The Effect of User Satisfaction and Experience on Consumer Loyalty: The Mediation Role of Trust in Beauty Product Consumers of Gen Z

Alfiana Citra Maharani[1], Ahmad Hidayat Sutawidjaya[2], Siti Mariam[3], Abdul Haeba Ramli[4]

[1,2,3,4] Management Study Program, Faculty of Economics and Business, Universitas Esa Unggul, Jakarta, Indonesia

Article Information	ABSTRACT
	In today's digital era, online shopping behavior among Gen Z is increasing, particularly in purchasing beauty products through e-commerce platforms. However, despite high purchase rates, consumer loyalty to a single brand remains low because they easily switch to other brands. This study aims to analyze the influence of satisfaction and user experience on consumer loyalty, and to evaluate the role of trust as a bridging factor in this relationship. The study was conducted among Gen Z consumers in Tangerang Regency who had purchased beauty products through e-commerce platforms in the past six months. The results indicate that satisfaction and user experience play a significant role in building trust, which ultimately drives consumer loyalty. These findings emphasize the importance of building trust through a pleasant and satisfying shopping experience to create long-term relationships between consumers and online beauty brands. **Keywords:** Consumer Satisfaction, User Experience, Trust, Consumer Loyalty.

1. INTRODUCTION

The e-commerce industry in Indonesia has grown rapidly along with increased internet access and digital adoption, especially among Generation Z, who are active, critical, and have high expectations for online shopping. Although the purchase of Skintific products through e-commerce is relatively high, consumer loyalty remains low (Arifah et al., 2024; Febriani et al., 2023; Meidiyanty et al., 2023). This is a challenge for Skintific in building long-term relationships, as Gen Z tends to switch brands easily. In digital transactions with limited direct interaction, trust becomes a crucial factor since consumers rely heavily on perceptions of security, reliability, and platform credibility (Ardhana et al., 2024; Mariam et al., 2020; Mariam & Ramli, 2022; Martio et al., 2023).

Trust plays an important role in shaping satisfaction and loyalty (Dewi & Ramli, 2023; Nurdiansyah et al., 2020; Steven et al., 2023).Then, Latifah et al., (2024) found brand trust as a dominant factor influencing e-commerce user preferences in Probolinggo, while Yasya et al., (2023) proved that trust mediates the relationship between satisfaction and loyalty among Skintific skincare consumers in Surabaya. Satisfaction also serves as a key link between user experience and loyalty (Arbol & Ramli, 2024; Miaty et al., 2024; Oktavia et al., 2024). Hidayah, (2025) showed that e-trust influences satisfaction, which in turn drives Gen Z's e-loyalty. Firmansyah, (2023) found that satisfaction mediates the relationship between brand image and loyalty, while Mikraj, (2025) emphasized its role in strengthening the effect of user experience on Gen Z's e-commerce loyalty. Similarly, Candani & Yuniardi, (2023) proved that brand trust and perceived quality significantly affect Skintific consumer loyalty in Surabaya.

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User experience with Skintific products—from packaging design and information accessibility to e-commerce interactions—also contributes to loyalty building. Susilawati et al., (2024) found that a good UX improves brand perception and loyalty. Mikraj, (2025) confirmed that user experience significantly affects Gen Z loyalty, reinforced by satisfaction. Wayan et al., (2024) also highlighted that user experience strengthens trust as a mediator between brand image and loyalty. Consumer loyalty is crucial for Skintific's long-term success, as loyal consumers are more likely to repurchase and recommend products (Bachtiar et al., 2023; Takaya et al., 2019; Utama et al., 2020). For Gen Z, loyalty is influenced by satisfaction, trust, and positive experiences. Latifah et al., (2024) showed that trust strongly affects Shopee user loyalty, while Adelia et al., (2022) found that satisfaction and trust are the main pathways to skincare brand loyalty. Putrie, (2022) further emphasized that trust and enjoyable user experience strengthen e-commerce loyalty among students.

In this study, trust is positioned as a mediating variable between satisfaction, user experience, and loyalty. E-trust among Gen Z strongly influences satisfaction, which subsequently increases loyalty (Chandra et al., 2019; Dewi & Ramli, 2023; Imran et al., 2020). Then, Latifah et al., (2024) also highlighted the important role of trust, though its direct impact on loyalty varies. Wayan et al., (2024) further reinforced that e-trust mediates the effect of brand image and e-service quality on repurchase intention. As a popular skincare brand in e-commerce, Skintific attracts Gen Z in Tangerang Regency through its appealing product design, easy access, and good seller service. These positive experiences help build trust, which then fosters loyalty. However, Gen Z's loyalty remains low, as they are easily influenced by promotions, trends, or unsatisfactory results. This indicates that trust alone is not enough to retain loyalty.

Previous studies mostly focused on the direct relationship between satisfaction or user experience and loyalty, without involving trust as a mediating factor Yasin et al., (2021) ; Clarisa et al., (2023). Moreover, most studies were conducted in big cities such as Surabaya and Probolinggo, which do not fully represent Gen Z behavior in other regions (Latifah et al., 2024). Therefore, this study aims to analyze the influence of satisfaction and user experience on Gen Z consumer loyalty toward Skintific, while examining the role of trust as a mediating variable. The results are expected to provide deeper insights into the factors shaping Gen Z loyalty toward skincare products online, particularly in Tangerang Regency.

2. LITERATURE REVIEW
Satisfaction
Consumer satisfaction is the result of an evaluation after comparing expectations with the actual performance of a product or service (Mariam et al., 2022; Mariam & Ramli, 2023; Sinurat et al., 2024). When the outcome meets or exceeds expectations, satisfaction occurs (Cahyani et al, 2022). Therefore, quality targets should focus on delivering products and services that provide consumer satisfaction (Sutawijaya et al., 2025). Satisfaction is strongly influenced by service quality, which includes tangibles, reliability, responsiveness, assurance, and empathy (Kalim et al., 2024; Megawaty et al., 2024; Mulyadi et al., 2020). Satisfaction increases when the service fulfills consumer expectations (Aini et al., 2024). Moreover, satisfaction serves as the best guarantee to build consumer trust and maintain competitiveness, supported by reliable human resources and adequate technology (Amalia et al., 2024; Ghazmahadi et al., 2020; Rahmawati & Ramli, 2024; Takaya et al., 2019). According to Ramli et al, (2019), satisfaction is a pleasant feeling that arises from comparing actual experiences with prior expectations. The main factors influencing satisfaction include service quality, price, and consumer perceptions of value. A study by Luh et al., (2024) showed that product quality, service, and price perception significantly affect consumer satisfaction, with service quality and price being the strongest contributors.

User Experience

User experience on e-commerce platforms encompasses all interactions with the brand and its features, both technical such as ease of navigation, access speed, and system responsiveness and emotional, including comfort, visual design, and the sense of brand professionalism (Albari et al, 2023). A positive shopping experience with Skintific products can enhance brand perception and foster customer loyalty (Rumaidlany et al., 2022; Supiati et al., 2021; Sylvia & Ramli, 2024). For Gen Z, key indicators of user experience include information system quality, transaction security, ease of use, and product information accuracy (Addina et al., 2024). Data protection and digital security are also crucial to creating a sense of safety and trust. Addina et al., (2024) found that efficient systems, reliable information, and secure transactions significantly influence Gen Z's satisfaction and loyalty. Therefore, e-commerce platforms need to deliver high-quality experiences, both functionally and emotionally, to retain consumers (Pratama et al., 2023; Sukarno et al., 2020; Sutriani et al., 2024).

Consumer Loyalty

Consumer loyalty reflects the level of emotional and behavioral attachment to a brand or company, which is demonstrated through repeat purchases and positive word-of-mouth recommendations (Agustina et al., 2024). It is a valuable asset for companies to ensure business sustainability (Mariam et al., 2024). Customer satisfaction is an important indicator of business success because it drives sales growth (Mariam et al., 2023; Thamanda et al., 2024; Yunus et al., 2023). Satisfied customers are more likely to continue using a product and become loyal. They tend to make repeat purchases, which ultimately builds product loyalty (Thungasal et al, 2019). Consumer loyalty is a condition in which customers consistently make purchases from a business (Cardia et al., 2019). It is reflected in long-term commitment, fair price evaluation, positive experiences, and incentives (Arifah et al., 2024; Mariam et al., 2020). Trust also plays a significant role in influencing loyalty. According to Tjiptono, customer satisfaction encourages repeat purchases, good relationships, loyalty, and recommendations (Prastayani et al., 2022).

Trust

Consumer trust is the ability of a brand to create consistent positive experiences that make consumers feel confident and secure when interacting or transacting (Labibah et al, 2024). It reflects the extent to which consumers believe that Skintific is reliable, honest, and consistent in delivering products according to its claims and promised quality (Laraswanti et al, 2022 ; (Budi et al., 2021). Key factors such as reputation, transaction security, product quality, and responsive service play an important role in building trust (Ramli et al, 2023). When products meet expectations, consumer trust in the brand strengthens, which in turn drives loyalty. Setiawan et al, (2022) also found that expectation fulfillment significantly affects trust and loyalty, while service quality may influence them through other mediating variables.

RELATIONSHIP BETWEEN VARIABLES
Relationship Between Satisfaction and Trust

Consumer satisfaction is an important factor in building trust toward skincare brands such as Skintific on e-commerce platforms. Satisfied consumers with products, services, and system convenience are more likely to believe that Skintific is a trustworthy brand (Budi et al., 2021).Satisfaction reflects the fulfillment of expectations and positive experiences during interactions, which subsequently foster trust (Alim et al., 2025).Positive experiences encourage consumer confidence in the platform's integrity, while consistent interactions strengthen trust relationships (Telagawathi et al., 2023). High satisfaction has been shown to contribute to loyalty by enhancing trust (Surbakti et al, 2023). Factors such as ease of use, product variety, responsive services, and transaction security also increase satisfaction, which in turn strengthens consumer trust and loyalty (Surbakti et al, 2023).

H1: Consumer **Satisfaction has a Positive Effect on Trust.**

The Relationship of E-commerce User Experience to Trust

User experience in interacting with e-commerce platforms—such as ease of navigation, attractive design, and access speed—positively influences consumer trust in a brand (Budi et al., 2021). A positive experience not only enhances trust but also encourages repeat purchases and recommendations (Ayuningtyas et al., 2024). Setiawan *et al.,* (2024) found that personalization and site convenience strengthen loyalty, while a good user experience builds a strong brand perception and increases trust. A study on Shopee users in Depok also confirmed that ease of use, product variety, responsive services, and transaction security significantly enhance satisfaction and trust, contributing up to 72.5% to consumer loyalty (Suardhita et al., 2024).
H2: User Experience has a Positive Effect on Trust.

The Relationship Between Trust and User Satisfaction and Experience and Consumer Loyalty

In the highly competitive e-commerce market, consumer loyalty is not only influenced by satisfaction and user experience but also strongly depends on trust. Trust acts as a mediator that strengthens the relationship between satisfaction, user experience, and loyalty (Budi et al., 2021). The higher the level of trust, the stronger the effect of satisfaction and user experience on loyalty. Guo et al., (2023) found that trust enhances the impact of design and ease of use on satisfaction and loyalty. Similarly, Pratiwi et al., (2022) confirmed that trust is an important mediator between service quality and consumer loyalty in Decathlon Indonesia. Ariyani, et al., (2025) also showed that brand experience with Skintific products influences loyalty significantly only when mediated by trust.
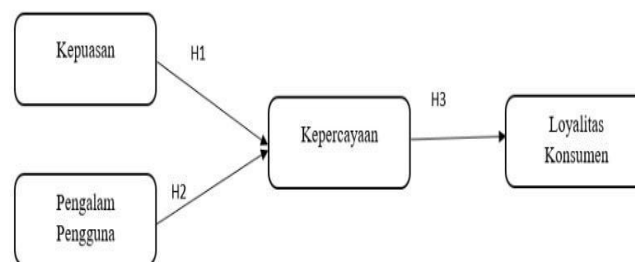**H3: Trust Mediates the Effect of Satisfaction and User Experience on Consumer Loyalty.**

Figure 1 Research Model

3. RESEARCH METHODS

Research Design

This study is a quantitative research with a causal approach, aiming to analyze the effect of consumer satisfaction and e-commerce user experience on consumer loyalty, with trust as a mediating variable among Gen Z consumers in Tangerang Regency. The study seeks to explain the causal relationships between the latent variables specified in the research model.

Instrument Measurement

The research employed a questionnaire using a five-point Likert scale: Strongly Disagree (STS), Disagree (TS), Neutral (N), Agree (S), and Strongly Agree (SS) to measure respondents' perceptions of the studied variables. The instrument was developed based on indicators from (Hair et al., 2021).Consumer satisfaction reflects the fulfillment of expectations, comfort, and positive experiences while using Skintific products. User experience includes ease of accessing information, attractive product packaging design, and service speed from sellers. Consumer loyalty is measured through repurchase intention, recommendation, and preference toward the platform. Trust, as the mediating variable, covers aspects such as security, accuracy of information, and service reliability.

All instruments were tested for validity and reliability using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach with the aid of SmartPLS software.

Population and Sample

The population of this study includes all consumers residing in Tangerang Regency who have purchased Skintific products through the Shopee e-commerce platform within the last six months. This population was chosen because Skintific is one of the most popular skincare brands widely used by Indonesian consumers via e-commerce.Since the exact number of the population is unknown, this study applied a non-probability sampling technique using purposive sampling, which allows respondent selection based on specific criteria aligned with the research objectives. The sample criteria are: (1) Residing in Tangerang Regency, (2) Aged 17–25 years, and (3) Having purchased Skintific products on Shopee within the past six months.The sample size was determined based on (Hair et al., 2021), which recommends 5–10 times the number of indicators in the research model. With 19 indicators, a minimum of 95–190 respondents is required; therefore, this study targeted 130 respondents to ensure representativeness and validity.The research questionnaire was adapted from previous studies, consisting of 28 items in total: Consumer Satisfaction (7 items) adapted from (Cnosta et al., 2024) and (Safitri et al., 2022); User Experience (7 items) adapted from (Cnosta et al., 2024); Trust (7 items) and Consumer Loyalty (7 items) adapted from (Galuh Malakiano & Mirzam Arqy, 2025). All items were measured using a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

Data Analysis Methods

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 3.0. This method was chosen because it is suitable for exploratory research involving complex models with multiple latent variables and does not require multivariate normality (Hair et al., 2021). PLS-SEM is effective for testing causal relationships between latent variables measured by several indicators. The analysis began with an evaluation of the measurement model (outer model), which tested validity and reliability. Indicator validity is considered acceptable if the loading factor ≥ 0.70, the average variance extracted (AVE) ≥ 0.50, and discriminant validity is confirmed using the Fornell-Larcker criterion. Construct reliability was assessed using composite reliability (CR) and Cronbach's alpha, both of which must be above 0.70. Next, the structural model (inner model) was evaluated to examine relationships among latent variables. This involved testing t-statistics through bootstrapping with 5,000 samples, with results considered significant if t-statistic ≥ 1.96 at $\alpha = 0.05$. The R-square (R^2) value was used to measure explanatory power, while the Q-square (Q^2) value assessed predictive relevance. Additionally, a mediation analysis was conducted to test the role of consumer trust as a mediator between independent and dependent variables (Miran & Suhermin, 2023). The use of SEM in this study was deemed appropriate because it provides a comprehensive overview of the factors influencing Gen Z's online shopping behavior, particularly in Tangerang Regency.

4. RESULTS

Respondent Profile

This study involved 130 Gen Z respondents residing in Tangerang Regency who actively use e-commerce, particularly Shopee. All respondents had purchased Skintific products through Shopee within the past six months. In terms of gender, the majority were female (79.2%), while male respondents accounted for 20.8%. By age, 11.5% were 17–19 years old, 49.2% were 20–22 years old, and 39.2% were 23–25 years old. Regarding education, most respondents were high school graduates, while others were pursuing or had completed higher education (D3/S1). Based on occupation, 34.6% were students, 32.3% private employees, 26.9% entrepreneurs, and 6.2% in other categories. In terms of online shopping behavior, 31.5% had purchased Skintific products twice, 40.8% purchased 3–5 times, 22.3% purchased 6–8 times, and 5.4% more than 8 times in the

last six months. These findings indicate that Skintific has a strong appeal among Gen Z, with Shopee serving as the main channel for purchasing skincare products.
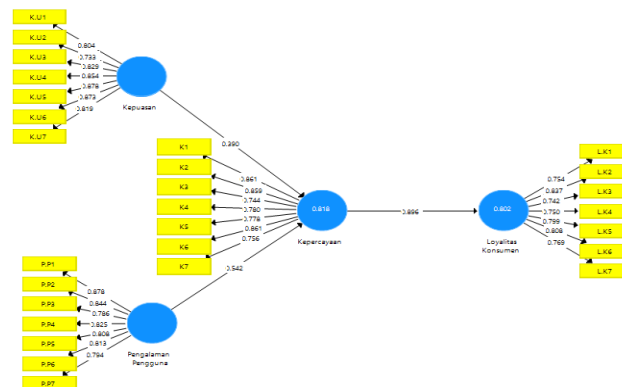
Uji Validitas Konvergen

Figure 2 Outer Model Testing

Based on the results of the outer model test, all indicators in the variables of Satisfaction, Trust, User Experience, and Consumer Loyalty have outer loading values > 0.7, thus meeting the criteria for convergent validity. For the Satisfaction variable, the outer loading values ranged from 0.733 to 0.854, with the highest value in indicator KU4 (0.854) and the lowest in KU2 (0.733). In the User Experience variable, the outer loading values ranged from 0.734 to 0.878, with the highest value in PP1 (0.878) and the lowest in PP7 (0.734). All of these values have exceeded the minimum limit of 0.7, so it can be concluded that these indicators are valid in measuring their respective constructs.

Table 2 Validitas dan Reliabilitas

Construct	Items	Factor Loading	Alpha	CR	AVE
Kepuasan (K.U)	K.U 1	0.804	0.923	0.938	0.686
	K.U 2	0.733			
	K.U 3	0.829			
	K.U 4	0.854			
	K.U 5	0.878			
	K.U 6	0.873			
	K.U 7	0.819			
Pengalaman Pengguna (P.P)	P.P 1	0.878	0.921	0.921	0.675
	P.P 2	0.844			
	P.P 3	0.786			
	P.P 4	0.825			
	P.P 5	0.808			
	P.P 6	0.813			
	P.P 7	0.794			
Kepercayaan (K)	K 1	0.861	0.915	0.929	0.651
	K 2	0.859			
	K 3	0.744			
	K 4	0.780			
	K 5	0.778			
	K 6	0.861			
	K 7	0.756			
Loyalitas Kosumen (L.K)	L.K 1	0.754	0.893	0.916	0.609
	L.K 2	0.837			
	L.K 3	0.742			
	L.K 4	0.750			

L.K 5	0.799
L.K 6	0.808
L.K 7	0.769

Based on the results of validity and reliability testing, all indicators were declared valid (outer loading > 0.70 and AVE > 0.50) and reliable (Alpha and CR > 0.70). This means that all indicators in the variables of Satisfaction, User Experience, Trust, and Consumer Loyalty can be used to measure the constructs consistently and accurately.

Uji Validitas Diskriminan

Discriminant validity in this study was tested using the Heterotrait-Monotrait Ratio (HTMT) approach. In the initial stage of the analysis, indications of violations of discriminant validity were found, as seen from the HTMT value exceeding the threshold of 0.85. This value was recorded for the pair of constructs Consumer Satisfaction (KU) and User Experience (PP) at 0.877, and for the pair Trust (K) and Consumer Loyalty (LK) at 0.896. To address this, further investigation was conducted into the correlation between indicators in the problematic constructs. It was found that several indicators overlapped with other constructs, thus affecting the clarity of the concepts being measured. After improvements, including evaluation and adjustments to indicators with high correlations, the HTMT value between Consumer Satisfaction and User Experience decreased to 0.835, while the HTMT value between Trust and Consumer Loyalty became 0.841.

Tabel 3 Diskriminan Validity

	K	K.U	L.K	P.P
K	0.807			
K.U	0.866	0.828		
L.K	0.896	0.832	0.781	
P.P	0.885	0.877	0.854	0.822

Fornell-Larcker criterion

The results of the inner model test show that satisfaction has a positive and significant effect on trust with a t-statistic of 4.391 (>1.96). User experience also has a positive and significant effect on trust with a t-statistic of 6.001 (>1.96). Furthermore, trust has a positive and significant effect on consumer loyalty with a t-statistic of 45.721 (>1.96). Thus, all research hypotheses are accepted.
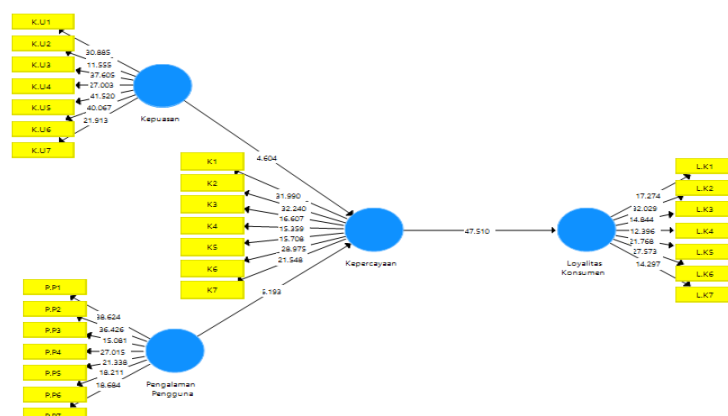

Figure 3 Path Diagram T statistic

The T-statistic Path Diagram used to analyze the hypothesis testing in this research can be seen in the following table:

Table 6: Hypothesis Testing of the Research Model

	Pernyataan Hipotesis	Original sample (O)	T statistics (|O/STDEV|)	Keterangan
H1	Kepuasan -> Kepercayaan	0.390	4.604	Diterima
H2	Pengalaman Pengguna -> Kepercayaan	0.542	6.193	Diterima
Indirect Effect				
H3a	Kepuasan -> Kepercayaan -> Loyalitas Konsumen	0.350	4.594	Diterima
H3b	Pengalaman Pengguna -> Kepercayaan -> Loyalitas Konsumen	0.486		Diterima

In the hypothesis testing stage, a relationship is declared significant if the T-statistic is greater than 1.96. Conversely, if the T-statistic is less than 1.96, the relationship is considered insignificant. Based on the test results, all hypotheses proposed in this study were proven significant, thus it can be concluded that H1, H2, H3a, and H3b are accepted.

Tabel 7 Hasil Evaluasi Output PLS - Direct Effect (T tabel=1,96)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Value
K.U -> K	0.390	0.393	0.085	4.604	0.000
P.P -> K	0.542	0.540	0.088	6.193	0.000
K -> L.K	0.896	0.895	0.019	47.510	0.000

Based on the results of the PLS output for direct influence, it shows that each hypothesis has an influence with a T statistics value above 1.96 or is significant.

DISCUSSION

This study involved 130 Gen Z respondents aged 17–25 years living in Tangerang Regency. Gen Z was chosen because they are active e-commerce users, especially on Shopee, and have high interest in Skintific skincare products. All respondents had purchased or intended to purchase Skintific products via Shopee in the past six months, making them relevant for this research.Most respondents were female (79.2%), showing that skincare is more popular among women, while males accounted for 20.8%. In terms of age, 49.2% were 20–22 years old, 39.2% were 23–25, and 11.5% were 17–19. Education levels varied, with most respondents being high school graduates, while others were pursuing or had completed higher education (D3/S1). For occupation, 34.6% were students, 32.3% private employees, 26.9% entrepreneurs, and 6.2% in other fields. Regarding purchase frequency, all respondents had bought Skintific products through Shopee within the last six months: 31.5% purchased twice, 40.8% purchased 3–5 times, 22.3% purchased 6–8 times, and 5.4% more than 8 times. These results confirm that Skintific is popular among Gen Z and Shopee is their main shopping platform.The main focus of this research is to analyze how satisfaction and user experience affect consumer loyalty, both directly and indirectly, through trust as a mediating variable. Results show that consumer satisfaction has a positive effect on trust: the more satisfied consumers are with products, services, and shopping experience, the stronger their trust in the

brand. This aligns with Budi et al. (2021) and Telagawathi et al. (2023), who emphasized that satisfaction plays a key role in building consumer trust in both brands and e-commerce platforms. User experience also positively affects trust. Easy navigation, fast service, attractive design, and secure transactions increase consumer trust, as supported by Ayuningtyas et al. (2024) and Setiawan et al. (2024). Positive experiences make consumers feel safe, comfortable, and satisfied, which encourages loyalty.

The findings also confirm that trust mediates the effect of satisfaction on loyalty. Satisfaction alone is not enough; it must be accompanied by strong trust in the brand. This supports Martio et al. (2023) and Wayan et al. (2024), who highlighted e-trust as a key factor in maintaining consumer loyalty in e-commerce. Similarly, trust mediates the effect of user experience on loyalty. Pleasant experiences are more effective in creating long-term loyalty when trust is present, as shown by Pratiwi et al. (2022) and Guo et al. (2023). Overall, this research highlights trust as the key factor linking satisfaction and user experience with consumer loyalty. For e-commerce players, especially in the beauty industry such as Skintific, improving product quality and user experience must go hand in hand with building trust through transparent information, transaction security, consistent product quality, and responsive service. These findings also provide insights into Gen Z shopping behavior, showing that while they are critical and brand-switching, they can also be highly loyal once trust is established.

5. CONCLUSION

This study confirms the relationship between satisfaction, user experience, trust, and loyalty. Satisfaction with products, services, and the shopping process increases consumer trust, while an easy, safe, and enjoyable shopping experience also plays a key role in building trust. Trust, in turn, drives loyalty, as consumers who trust a brand are more likely to repurchase, recommend it, and remain loyal even with many alternatives available. Thus, trust is the key factor that connects positive experiences with long-term loyalty, especially among Gen Z, who tend to be critical and easily switch brands.However, this study has limitations. It only focused on the Skintific brand on Shopee and Gen Z respondents in Tangerang Regency, so it does not represent other brands, platforms, or regions. The research variables were also limited to satisfaction, user experience, trust, and loyalty, without including other factors such as brand awareness or service quality. In addition, the study relied solely on online questionnaires, which did not capture deeper qualitative aspects.

Based on these findings, companies are advised to strengthen consumer trust by maintaining product quality, providing clear information, ensuring secure transactions, and improving services. User experience should also be optimized through user-friendly online store designs, fast delivery, responsive customer service, and attractive visuals. Companies may also leverage digital interaction strategies, such as encouraging reviews, hosting live streaming, and using interactive content, while expanding marketing channels beyond Shopee to TikTok Shop, Instagram Shop, or other marketplaces.For future research, it is recommended to involve respondents from diverse ages, regions, and backgrounds, and to add other variables such as brand image, brand awareness, service quality, or perceived value. A mixed-method approach, combining quantitative and qualitative methods such as interviews or case studies, could also provide deeper insights. Furthermore, studies in other product categories such as fashion, food, or electronics are needed to examine whether the relationship patterns remain consistent across industries.

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