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Customer Satisfaction and Loyalty Among Generation Z In E-Commerce: The Mediating Role of Trust in Shopee Usage

Abdul Rahman Jannang[1], Zulaiha Husen [2]

[1,2]Faculty of Economics and Business, Universitas Khairun, Indonesia

ABSTRACT: Electronic commerce is one of the fastest-growing sectors globally, with Shopee emerging as one of the dominant e-commerce platforms since its launch. The success of this platform is supported by the development of an integrated digital ecosystem, including payment services, logistics, loyalty programs, and social commerce features. Previous studies generally position trust as an independent variable rather than as a mediating variable in the relationship between customer satisfaction and consumer loyalty. In addition, limited research has integrated Expectation Confirmation Theory (ECT), Trust-Commitment Theory, and the Theory of Planned Behavior (TPB) into a single comprehensive model. This study aims to develop and test a model that positions trust as a mediating variable in the relationship between customer satisfaction and consumer loyalty among Generation Z Shopee users. The study used a sample of 140 respondents who had made at least two transactions on Shopee within the past six months. The collected data were analyzed using SPSS version 22. The results show that: (H1) customer satisfaction has a positive and significant effect on consumer loyalty; (H2) customer satisfaction has a positive and significant effect on trust; (H3) trust has a positive and significant effect on consumer loyalty; and (H4) trust significantly mediates the relationship between customer satisfaction and consumer loyalty. Overall, this study demonstrates that trust is a meaningful mediating variable in the relationship between customer satisfaction and consumer loyalty among Generation Z, thereby addressing conceptual and contextual gaps in the existing literature. The integrated model based on ECT, Trust-Commitment Theory, and TPB is proven to effectively explain the dynamics among satisfaction, trust, and loyalty in the Generation Z consumer segment.

KEYWORDS: consumer loyalty, Generation Z; E-Commerce

I. INTRODUCTION

The advancement of digital technology has fundamentally transformed the global business landscape. In the era of Industry 4.0, electronic commerce (e-commerce) has emerged as one of the fastest-growing sectors worldwide. Global e-commerce sales are estimated to have exceeded USD 6.3 trillion in 2024 and are projected to surpass USD 8 trillion by 2027 (eMarketer, 2024). This growth is driven by increasing internet penetration, widespread smartphone adoption, and shifts in consumer behavior that increasingly prioritize convenience and efficiency in digital transactions (Laudon & Traver, 2021; Chaffey, 2022). Within this increasingly competitive environment, a firm's ability to retain customers has become a critical determinant of long-term business sustainability (Kotler et al., 2022).

Indonesia represents one of the most dynamic e-commerce markets in Southeast Asia. With a population exceeding 278 million and an internet penetration rate surpassing 77%, the country holds substantial potential for the development of a digital ecosystem. Indonesia's e-commerce market was valued at approximately USD 62 billion in 2023 and is projected to reach USD 86 billion by 2025 (Statista, 2024). Nevertheless, the magnitude of market potential does not automatically ensure consumer loyalty, particularly among younger generations who tend to be adaptive, critical, and highly inclined to switch platforms (Priporas et al., 2017; Djafarova & Bowes, 2021).

From a theoretical perspective, consumer behavior in digital contexts can be explained through several key frameworks. Expectation Confirmation Theory (ECT) posits that customer satisfaction arises from the comparison between initial expectations and perceived actual performance (Oliver, 1980; Bhattacherjee, 2001). Positive confirmation leads to satisfaction, whereas negative confirmation results in dissatisfaction and potential switching behavior. Furthermore, Trust-Commitment Theory emphasizes that trust is a fundamental element in establishing long-term relationships between consumers and service

providers (Morgan & Hunt, 1994). In digital environments, trust is closely associated with perceptions of security, privacy, and system reliability (Gefen et al., 2003; Pavlou, 2003). Additionally, the Theory of Planned Behavior explains that behavioral intentions, including loyalty, are influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991).

In the Indonesian context, Shopee has become one of the dominant e-commerce platforms since its launch in 2015. Its success is supported by the development of an integrated digital ecosystem, including payment services, logistics, loyalty programs, and social commerce features. This transformation positions Shopee not merely as a transactional platform, but as a comprehensive digital ecosystem (iPrice, 2024). However, despite its market dominance, the challenge of maintaining consumer loyalty remains a strategic issue, particularly among Generation Z. As digital natives, Generation Z exhibits distinctive characteristics, such as high expectations for digital service quality, reliance on peer reviews, and low tolerance for unsatisfactory experiences (Francis & Hoefel, 2018; Djafarova & Bowes, 2021). This phenomenon suggests that customer satisfaction does not necessarily translate into loyalty. In many cases, satisfied consumers still demonstrate a propensity to switch to alternative platforms when presented with more attractive options (Oliver, 1999; Reichheld & Sasser, 1990). In this regard, trust—encompassing aspects such as data security, system reliability, and platform integrity—is believed to play a crucial role in mediating the relationship between satisfaction and loyalty (Gefen et al., 2003; Kim et al., 2023).

A number of prior studies have examined the relationships among satisfaction, trust, and loyalty in digital contexts. Empirical evidence indicates that customer satisfaction has a positive effect on loyalty, both directly and indirectly through mediating variables (Anderson & Srinivasan, 2003; Ribbink et al., 2004). Recent studies further highlight the importance of trust in enhancing customer loyalty on digital platforms (Alalwan, 2020; Fang et al., 2014). However, several research gaps remain. First, from a conceptual standpoint, most studies position trust as an independent variable rather than as a mediator in the relationship between satisfaction and loyalty. Second, from a contextual perspective, existing research has predominantly been conducted outside Indonesia or in sectors other than e-commerce. Third, from a methodological standpoint, there is still limited research integrating Expectation Confirmation Theory, Trust-Commitment Theory, and the Theory of Planned Behavior into a single comprehensive model.

Based on these gaps, this study aims to develop and empirically test a model that positions trust as a mediating variable in the relationship between customer satisfaction and the loyalty of Generation Z consumers using Shopee. This research offers three primary contributions: (1) enriching the literature by empirically examining the mediating role of trust; (2) integrating three major theoretical frameworks into a unified conceptual model; and (3) providing empirical evidence from an emerging market context, particularly Indonesia.

II. LITERATURE REVIEW

2.1 Expectation Confirmation Theory (ECT)

Expectation Confirmation Theory (ECT) was originally introduced by Richard L. Oliver (1980) and later extended by Anol Bhattacherjee (2001) in the context of information systems to explain continuance usage behavior. The theory posits that customer satisfaction results from the comparison between initial expectations and the perceived actual performance following consumption. When actual performance meets or exceeds expectations (positive disconfirmation), consumers experience satisfaction; conversely, negative disconfirmation leads to dissatisfaction and may trigger switching behavior (Oliver, 1980; Bhattacherjee, 2001).

In the e-commerce context, ECT has been widely applied to explain continuance intention and digital customer loyalty. Eugene W. Anderson and Sanjiv Srinivasan (2003) found that customer satisfaction exerts a significant influence on loyalty within e-commerce environments. Furthermore, Yulin Fang et al. (2014) demonstrated that satisfaction serves as a key mediator between service quality and repurchase intention. In the present study, ECT is employed to explain how Generation Z customers' satisfaction with platforms such as Shopee is formed through the confirmation of expectations related to ease of use, service speed, transaction security, and overall user experience quality. This satisfaction subsequently serves as the foundation for the development of trust and loyalty.

2.2 Trust-Commitment Theory

The Trust-Commitment Theory proposed by Robert M. Morgan and Shelby D. Hunt (1994) posits that trust and commitment are key determinants in building long-term relationships between consumers and organizations. Trust is defined as the belief that an exchange partner possesses reliability and integrity that can be depended upon (Morgan & Hunt, 1994).

In the context of e-commerce, trust becomes critically important due to the high levels of uncertainty and perceived risk associated with online transactions. David Gefen et al. (2003) demonstrate that trust has a significant effect on online purchase

intention. Similarly, Paul A. Pavlou (2003) argues that trust reduces perceived risk and enhances transactional intentions in digital environments. Empirical studies further indicate that trust is a primary determinant of digital customer loyalty (Dae-Young Kim et al., 2009; Ali Abdallah Alalwan, 2020). In the context of this study, trust is positioned as a mediating variable that bridges the relationship between customer satisfaction and the loyalty of Generation Z consumers toward Shopee

2.3 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (Ajzen, 1991) posits that individual behavior is primarily driven by behavioral intention, which in turn is determined by three key antecedents: attitudes toward the behavior, subjective norms, and perceived behavioral control. Within the e-commerce context, the TPB framework is widely employed to explain how loyalty intentions are formed prior to their manifestation as actual behavior.

Empirical evidence suggests that Generation Z is highly influenced by social factors, particularly user-generated reviews and recommendations from influencers (Djafarova & Bowes, 2021). Moreover, perceived ease of use and the degree of control over the transaction process play a critical role in shaping continuance intention (Viswanath Venkatesh et al., 2012). Accordingly, TPB complements both Expectation Confirmation Theory (ECT) and Trust-Commitment Theory by providing a comprehensive framework for understanding loyalty formation as the outcome of the dynamic interplay among cognitive, affective, and social factors.

2.4 Customer Satisfaction

Customer satisfaction is defined as an overall evaluation of the consumption experience based on the comparison between expectations and actual performance (Richard L. Oliver, 1997). In the context of e-commerce, satisfaction is influenced by multiple factors, including service quality, ease of use, transaction security, and perceived value (Zygiaris et al., 2022; Punithamalar & Sasikala, 2024). Eugene W. Anderson and Sanjiv Srinivasan (2003) argue that satisfaction constitutes a primary determinant of customer loyalty in e-commerce settings. In this study, customer satisfaction is operationalized through several dimensions, namely shopping experience, service quality, delivery reliability, and perceived value.

2.5 Trust

Trust in e-commerce is defined as the belief that a platform possesses the ability, integrity, and benevolence to fulfill consumer needs (Daniel J. McKnight & Norman L. Chervany, 2002). Trust encompasses critical dimensions such as data security, information transparency, and system reliability. Empirical studies by David Gefen et al. (2003) and Dae-Young Kim et al. (2009) demonstrate that trust exerts a significant influence on digital customer loyalty. In this study, trust is conceptualized as a mediating variable that links customer satisfaction to consumer loyalty.

2.6 Consumer Loyalty

Consumer loyalty is defined as a deeply held commitment to repurchase a preferred product or service consistently in the future, despite the presence of alternative options (Richard L. Oliver, 1999). In the context of e-commerce, loyalty encompasses repeat purchase behavior, recommendations to others, and resistance to competitors' offerings. Prior research indicates that loyalty is simultaneously influenced by both satisfaction and trust (Ribbink et al., 2004; Ali Abdallah Alalwan, 2020). In this study, consumer loyalty is operationalized through repurchase intention, word-of-mouth, and attachment to platforms such as Shopee.

2.7 Hypothesis Development

2.7.1. The Effect of Customer Satisfaction on Trust

Repeated satisfaction derived from consumers' interactions with a platform gradually reinforces trust. From the perspective of Trust-Commitment Theory (Morgan & Hunt, 1994), trust develops through the accumulation of consistently positive experiences within exchange relationships. Consumers who repeatedly obtain satisfying shopping experiences—such as timely delivery, product conformity with descriptions, and secure transactions—are more likely to develop a higher level of trust in platforms such as Shopee. Empirical evidence by Juwaini et al. (2022) indicates that the quality of the shopping experience significantly influences consumers' e-trust in Indonesian marketplaces. Furthermore, Al Firdaus and Rachmawati (2024) confirm that consistent satisfaction plays a crucial role in fostering trust among users of digital services. Based on the aforementioned arguments, the following hypothesis is proposed:

H1: Customer satisfaction has a positive and significant effect on the trust of Generation Z consumers using Shopee.

2.7.2 The Effect of Customer Satisfaction on Consumer Loyalty

Customer satisfaction is widely recognized as a primary predictor of consumer loyalty, as consistently demonstrated across various contexts. Drawing on Expectation Confirmation Theory (Oliver, 1980), positive confirmation between expectations and

actual performance leads to satisfaction, which in turn fosters continuance intention. Nelasari and Bernarto (2023) provide empirical evidence that satisfaction exerts a positive and significant effect on the loyalty of BCA mobile banking users. Furthermore, Wattoo et al. (2025) confirm that satisfaction serves as a key determinant of repurchase intention among young e-commerce consumers. In addition, Yum and Yoo (2023) identify satisfaction as a mediating variable between service quality and loyalty in digital platform contexts.

The consistency of these empirical findings reinforces the argument that Generation Z consumers who are satisfied with their shopping experiences are more likely to exhibit loyal behaviors, such as engaging in repeat purchases and recommending the platform to others. In the context of platforms such as Shopee, a high level of satisfaction constitutes a critical foundation for the development of consumer loyalty. Based on these theoretical and empirical considerations, the following hypothesis is proposed:

H2: Customer satisfaction has a positive and significant effect on the loyalty of Generation Z consumers using Shopee

2.7.3 The Effect of Trust on Consumer Loyalty

Trust constitutes a fundamental determinant in shaping consumer loyalty, particularly within the digital ecosystem. Drawing on the Trust-Commitment Theory proposed by Robert M. Morgan and Shelby D. Hunt (1994), trust plays a pivotal role in fostering relational commitment, which ultimately manifests in loyal consumer behavior. A growing body of empirical evidence substantiates this relationship. A study by Park and Kim (2024) demonstrates that trust serves as a strong predictor of user loyalty in digital platforms. Furthermore, Khan et al. (2023) confirm that electronic trust (e-trust) exerts a direct effect on electronic loyalty (e-loyalty) among online banking customers. In the context of Generation Z consumers, a higher level of trust in Shopee is associated with greater resistance to competitors' offerings and a stronger commitment to continued platform usage. Based on the foregoing discussion, the following hypothesis is proposed:

H3: Trust has a positive and significant effect on consumer loyalty among Generation Z users of Shopee

2.7.4 The Mediating Role of Trust in the Relationship between Satisfaction and Loyalty

Trust functions as a reinforcing mechanism that converts satisfaction into actual loyalty within the context of digital consumer behavior. Consumers who are satisfied but lack sufficient trust in a platform tend to exhibit opportunistic and switching-oriented behavior. In contrast, consumers who are both satisfied and possess a high level of trust are more likely to demonstrate stronger, more stable, and enduring loyalty. Empirical evidence supports this argument. A study by Juwaini et al. (2022) indicates that electronic trust (e-trust) mediates the relationship between the online shopping experience and electronic loyalty (e-loyalty). Furthermore, Park and Kim (2024) demonstrate that trust and satisfaction jointly strengthen user loyalty in digital platforms. By integrating Expectation Confirmation Theory (ECT) with the Trust-Commitment Theory proposed by Robert M. Morgan and Shelby D. Hunt (1994), trust is positioned as a partial mediating variable that reinforces the relationship between satisfaction and loyalty. Based on the theoretical arguments and empirical evidence, the following hypothesis is proposed:

H4: Trust positively and significantly mediates the relationship between customer satisfaction and consumer loyalty among Generation Z users of Shopee

Based on the theoretical foundations and the development of hypotheses outlined above, the conceptual model of this study is presented as follows:

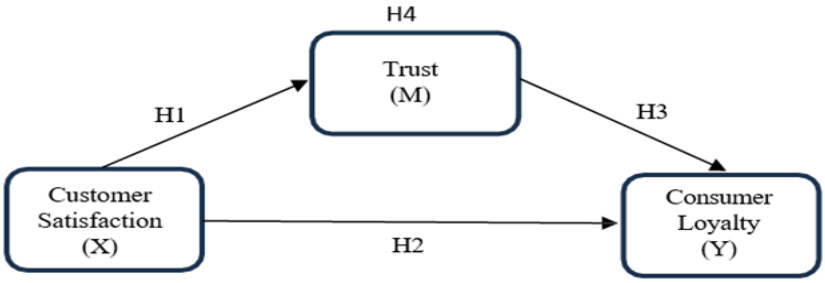


Figure 1. Research Concept Framework Model

III. RESEARCH METHODS

This study employs a quantitative approach to examine the relationships among customer satisfaction, trust, and consumer loyalty. Data were collected through a structured questionnaire administered to respondents who met the predefined research criteria. This study employs a quantitative approach to examine the relationships among customer satisfaction, trust, and consumer loyalty. Data were collected through a structured questionnaire administered to respondents who met the predefined research criteria. Data analysis was conducted using IBM SPSS Statistics, encompassing descriptive analysis, validity and

reliability testing of the research instrument, as well as regression analysis to assess the relationships among variables. The use of SPSS was selected due to its capability to systematically process quantitative data and support empirical hypothesis testing. This approach is consistent with methodologies employed in prior studies, including Juwaini et al. (2022), Al Firdaus and Rachmawati (2024), and Nelasari and Bernarto (2023).

The population of this study comprises all Generation Z consumers (born between 1997 and 2012) who are active users of the Shopee platform and reside in Ternate, North Maluku. In this study, active users are defined as individuals who have completed at least two purchase transactions on the platform within the past three months. This population is categorized as an infinite population, as the exact number of active Shopee users in the study area cannot be accurately determined. The sample size was determined using multiple comparative approaches to ensure adequacy. One of the primary approaches refers to the guideline proposed by Joseph F. Hair Jr. et al. (2019), which is based on the largest number of indicators within a single construct. In this study, the highest number of indicators is 14, resulting in a recommended minimum sample size of 140 respondents (14 × 10). This study measures three main constructs, namely customer satisfaction, trust, and consumer loyalty. The research instrument was adapted from previously validated scales, including the customer satisfaction scale developed by Richard L. Oliver (1997) and Juwaini et al. (2022), the trust scale from David H. McKnight and Norman L. Chervany (2002) as well as Park and Kim (2024), and the consumer loyalty scale from Richard L. Oliver (1999) and Nelasari and Bernarto (2023).

IV. RESULTS AND DISCUSSION

4.1 Respondent Description

Data were collected through the online distribution of questionnaires to individuals residing in Ternate and aged between 14 and 27 years. The demographic characteristics of the respondents are presented in the following section.

Table 1. Demographic Characteristics of Respondents

Characteristics	Category	Number of Respondents	ntage (%)
Gender	Male	58	41,4
	Female	82	58,6
	Total	140	100
Age	14 – 18 years	42	30,0
	19 – 22 years	63	45,0
	23 – 27 years	35	25,0
	Total	140	100
Education Level	High School	48	34,3
	Diploma	18	12,9
	Bachelor's Degree	68	48,6
	Master's Degree	6	4,3
	Total	140	100
Type of work	High School Student	22	15,7
	Undergraduate Student	84	60,0
	Civil Servant	12	8,6
	Private Sector Employee	22	15,7
	Total	140	100
Shopping Frequency on Shopee	2 times	34	24,3
	3-4 times	61	43,6
	>5 times	45	32,1
	Total	140	100

Source: Data processed (2026)

Based on Table 1, the majority of respondents who made purchases through the Shopee platform were female, with an age range of 19–22 years. Most respondents held a bachelor's degree and were identified as undergraduate students. In addition, the predominant purchase frequency was 3–4 times within the last six months.

4.2 Validity and Reliability Testing of the Research Instrument

Validity testing in this study was conducted using the Pearson Product Moment correlation to assess the ability of each measurement item to accurately measure the research variables. An item is considered valid if the calculated r-value (r-count) is

greater than the critical r-value (r-table) and the significance value is less than 0.05. With a sample size (n) of 30 respondents, the r-table value at a 5% significance level (two-tailed) is 0.166 (Imam Ghozali, 2018; Sugiyono, 2019). The results of the validity test are presented in Table 2.

Table 2. Results of the Research Instrument Validity Test

Variable	Instrument	r Value	e (α=5%)	Description
Customer Satisfaction (X)	X1	0,862	0,166	Valid
	X2	0,863	0,166	Valid
	X3	0,836	0,166	Valid
	X4	0,887	0,166	Valid
	X5	0,894	0,166	Valid
Trust (M)	M1	0,914	0,166	Valid
	M2	0,927	0,166	Valid
	M3	0,927	0,166	Valid
	M4	0,945	0,166	Valid
	M5	0,928	0,166	Valid
Consumer Loyalty (Y)	Y1	0,938	0,166	Valid
	Y2	0,953	0,166	Valid
	Y3	0,948	0,166	Valid
	Y4	0,954	0,166	Valid

Source: Data processed (2026)

Based on Table 2, all measurement items across the three research variables (X, M, and Y) demonstrate calculated r-values (r-count) that are greater than the r-table value of 0.166. This indicates that all 14 instrument items meet the criteria for validity. Therefore, all measurement items are considered valid and are deemed appropriate for measuring the intended research variables.

Reliability testing was conducted to assess the internal consistency of the research instrument in measuring the studied variables. An instrument is considered reliable if the Cronbach's Alpha value is ≥ 0.70 (Imam Ghozali, 2018). The test results indicate that the Cronbach's Alpha value is 0.976 for all 14 items tested simultaneously, as presented in Table 3. This value demonstrates that the research instrument has a very high level of reliability and is therefore suitable for further analysis.

Table 3. Results of the Research Instrument Reliability Test

Variabel	onbach's Alpha	Reliability Limits	Description
Customer Satisfaction (X)	0,976*	0,70	Reliable
Trust (M)	0,976*	0,70	Reliable
Consumer Loyalty (Y)	0,976*	0,70	Reliable

* Cronbach's Alpha was calculated jointly (for all variables)

Source: Data processed (2026)

4.3 Classical Statistical Assumption Testing

The normality test was conducted to evaluate whether the research data are normally distributed as one of the prerequisites for multiple linear regression analysis. The test was performed using histogram analysis and the normal probability plot (P–P Plot). The results indicate that the data points on the P–P Plot are distributed around the diagonal line and follow its direction. This finding suggests that the data are normally distributed. Therefore, the normality assumption required for multiple linear regression analysis has been satisfied (Ghozali, 2018).

The multicollinearity test was conducted to identify whether high correlations exist among the independent variables in the regression model. A regression model is considered free from multicollinearity if the tolerance value is greater than 0.10 and the Variance Inflation Factor (VIF) is less than 10. The results of the multicollinearity test are presented in Table 4.

Table 4. Results of the Multicollinearity Test

Variabel	Tolerance	VIF	Keterangan
Customer Satisfaction (X)	0,206	4,852	Free from Multicollinearity
Trust (M)	0,206	4,852	Free from Multicollinearity

Source: Data processed (2026)

Based on Table 4, the tolerance values for the customer satisfaction (X) and trust (M) variables are each 0.206 (> 0.10), while the Variance Inflation Factor (VIF) is 4.852 (< 10). These findings indicate that the regression model in this study does not suffer from multicollinearity.

The heteroscedasticity test was conducted using a scatterplot between the predicted values (ZPRED) and the standardized residuals (SRESID). A regression model is considered free from heteroscedasticity if the points on the scatterplot are randomly distributed above and below zero on the Y-axis and do not form a specific pattern. The test results indicate that the data points are randomly dispersed and do not exhibit a clear pattern. Therefore, it can be concluded that the regression model in this study does not suffer from heteroscedasticity.

The autocorrelation test was conducted using the Durbin–Watson (DW) statistic. A regression model is considered free from autocorrelation if the DW value falls within the range of −2 to +2. Based on the results of the multiple linear regression analysis, the obtained Durbin–Watson value lies within this range. Therefore, it can be concluded that the regression model in this study does not exhibit autocorrelation, indicating that the autocorrelation assumption has been satisfied.

4.4 Hypothesis Testing

Simple linear regression analysis was conducted to test the first hypothesis, namely the effect of customer satisfaction (X) on trust (M). The results of this analysis are presented in Table 5.

Table 5. t-test (Simple Regression)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.450	.817		.550	.583
	X	.968	.042	.891	23.002	.000

Dependent Variable: M

Source: Data processed (2026)

Based on the results of the t-test, the significance value is found to be less than 0.05, indicating that customer satisfaction has a significant effect on trust. Furthermore, the second and third hypotheses were tested using multiple linear regression analysis, as presented in Table 6 below.

Table 6. t-test (Multiple Regression)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.598	.668		-.894	.373
	X	.486	.076	.538	6.435	.000
	M	.319	.070	.383	4.584	.000

a. Dependent Variable: Y

Source: Data processed (2026)

The results of the multiple linear regression analysis indicate that all variables have significance values of less than 0.05. This finding suggests that the second hypothesis, namely the effect of customer satisfaction on customer loyalty, is empirically supported. Likewise, the third hypothesis, which posits that trust affects customer loyalty, is also accepted. Furthermore, the fourth hypothesis regarding the role of trust as a mediating variable in the relationship between customer satisfaction and customer loyalty was tested by comparing the coefficient of the effect of customer satisfaction on customer loyalty before and after trust was included as a mediator. The coefficient results prior to mediation are presented in Table 7.

Table 7. Simple Regression Before Mediation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.454	.714		-.636	.526
	X	.795	.037	.879	21.609	.000

Dependent Variable: Y

Source: Data processed (2026)

The results of the regression analysis indicate that prior to positioning trust as a mediating variable, the coefficient of the effect of customer satisfaction on customer loyalty was 0.795. After trust was included as a mediator, the coefficient decreased to 0.319. This finding indicates that trust functions as a mediating variable in the relationship between customer satisfaction and customer loyalty.

V. DISCUSSION

Customer satisfaction is found to have a positive and significant effect on the trust of Generation Z consumers using Shopee, thus supporting the second hypothesis (H1). The high path coefficient indicates that customer satisfaction serves as a very strong antecedent in the formation of trust within the Indonesian e-commerce context. From a theoretical perspective, this finding is consistent with the Trust–Commitment Theory proposed by Robert M. Morgan and Shelby D. Hunt (1994), which posits that trust develops through the accumulation of consistent positive experiences in exchange relationships. In this context, each satisfying transaction—such as timely delivery, product conformity with descriptions, price fairness, and responsive complaint handling—contributes significantly to strengthening consumer trust in the Shopee platform. For Generation Z consumers, who tend to be highly critical and experience-driven, the consistency of satisfaction across transactions becomes the primary mechanism for building trust. This finding is also supported by studies by Juwaini et al. (2022) and Al Firdaus and Rachmawati (2024), which confirm that positive shopping experiences gradually foster e-trust among marketplace consumers in Indonesia.

The results of the study indicate that customer satisfaction has a positive and significant effect on the loyalty of Generation Z consumers using Shopee, thus supporting the first hypothesis (H2). This finding suggests that customer satisfaction is a very strong predictor in shaping consumer loyalty in the e-commerce context. The relatively high R Square value reflects the dominant role of satisfaction in influencing repurchase intentions, word-of-mouth recommendations, and continued commitment to using the Shopee platform. These findings are consistent with and reinforce prior studies. Nelasari and Bernarto (2023) demonstrated that satisfaction has a positive and significant effect on the loyalty of BCA mobile banking users in Indonesia. Furthermore, Wattoo et al. (2025) confirmed that satisfaction is a key determinant of repurchase intention among young e-commerce consumers in developing countries. Yum and Yoo (2023) also found that satisfaction acts as a mediating variable in the relationship between service quality and loyalty on digital platforms.

From a theoretical perspective, these results are aligned with the Expectation Confirmation Theory (ECT) proposed by Oliver (1980), which posits that positive confirmation between initial expectations and actual performance leads to satisfaction, which in turn drives continuance intention. In this context, Generation Z consumers who experience satisfying online shopping—characterized by ease of app navigation, attractive promotions, product congruence, and fast delivery—are more likely to develop stronger commitment to continue using Shopee and to recommend it to others in their social circles.

From a managerial perspective, these findings underscore that investment in enhancing the quality of the shopping experience—encompassing application speed, accuracy of product descriptions, delivery speed, and the availability of promotional programs—constitutes a critical strategic foundation for retaining Generation Z customers. In particular, item X5,

which relates to the availability of free shipping promotions, exhibits the highest mean value, indicating that financial incentives remain a primary determinant of satisfaction for this consumer segment.

Trust is found to have a positive and significant effect on the loyalty of Generation Z consumers using Shopee, thus supporting the third hypothesis (H3). Although the path coefficient of trust is smaller than the direct effect of customer satisfaction in the multiple regression model, trust still makes a significant contribution to explaining the variance in consumer loyalty. This finding supports the proposition of the Trust–Commitment Theory proposed by Robert M. Morgan and Shelby D. Hunt (1994), which posits that trust is a key determinant in the formation of relational commitment that subsequently manifests as long-term loyalty. Empirically, this result is consistent with the findings of Park and Kim (2024), who identified trust as a strong predictor of user loyalty on digital platforms in Korea, as well as Sajid Khan et al. (2023), who confirmed the direct effect of e-trust on e-loyalty among online banking customers in Pakistan. In the context of Shopee, trust established through perceived transaction security, accuracy of information, reliability of delivery, and transparency of company policies fosters strong relational bonds. These bonds encourage Generation Z consumers to remain loyal to the platform, even when faced with various alternative incentives offered by competitors. This condition reflects the characteristics of Generation Z as digital natives who place strong emphasis on trust in digital platforms before forming long-term commitments.

Trust is found to partially and significantly mediate the relationship between customer satisfaction and the loyalty of Generation Z consumers using Shopee, thus supporting the fourth hypothesis (H4). This partial mediation is indicated by a reduction in the direct path coefficient between customer satisfaction and consumer loyalty after trust is introduced as a mediating variable. However, the direct effect of customer satisfaction on loyalty remains significant, indicating that customer satisfaction influences loyalty through two mechanisms: a direct path (direct effect) and an indirect path through trust (indirect effect via trust).

Substantively, this partial mediation finding carries important implications: customer satisfaction does not automatically lead to optimal loyalty without undergoing a process of trust internalization. Consumers who are satisfied but have not yet developed sufficient trust in the platform tend to exhibit opportunistic behavior, making them more likely to switch to competitors offering more attractive incentives. Conversely, satisfaction combined with a high level of trust results in stronger, more stable, and more resilient loyalty commitment in the face of competitive pressures. This finding also addresses a conceptual gap identified in prior research. While Juwaini et al. (2022) identified e-trust as a mediating variable in the context of Indonesian marketplaces, their study did not explicitly test this mediation model within the Generation Z segment of Shopee users by simultaneously integrating the Expectation Confirmation Theory (ECT) and the Trust–Commitment Theory.

Thus, this research model underscores that an effective customer retention strategy for Generation Z should be structured in a layered manner. First, it must maximize satisfaction with the shopping experience as the primary foundation. Second, it should proactively build and strengthen trust as a reinforcing mechanism that transforms satisfaction into sustainable and high-value loyalty for Shopee.

VI. CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

Customer satisfaction is found to have a positive and significant effect on the trust of Generation Z consumers using Shopee. Consistently satisfying shopping experiences build consumers' confidence in the platform's security, integrity, and reliability. In addition, customer satisfaction also has a positive and significant effect on the loyalty of Generation Z consumers using Shopee. The higher the level of satisfaction experienced by consumers in interacting with the platform—encompassing ease of use, product congruence, delivery timeliness, and the availability of promotional programs—the stronger the loyalty that is formed.

Trust is found to have a positive and significant effect on the loyalty of Generation Z consumers using Shopee. Consumers who have a high level of trust in the platform tend to demonstrate stronger commitment to continue using the service and to recommend it to others within their social circles. Furthermore, trust partially and significantly mediates the relationship between customer satisfaction and the loyalty of Generation Z consumers using Shopee. This partial mediation indicates that trust functions as a reinforcing mechanism that optimizes the transformation of satisfaction into actual loyalty, alongside the direct effect of satisfaction on loyalty, which remains significant.

Overall, this study successfully demonstrates that trust serves as a significant mediating variable in the relationship between customer satisfaction and the loyalty of Generation Z consumers, thereby addressing conceptual and contextual gaps not explicitly covered in prior literature. The research model, which integrates the Expectation Confirmation Theory (ECT), the Trust–Commitment Theory, and the Theory of Planned Behavior (TPB), is proven to effectively explain the dynamics of the satisfaction–trust–loyalty relationship within the Generation Z consumer segment.

6.2 Recommendations

Given that customer satisfaction is the primary predictor of loyalty, Shopee management should prioritize enhancing the overall end-to-end customer experience. These efforts include improving the speed and responsiveness of customer service, ensuring the accuracy of product descriptions by sellers, optimizing the speed and reliability of Shopee Express logistics services, as well as maintaining and innovating free shipping promotional programs, which have been shown to be a key determinant of satisfaction among Generation Z consumers.

Proactive Strengthening of Digital Trust Infrastructure. Given that trust serves as a significant partial mediating variable, Shopee management needs to proactively strengthen its digital trust foundation through several strategic efforts, namely: (a) enhancing the transparency of return and warranty policies; (b) strengthening seller verification systems and user review authentication; (c) intensifying communication regarding data security and payment systems; and (d) ensuring consistency in the implementation of platform policies and procedures.

Designing Loyalty Programs Based on Trust and Experience. Effective retention strategies for Generation Z cannot rely solely on financial incentives such as discounts, cashback, and reward points. Loyalty programs should be designed more comprehensively by integrating elements of trust, including exclusive membership programs with priority services, the provision of transparency reports on platform security, the development of a Shopee loyal user community, and consumer empowerment programs through educational content on safe shopping practices. This approach is consistent with the characteristics of Generation Z, who tend to prioritize authentic relational experiences rather than purely transactional relationships.

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