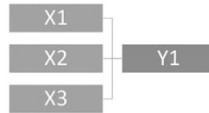
Customer loyalty is the decision of a customer voluntarily to subscribe into a certain brand of product or service for a long time [16]. In addition, Iglesias, Markovic [5] explain that the customer loyalty is also defined as a customer's commitment on any particular product or service. The loyal customers will buy the products and/or services exclusively and such customers are not willing to change their choice to any other product and/or service [3, 4, 13]. Furthermore, Sumarwan and Tjiptono [11] explain that there are six indicators that can

be used to assess the consumer loyalty, which are: (a) repeat purchase of the brand; (b) behavior in consuming the brand; (c) the belief that the brand is the best; and (d) recommend the brand to others.

#### 1.4 Theoretical Framework and Hypothesis

The following Figure 1 and Table 1 describes the theoretical framework as well as the variables and indicators of this study.

**Fig. 1. Theoretical framework of this study**



(Data Generated, 2023)

Figure 1 shows that this study aims to explore three dependent variables on one dependent variable. As shown in Figure 1 and Table 1, X1, which is the first independent variable, is described as customer satisfaction that has three indicators: (1) the suitability of expectations, which is the level of suitability between the product/service performance expected and felt by the customer, (2) the interest to revisit, which is the willingness of the customer in revisiting or repurchasing related products/services, and (3) the willingness to recommend, which is the willingness of customers to recommend products they have experienced to friends or family.

**Table 1. The Variables and Indicators**

No	Variable	Indicator
1.	Customer Satisfaction (X1)	The suitability of expectations The interest to revisit The willingness to recommend
2.	Customer Trust (X2)	Ability Willingness Honesty
3.	Customer Commitment (X3)	Affective commitment Normative commitment Continuance commitment
4.	Customer Loyalty (Y)	Repeat purchase of the brand Behavior in consuming the brand The belief that the brand is the best Recommend the brand to others

For X2, which is the second independent variable, the variable is customer trust that has three indicators, namely: (a) ability, which is considered as the latest assessment of what a person can do. In this case, the way the seller of online shop is able to convince the potential buyers and to provide satisfaction and secure guarantee during the transaction and after sale period; (b) willingness, which is the customer's willingness to depend on the online shop seller dealing with the potential future risks or negative consequences that may occur further; (c) honesty, which is the customer's belief in what people say, especially the online shop seller's in keeping their promises before and after sale. For X3 as the third independent variable, the variable is customer commitment, which has three indicators, which are: (a) affective commitment, which appears when the customer feels delight with the seller; (b) continuance commitment, which is the evaluation of a customer whether leaving or stay purchase any product/service in the online shop; and (c) normative commitment is

considered as an obligation sense for the customer to remain buying any product/service in the online shop. For the dependent variable, which is Y1, customer loyalty that also has three indicators: (a) repeat purchase of the brand; (b) behavior in consuming the brand; (c) the belief that the brand is the best; and (d) recommend the brand to others.

Moreover, in line with the theoretical framework of this study, this study the proposes four research hypotheses, namely:

- H1: Customer satisfaction, trust, and commitment simultaneously affect significantly customer loyalty in buying a product and/or service at Tokopedia.*
- H2: Customer satisfaction affects significantly customer loyalty in buying a product and/or service at Tokopedia.*
- H3: Customer trust affects significantly customer loyalty in buying a product and/or service at Tokopedia.*
- H4: Customer commitment affects significantly customer loyalty in buying a product and/or service at Tokopedia.*

## 2. MATERIAL AND METHODS

### 2.1 Research Design

This study uses a quantitative research method which in its process aims to get the answers from respondents in the form of numbers or scores through the questionnaire. This study uses a survey method using a questionnaire in order to help this study to determine the effect of customer satisfaction, trust, and commitment on customer loyalty at Tokopedia. The research analysis approach used in this study is a descriptive analysis in order to make the distribution patterns of all variables' frequencies and indicators [17]. As suggested by scholars, such as Mustafa, Mustafa [7], this study also applies several statistical measurement tests, which are multicollinearity, heteroscedasticity, and normality test. The Likert scale is also used in this study as a scale in the questionnaire [1, 12, 18], with five choices, namely strongly disagree, which is represented by number 1, disagree (2), neutral (3), agree (4), and strongly agree (5).

### 2.1 Research Population and Sample

The research population of this study is the undergraduate students from Makassar, Indonesia with a total population of 100 people. Through the application of Sekaran and Bougie [18] sampling method, this study applies simple random sampling technique and eventually the proportional sample size is 85-90 people. In line with this recommendation, this study then receives 86 filled and returned questionnaires that meet the requirement for further analysis.

## 3. RESULTS AND DISCUSSION

### 3.1 The Characteristics of Respondents

**Table 2. The Characteristics of Respondents**

No.	Characteristics	Total	Percentage (%)
<b>Age</b>			
1	17 – 19 years old	31	36
	20 – 22 years old	39	45
	23 – 25 years old	16	19
	Total	86	100
<b>Gender</b>			
2	Male	37	43

Female	49	57
Total	87	100

Based on Table 2, there are three types of respondents' age characteristics. The first characteristic is group of 17 to 19 years old, which consists of 31 people or 36% of 86 total respondents. The second is group of 20 to 22 years old that consists of 39 people or 45% of 86 total respondents. The last is group of 23 to 25 years old that consists of 16 people or 19% of 86 total respondents. For the gender characteristics, there are 37 male undergraduate students or 43% of 86 total respondents, and 49 female undergraduate students or 49% of 86 total respondents.

### 3.2. Validity and Reliability Test

This study conducts validity test using Pearson's correlation with the trust level is 95% or  $\alpha = 0.05$  [19]. Based on the results of validity test, this study finds that each variable in this study shows the  $R_{count}$  is a positive and it is greater than  $R_{table}$ . Based on the results of validity test, this study indicates that all variables in this study are valid. Hence, the variables meet the requirement to be further analyzed. The results of validity test are described in the following Table 3.

Moreover, Table 3 also shows that all variables are reliable, given the fact that the findings of reliability test show that each variable in this study has a greater Cronbach's Alpha score than 0.60. For example, as shown in Table 3, X1 has 0.883 Cronbach's Alpha score. The rest variables, which are X2, X3, and X4, have also Cronbach's Alpha score greater than 0.60 or sequentially 0.891, 0.898, and .807. In regard with the results of reliability test, this study denotes that all variables in this study are reliable and thus, the variables meet the requirement to be further analyzed.

**Table 3. The Characteristics of Respondents**

No	Variable	Indicator	Average	Validity	Cronbach's Alpha
1.	X1	The suitability of expectations	3.87	0.00	0.883
		The interest to revisit	3.87	0.00	
		The willingness to recommend	3.98	0.00	
2.	X2	Ability	4.35	0.00	0.891
		Willingness	4.46	0.00	
		Honesty	4.41	0.00	
		Affective commitment	3.88	0.00	
3.	X3	Normative commitment	4.12	0.00	0.898
		Continuance commitment	3.97	0.00	
		Repeat purchase of the brand	4.43	0.00	
4.	X4	Behavior in consuming the brand	4.11	0.00	0.807

The belief that the brand is the best	4.16	0.00
Recommend the brand to others	4.33	0.00

### 3.3. Multiple Linear Regression Analysis (F and T-Test)

The analysis of multiple linear regression is applied in this study in order to explore the relationship among variables, especially the relationship of dependent variable of this study, customer loyalty (Y), with independent variables of this study, which are: customer satisfaction (X1), customer trust (X2), and customer commitment (X3). In addition, through the application of multiple linear regression analysis, this study then conducts F-test in order to disclose the role of independent variables simultaneously affect the dependent variables with the rule of thumb is Fcount score is greater than Ftable and the significance score is less than 5% or  $\alpha = 0.05$ .

Furthermore, as shown in Table 4, the results of F-Test show that Fcount score is 2.910, and it indicates that Fcount is greater than Ftable or  $5.910 > 2.716$  and the score of significance is 0.000 or lower than 0.05. Based on the results in Table 4, this study then indicates that H1 is accepted, in other words, customer satisfaction, customer trust, and customer commitment significantly affect the customer loyalty in buying a product or service in Tokopedia.

**Table 4. The Results of F-Test ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	23.977	3	7.992	2,910	0,000 <sup>b</sup>
	225.248	82	2.747		
	287.305	85			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Customer Satisfaction, Customer Trust, Customer Commitment

Furthermore, as shown in Table 5, the results of T-Test help this study to disclose that: (a) the results of partial test between X1 on Y show that Tcount score is 2.831 with the significance score is 0.021. This study then denotes that the Tcount value is greater than Ttable value, which is  $2.831 > 2.353$ . As such, due to the significance score of X1 on Y is lower than 0.05 and Tcount score is greater than Ttable, this study confirms that H2 is accepted. In other words, customer satisfaction plays a significant role in affecting the customer loyalty positively in buying a product/service at Tokopedia; (b) the results of partial test between X2 on Y show that Tcount score is 6.654 with the significance score is 0.000. This study then denotes that the Tcount value is greater than Ttable value, which is  $6.654 > 2.353$ . As such, due to the significance score of X1 on Y is lower than 0.05 and Tcount score is greater than Ttable, this study confirms that H3 is accepted. In other words, customer trust plays a significant role in affecting the customer loyalty positively in buying a product/service at Tokopedia; and (c) the results of partial test between X3 on Y show that Tcount score is -

0.349 with the significance score is 0.421. This study then denotes that the Tcount value is lower than Ttable value, which is  $-0.349 > 2.353$ . As such, due to the significance score of X1 on Y is higher than 0.05 and Tcount score is lower than Ttable, this study confirms that H3 is rejected. In other words, customer trust does not play a significant role in affecting the customer loyalty positively in buying a product/service at Tokopedia.

**Table 5. The Results of T-Test**

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	27.583	5.154		5.351	0.000
C. Satisfaction	0.178	0.063	0.196	2.831	0.021
C. Trust	0.539	0.081	0.711	6.654	0.000
C. Commitment	-0.071	0.203	-0.519	-0.349	0.421

a. Dependent Variable: Customer Loyalty

Subsequently, based on the measurement in T-Test, this study constructs a regression formula, which is described below:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

$$Y = 27.583 + 0.178X_1 + 0.539X_2 - 0.071X_3$$

Based on the above formula, this study confirms that:

- The score of "a" in the formula is 27.583, and it is considered as a constant value that represents the simultaneous effect scores of X1, X2, and X3 on Y, in other words, without X1, X2, and X3, there will be an automatic change on Y value where the constant value is 27.583.
- The score of "b1" in the formula is 0.178 and it is considered as the regression coefficient value of X1, which means that if the customer satisfaction increases at one level, the customer loyalty then also increases for 0.178 points, where X2 and X3 scores are constant.
- The score of "b2" in the formula is 0.539 and it is considered as the regression coefficient value of X2, which means that if the customer trust increases at one level, the customer loyalty then also increases for 0.539 points, where X1 and X3 scores are constant.
- The score of "b3" in the formula is -0.071 and it is considered as the regression coefficient value of X3, which means that if the customer commitment increases at one level, the customer loyalty however decreases for 0.071 points, where X1 and X2 scores are constant.

### 3.4. Coefficient of Determination (R Square Test)

The R Square test is applied in this study in order to help this study to explore more the effect of independent variables, which are X1, X2, and X3 on dependent variable, or variable Y. The results of R Square test are shown in the following Table 6.

**Table 6. The Results of R Square Test  
Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.517 <sup>a</sup>	.253	.174	2.370

a. Predictors: (Constant), C. Satisfaction, C. Trust, C. Commitment

Table 6 shows that the coefficient of determination score is 0.253, and this study therefore implies that the customer satisfaction, customer trust, and customer commitment play a significant role on the customer loyalty in buying a product and/or service at Tokopedia, with the effect score is 25.3%. The rest effect score, which is 74.7%, is explained by other variables that are included and explored in this study.

## 4. CONCLUSION AND RECOMMENDATION

### 4.1. Conclusion

The results of this study, especially the customer satisfaction's impact on customer loyalty show that customer satisfaction has a significant effect on customer loyalty in buying a product and/or service at Tokopedia as the online shops provider and one of e-commerce platforms around the world, especially in Indonesia. The results also show that with the satisfaction felt by the customers in buying and using a product and/or service (before and after sale phase), such variable will make the customer become loyal to the product and/or service. The results of this study, as such, explain that the customer loyalty in buying a product and/or service at Tokopedia can be influenced by the customer satisfaction and it is evidenced by the perceptions of respondents who think that the products and/or services they buy at the e-commerce, specifically at Tokopedia meet their expectations, and thus, the customers intend to visit again the sellers and they are willing to recommend the sellers to the others. The findings of this study above are also supported by some scholars, such as El-Adly [20], Leninkumar [3], etc. who state that the customer satisfaction plays an important role in affecting the customer loyalty in buying and using a product and/or service, especially, as Zhang, Jun [4] suggestion, which is in the context of e-commerce.

Subsequently, the results of this study, particularly the effect of customer trust on customer loyalty show that customer trust plays a vital role on customer loyalty in buying a good, a product and/or service at Tokopedia. The results also show that with the trust experienced by the customers in buying and using a good (before and after sale phase), such variable will make the customer loyalty increases to the sellers and their products and/or services. In other words, the customers feel more comfortable and secure during and after the online transaction, given that such transaction has more latent risks, for example scam activities, fraud, and so on. The findings of this study above are also supported by the study of Zhang, Jun [4] recently, which recommends that the customer trust plays a partial mediating role in the responsiveness and personalization impacts on loyalty, as well as, a full mediating effect of the aesthetics and perceived risk on loyalty.

Moreover, the results of this study, particularly the effect of customer commitment on customer loyalty show that customer commitment does not affect significantly and does have a negative effect on the customer loyalty in buying a product and/or service at Tokopedia. These findings then imply that the customer loyalty is not influenced by consumer trust in buying a product and/or service at Tokopedia, i.e., there is no guarantee the customers will

buy a product and/or service in the similar seller, however, they prefer to choose other sellers in Tokopedia, or else, find the similar seller in the different e-commerce platforms than Tokopedia. The above findings of this study are also different with the study of Ali, Wahyu [15] recently, which indicates that the customer commitment plays an important role in influencing the customer loyalty in e-commerce platform, Alibaba.

#### **4.1. Recommendation**

As for the theoretical contribution, this study suggests that there is a significant effect in partial and simultaneous statistical test from the customer satisfaction and trust on the customer loyalty in buying a product and/or service at e-commerce platform, specifically, Tokopedia of Indonesia. However, in the partial test, this study finds that the customer commitment does not significantly affect the customer loyalty in buying a product and/or service at Tokopedia. Also, for the managerial contribution, the findings of this study are considered become a helpful guideline for the professional, business owners and/or policy makers to craft, execute, evaluate, monitor, and improve their marketing strategy, particularly in the context of e-commerce and/or online marketing. Subsequently, this study is limited by the size of the sample as well as research time limitation. As such, this study recommends for further research to in-depth investigation and sufficient sample size related the role of customer satisfaction, trust, commitment on customer loyalty in buying a product and/or service, generally, and in the e-commerce platform, particularly.

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