
Business, Economics, Law, Communication, and Social Sciences (BELACOSS)

Scholars Scientific Journal

ISSN (Online): 3089-9001

<https://journal.arepublisher.com/index.php/belacoss>

Influence of Customer Experience, Trust, and Customer Satisfaction in Building Customer Loyalty (Study Shopee user in DKI Jakarta)

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ABSTRACT

This study was conducted to analyze the influence of customer experience, trust, and customer satisfaction on Shopee customer loyalty in Jakarta. The population in this study were users in DKI Jakarta who had made transactions or shopped on the Shopee platform. Based on the calculation formula used by Hair et al., the sample size in this study was 150 respondents. In this study, data was collected using a survey method with a Google Form questionnaire. The research data was analyzed using SmartPLS version 4. The results of the research data obtained the results that customer experience has a positive and significant influence on customer loyalty, trust has a positive and significant influence on customer loyalty, and customer satisfaction has no significant influence on customer loyalty. These results provide a signal for e-commerce platforms like Shopee that building customer loyalty behavior needs to be accompanied by other, stronger strategies in building emotional relationships, trust, and a comprehensive shopping experience, in order to encourage loyalty behavior.

Keywords : *Customer Experience; Trust; Customer Satisfaction; Customer Loyalty.*

Submitted: 01-12-2025

Revised: 29-12-2025

Accepted: 14-01-2026

Article Doi:

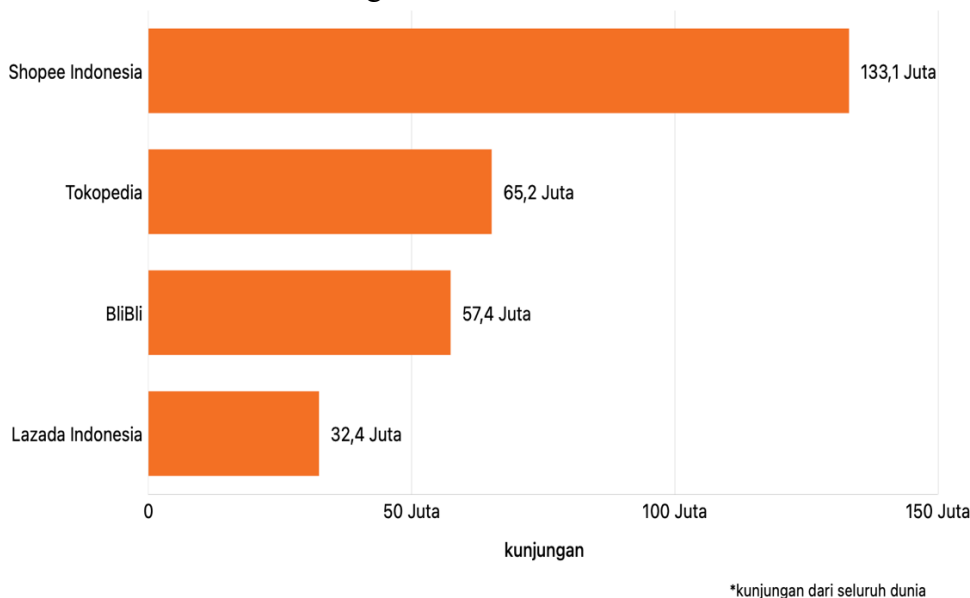
<https://doi.org/10.66755/belacoss.v2i1.153>

INTRODUCTION

Advances in internet technology over the past decade have drastically changed consumer shopping behavior. The internet itself is defined as a technological system that can connect one party to another party who is hindered by distance and time (Prabawanti et al., 2024). The internet has developed rapidly to the most advanced level in this ever-increasing technical progress, and it is believed that everyone must use it. In January 2024, the number of people using the internet in Indonesia exceeded 221 million. This means that 79.5% of Indonesians use the internet. This figure also increased by 1.4% from the previous year (APJII, 2024). Increasingly fast internet, sophisticated mobile devices, and the presence of easy-to-use shopping applications have brought the online shopping trend to an even higher level.

Online shopping has now become an essential part of urban life, including in DKI Jakarta, one of the provinces with a high online shopping rate (Ahdiat, 2024). Thanks to the increasing use of the internet and the development of online shopping, e-commerce has become a vital role in meeting people's needs for digital transactions. Currently, e-commerce is a result of current progress and continues to develop in everyday life. community. It can be used as a way to meet community needs (Febriani et al., 2022). This is because e-commerce offers various options that make it easier for users to shop and sell online (Melawati et al., 2023). In this explanation, Shopee e-commerce plays a central role and is the platform of choice for Indonesians.

Figure 1. E-Commerce Visit



According to Semrush data in Katadata (2025), in July 2025, Shopee had a website with 133.1 million visits, far surpassing its competitors and becoming an e-commerce with the largest number of visitors in Indonesia, surpassing competitors such as Tokopedia, Lazada, and Blibli. The Shopee platform has several advantages over other competitors, including an engaging Shopee user experience including live streaming features, Shopee Games, and easy payment and delivery processes. One of its advantages. To maintain trust between buyers and sellers, Shopee also provides a rating system and buyer protection scheme. In addition,

customers can also enjoy various promotions that are often offered, such as cashback, free shipping, and big discounts. With these various advantages, Shopee receives the most visits compared to other platforms. However, Shopee experienced a decline in shopping visits in February 2023. According to SimilarWeb data, only 143.6 million people visited the Shopee website in February 2023, this figure is about 16% lower than January 2023, and even 25% lower than the end of the previous year (Ahdiat, 2023). The decline can be seen in the following table:

Table 1. Shopee Visits in 2023

No	Number of Visitors	Year
1	191.6 Million	2022-12-31
2	171.3 Million	2023-01-31
3	143.6 Million	2023-02-28

The phenomenon of Shopee becoming the most visited *marketplace but experiencing a decline in shopping visits, this has attracted researchers to this and want to know what factors influence this problem*. According to Rahmad, (2024) customer complaints that occurred in 2023 were caused by problems when topping up balances, transactions in paylater, the company's lack of responsiveness to complaints, refunds, items that did not arrive or were damaged, and customers who did not receive goods, in this case can significantly affect customer loyalty. User loyalty to Shopee is not always stable.

Customer loyalty is the primary goal of every e-commerce platform, including Shopee, as it is closely linked to business sustainability amidst fierce competition from other platforms such as Tokopedia, Lazada, or TikTok Shop. Loyalty can be defined as a consumer's attachment to a company, demonstrated by repeat purchases and recommendations to others (Hajjid, 2022). Factors influencing customer loyalty include shopping experience, trust, word of mouth, service quality, brand image, and customer satisfaction. Positive customer experiences can increase loyalty, while negative experiences such as difficult app navigation, late deliveries, and poor customer service can decrease it (Sumaryana, 2023). Furthermore, trust is also key, as customers who feel confident in the platform's security and reliability will remain loyal (Farisi, 2024).

Based on a pre-survey conducted with 30 respondents, three main factors were identified as having the greatest influence on Shopee customer loyalty: customer experience, trust, and satisfaction. A pleasant experience will encourage repeat purchases (Amoako, 2023), while trust builds long-term relationships that prevent customers from switching to competitors (Hafidz, 2023). Furthermore, customer satisfaction, which arises when services and products meet or exceed expectations, has been shown to significantly contribute to loyalty (Andriyani, 2022). The pre-survey results showed that customer experience was chosen by 26 respondents, trust by 24 respondents, and customer satisfaction by 22 respondents. so that these three factors become the focus of research to understand efforts to increase Shopee customer loyalty.

This is in line with what was stated in the research by Samara & Susanti (2023) which stated that customer experience has a significant influence on customer loyalty, however research conducted by Rafli & Yunanto (2024) stated that experience does not have a significant influence on customer loyalty. loyalty, further research conducted by Ningrum & Hermana (2024) stated that trust influences customer loyalty, but Murhadi & Reski, (2022) found that

the trust factor does not influence customer loyalty, and research conducted in 2024 stated that customer satisfaction has a positive and significant effect on loyalty (Prabawanti et al., 2024), but this result contradicts the results of research conducted by Farisi et al., (2024) which states that satisfaction does not have a significant effect on customer loyalty.

Based on the above phenomena and background, this study was conducted because it aims to analyze how customer experience, trust, and customer satisfaction can influence loyalty. This study focuses on Shopee customers in DKI Jakarta, which is one of the regions with the highest online shopping activity in Indonesia. The title of the research that will be raised is "The Influence of Customer".

LITERATURE REVIEW

Marketing Theory

Definition of marketing according to Kotler *et al*, (2022) "*Marketing is a societal process by which individuals and groups obtain what they need and want through creating, offering, and freely exchanging products and services of value with others.*" Marketing is a societal process by which individuals and groups obtain what they need and want by creating, offering, and freely exchanging products and services of value with others.

Per Consumer Behavior

Consumer behavior is a series of actions related to the process of purchasing goods or services that include factors that influence consumer decisions before they finally decide to buy a product (Samsiyah et al., 2023). Consumer behavior is behavior in searching for, buying, using, evaluating, and consuming goods and services that are expected to meet their needs (Sinulingga & Sihotang, 2023). Meanwhile, according to Pramiarsi (2024), there are factors that influence consumer behavior, namely environmental factors, cultural factors, and social factors.

Customer Loyalty

According to Kotler et al, (2022), customer loyalty is defined as a strong commitment from customers to purchase or support preferred goods or services. Loyalty can be divided into two, namely behavioral loyalty, which includes tangible actions such as purchase frequency, and affective loyalty, which includes the customer's emotional bond to the brand (Putra & Matondang, 2020). Service quality, good service, including employee responsibility and attitude, plays an important role in creating a positive experience for customers. High service quality can increase satisfaction and, in turn, customer loyalty (Sudarnice, 2020).

Customer Experience

According to Amoako *et al.*, (2023), customer experience is a customer experience that is driven by the inner and personal responses that customers have to direct or indirect interactions with the company. According to Desmi Ristia & Marlien, (2022), customer experience aims to make it easier for customers to differentiate one product or service from another. According to Curatman, (2020) dalam Jumawar & Nurmartian, (2022), there are several factors that influence customer experience, namely accessibility, competence, customer recognition, and ease of product provider.

Trust

Trust is a form of will that customers place in a company and a form of customer confidence in the company they trust (Kurniawan & Monica, 2022). Trust is crucial for a company because consumer trust will impact the company's reputation (Farisi et al., 2024). Trust also plays a crucial role for a company because consumer trust will impact the reputation of customer satisfaction and loyalty (Nisa et al., 2022).

Customer Satisfaction

According to Kotler et al. (2022), satisfaction is defined as a person's feelings of pleasure or disappointment resulting from comparing the performance or outcome of a product or service with their perceived and expected outcomes. If the performance or experience falls short of expectations, the customer is dissatisfied. If it meets expectations, the customer is satisfied. Customer satisfaction aims to determine how positively or negatively a product or service meets customer expectations and identify areas for improvement in their experience. If performance or experience falls short of expectations, customers are dissatisfied. If it meets expectations, customers are satisfied. If it exceeds expectations, customers are highly satisfied or delighted. Higher customer satisfaction leads to higher customer loyalty.

METHOD

Time and Place of Research

This research was conducted in Jakarta from September 2024 to July 2025. Data collection was conducted online using a questionnaire distributed through Google Forms. Respondents came from various areas in Jakarta and were selected based on specific criteria relevant to the research objectives. The Google Forms were distributed through social media, email, and online discussion groups to reach appropriate participants. Throughout the research period, the collected data were analyzed in stages to ensure the validity and reliability of the information obtained.

Research Design

This research design uses a quantitative method with a causal research form. Causal research is used to test hypotheses about the influence of one or more independent variables on the dependent variable. This study uses a questionnaire as the main instrument for collecting data, which is distributed via Google Form to respondents who have used Shopee. To test the hypothesis, researchers use the Smart Partial Least Square (SmartPLS) statistical analysis test tool as a data processing tool. There are 3 Independent Variables (X): Customer Experience (X1), Customer Trust (X2), and Customer Satisfaction (X3). There is 1 Dependent Variable (Y): Customer Loyalty (Y).

Population and Research sample

According to Sugiyono (2023), a population is a generalized area consisting of objects or subjects with certain characteristics determined by the researcher to be studied. In this study, the population is all Shopee users in DKI Jakarta. Because the population size is unknown, the researcher used a non-probability sampling technique with a purposive sampling method, namely determining the sample based on certain criteria, namely consumers who have made purchases more than three times, aged 18 years and above, and domiciled in DKI Jakarta. Based on calculations using the Hair formula, with the number of indicators as many as 30

multiplied by 5, a minimum requirement of 150 respondents was obtained as a research sample.

Method of Collecting Data

The data collection method in this study was carried out using an online questionnaire distributed via Google Forms. Google Forms is used to collect data quickly and easily. The questionnaire contains structured questions designed based on research variables, namely customer experience, trust, satisfaction, and customer loyalty. Each variable is measured using a Likert scale with a range of 1 to 5, where 1 indicates "strongly disagree" and 5 indicates "strongly agree." The questionnaire was distributed online through social media, WhatsApp groups, and other *platforms* to reach respondents in the DKI Jakarta area.

Data Analysis Methods

Descriptive analysis in this study was used to describe the characteristics of respondents and provide an overview of the variables of customer experience, trust, satisfaction, and customer loyalty using descriptive statistics such as mean, median, mode, and standard deviation through a Likert scale of 1–5. Instrument testing was conducted to test validity with Pearson Product-Moment correlation ($p < 0.05$) and reliability using Cronbach's Alpha (≥ 0.7) so that the questionnaire was proven consistent and suitable for use. Data analysis using the *Partial Least Square* (PLS) method includes testing the measurement model (*outer model*) with *convergent validity*, *discriminant validity*, AVE, and *composite reliability*, as well as testing the structural model (*inner model*) through R^2 , f^2 , *goodness of fit*, and hypothesis testing using *path coefficient* with *bootstrapping*. This approach ensures that the relationship between variables in the study can be tested validly, reliably, and significantly.

RESULTS AND DISCUSSION

Results

Respondent Characteristics

Based on the results of a questionnaire analysis of 150 respondents who all reside in DKI Jakarta, the majority of respondents were women (62%), with the largest age range of 23–27 years (44.7%), and the majority worked as employees (47%). Descriptive analysis of the variables showed that in the customer experience variable, the highest indicator was the pleasure of shopping at Shopee (mean 4.300), while in the trust variable, the highest indicator was clear and complete product information (mean 4.300). For the customer satisfaction variable, the highest indicator was that Shopee helps save time and energy (mean 4.227), while in the loyalty variable Among customers, the highest indicator was willingness to recommend Shopee to friends or family (mean 4.280). These results indicate that respondents tended to have positive experiences, trust, satisfaction, and loyalty toward Shopee.

Measurement Model Test Results (*Outer Model*)

a. Validity Test

1) Convergent Validity

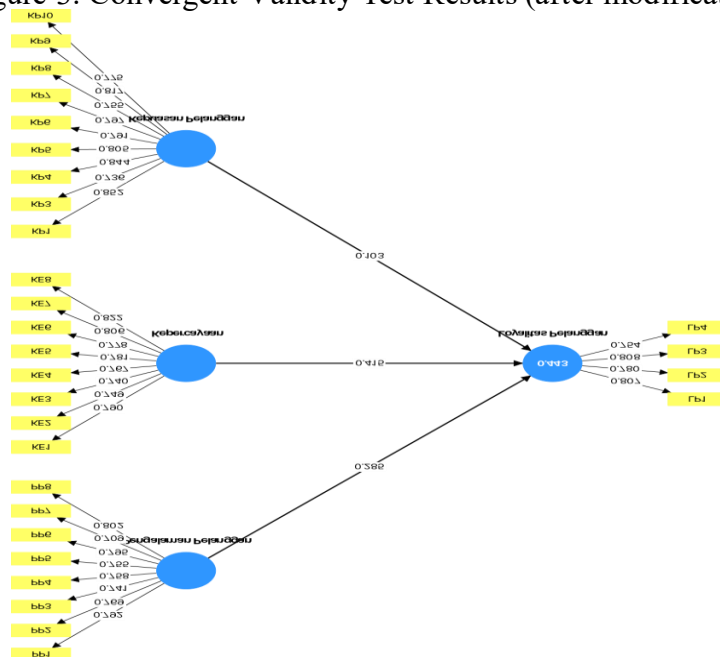
Figure 2. Convergent Validity Test Results (before modification)



Source: Output PLS, 2025

Based on the results of the analysis carried out, it can be explained that there is one indicator that produces an invalid outer loading because the loading factor value is < 0.7 , namely KP.2, so this indicator will be removed from the model.

Figure 3. Convergent Validity Test Results (after modification)



Source: PLS Output, 2025

Based on the analysis, all statements on Customer Experience, Trust, Customer Satisfaction, and Customer Loyalty achieved a loading factor value of >0.7 , thus all were considered valid. This indicates that the statements/indicators used in the study have successfully assessed the correlation between the statement/indicator scores and their constructs/variables, supporting the construct validity of the measurement model.

2) Discriminant Validity

a) Cross Loading

Table 2. Discriminant Validity Test

	Customer Experience	Trust	Customer satisfaction	Customer Loyalty
PP1	0.792	0.379	0.382	0.376
PP2	0.769	0.412	0.303	0.388
PP3	0.741	0.382	0.294	0.360
PP4	0.758	0.401	0.414	0.395
PP5	0.755	0.377	0.312	0.484
PP6	0.795	0.482	0.349	0.505
PP7	0.709	0.336	0.358	0.347
PP8	0.802	0.434	0.298	0.453
KE1	0.377	0.790	0.228	0.460
KE2	0.488	0.749	0.269	0.465
THE	0.377	0.740	0.181	0.405
3RD				
KE4	0.342	0.767	0.331	0.441
KE5	0.412	0.781	0.289	0.494
KE6	0.419	0.778	0.306	0.463
KE7	0.410	0.806	0.164	0.434
KE8	0.449	0.822	0.318	0.552
KP1	0.383	0.308	0.852	0.334
KP3	0.330	0.211	0.736	0.173
KP4	0.371	0.287	0.844	0.390
KP5	0.351	0.236	0.805	0.270
KP6	0.296	0.255	0.791	0.221
KP7	0.365	0.299	0.797	0.260
KP8	0.238	0.175	0.755	0.222
KP9	0.427	0.356	0.817	0.398
KP10	0.335	0.220	0.775	0.216
LP1	0.422	0.497	0.309	0.807
LP2	0.435	0.498	0.279	0.780
LP3	0.506	0.486	0.333	0.808
LP4	0.345	0.393	0.226	0.754

Source: PLS Output, 2025.

Based on Table 2, Customer Experience has a *crossloading* > 0.70 so the result is valid, Trust has a *crossloading* > 0.70 so the result is valid, Customer Satisfaction has a *crossloading* > 0.70 so the result is valid, Customer Loyalty has a *crossloading* > 0.70 so the result is valid.

b) Average Variance Extracted (AVE)

Table 3. Average Variance Extracted (AVE) Test

Variables	Average variance extracted (AVE)	Information
Customer Experience (X1)	0.587	Valid
Trust (X2)	0.608	Valid
Customer Satisfaction (X3)	0.637	Valid
Customer Loyalty (Y)	0.620	Valid

Source: PLS Output, 2025.

The results of table 3 Average Variance Extracted, Customer Experience has a value of 0.587 > 0.50 so the value is valid. Trust has a value of 0.608 > 0.50 so the value is valid. Customer Satisfaction has a value of 0.637 > 0.50 so the value is valid. Customer Loyalty has a value of 0.620 > 0.50 so the value is valid.

b. Composite Reliability

Table 4. Composite Reliability

Variables	Cronbach's alpha	Composite reliability	Information
Customer Experience (X1)	0.900	0.919	Reliable
Trust (X2)	0.908	0.925	Reliable
Customer Satisfaction (X3)	0.930	0.940	Reliable
Customer Loyalty (Y)	0.796	0.867	Reliable

Source: Smart-PLS 4.0 Processing Results, 2025

Based on table 4 that Customer Experience has a *Cronbach alpha* of 0.900 > 0.70 and a *composite reliability* of 0.919 > 0.70, so the value is said to be reliable. Trust has a *Cronbach's alpha* of 0.908 > 0.70 and a *composite reliability* of 0.925 > 0.70, so the value is said to be reliable. Customer Satisfaction has a *Cronbach's alpha* of 0.930 > 0.70 and a *composite reliability* of 0.940 > 0.70, so the value is said to be reliable. Customer Loyalty has a *Cronbach's alpha* of 0.796 > 0.70 and a *composite reliability* of 0.867 > 0.70, so the value is declared reliable.

Structural Model Evaluation (Inner Model)

a) Coefficient of Determination (R Square/R²)

Table 5. R Square Test

Variables	R-square	R-square adjusted
Customer Loyalty	0.443	0.431

Source: Smart-PLS 4.0 Processing Results, 2025

The results of the processing carried out in Table 5 above, can be interpreted that the Customer Loyalty model has an R Square value of 0.443. This means that Customer Loyalty is stated in the moderate category. That is, 0.443 x 100 = 44.3% of the Customer Loyalty determinant model is determined by three factors, namely Customer Experience (X1), Trust

(X2) and Customer Satisfaction (X3). And the remaining $100\% - 44.3\% = 55.7\%$ is caused by other factors.

b) F-Square Value

Table 6. F-Square Test Results

Variables	Customer Loyalty
Customer Experience (X1)	0.094
Trust (X2)	0.219
Customer Satisfaction (X3)	0.015

Source: Smart-PLS 4.0 Processing Results, 2025

Based on the results in table 6 of the f-Square test processing above, it can be concluded that the model on the independent variable of the influence of Experience on Loyalty with a value of 0.094 has a large effect size, the influence of the Trust variable on Loyalty with a value of 0.219 has a large effect size and on the independent variable of Satisfaction on Loyalty with a value of 0.015 has a small effect size.

c) Goodness of Fit with Predictive Relevance (Q²)

Table 7. Goodness of Fit Test with Predictive Relevance (Q²)

Dependent Variable	Q ² predict	Information
Customer Loyalty	0.389	Strong Predictive Relevance

Source: Smart-PLS 4.0 Processing Results, 2025

The results obtained in table 7 *predictive relevance*, Customer Loyalty has a value of $0.389 > 0$ which shows that the variables in the model have strong *predictive relevance in predicting the variable, namely Customer Loyalty*. which has strong and relevant predictive value.

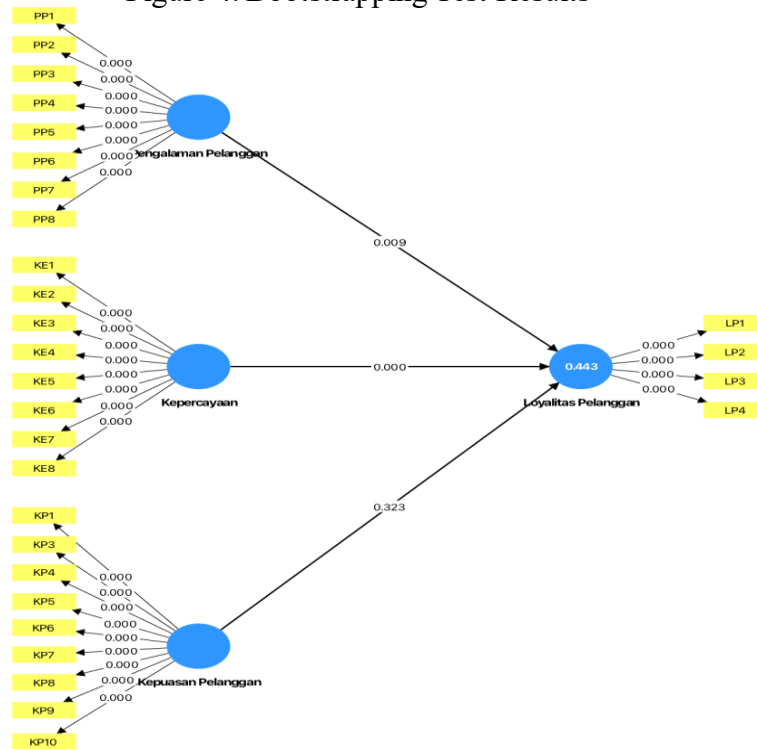
d) Hypothesis Test (path coefficient)

Table 8. Hypothesis Testing

	Original sample (O)	T statistics	P values	Note
Customer Experience -> Customer Loyalty	0.285	2,608	0.009	Hypothesis accepted
Trust -> Customer Loyalty	0.415	3,980	0.000	Hypothesis accepted
Customer Satisfaction -> Customer Loyalty	0.103	0.988	0.323	Hypothesis rejected

Source: Smart-PLS 4.0 Processing Results, 2025

Figure 4. Bootstrapping Test Results



Source: Smart-PLS 4.0 Processing Results, 2025

Discussion

The Influence of Customer Experience on Customer Loyalty (H1)

Based on the results of the hypothesis testing conducted, Customer Experience obtained an original sample value of 0.285, this indicates that customer experience has a positive influence on the loyalty of Shopee users in DKI Jakarta. This value shows a positive relationship direction, meaning the better the experience felt by customers such as ease of transactions, comfort when shopping while using the Shopee platform, the higher the level of loyalty shown by the user. In addition, the T Statistic value of 2.608 which is higher than the critical limit of 1.96, and P values of 0.009 are smaller than the significance level of 0.050, strengthening the evidence that the effect is statistically significant. The hypothesis that states that customer experience has an effect on customer loyalty can be accepted or proven empirically. The results of this study support and strengthen the research findings of Ertemel et al, (2021), Manyanga et al., (2022) and Samara & Susanti, (2023) which state that Customer Experience has an influence on Loyalty.

The Influence of Trust on Customer Loyalty (H2)

Based on the hypothesis testing conducted, it explains that the Trust variable obtained an original sample value of 0.416, indicating that trust has a positive influence on customer loyalty of Shopee users in DKI Jakarta. This means that if customer trust increases when customers feel that Shopee is trustworthy, both in terms of transaction security and service reliability, the tendency of customers to decide to remain loyal to using the platform will also increase. These results are supported by a T Statistic of 3.980, which is greater than the critical value of 1.96, and P values of 0.000. which is smaller than the significance level of

0.050. These results can be interpreted as the influence of trust on customer loyalty being statistically significant, so that the hypothesis made in this study is accepted. These results are in line with research by Jessica & Megawati, (2023) which states that trust has a positive and significant influence on customer loyalty and research conducted by Dewantari et al, (2024) which states that to increase customer loyalty, companies must increase customer trust. The results of this study also support and strengthen the research findings of Santy & Cholid, (2023) who found that Trust has a positive and significant influence on Customer Loyalty.

The Influence of Customer Satisfaction on Customer Loyalty (H2)

Based on the results of the hypothesis test conducted, the Customer Satisfaction variable displays an original sample value of 0.103, which indicates a positive influence on Customer Loyalty. However, the T Statistic value obtained a number of 0.988 which is smaller than 1.96, and the P value produced a number of 0.323 which is where the number is greater than the significance level of 0.050, indicating that the results of the influence do not have a statistically significant level. These results are similar to those of research conducted by Farisi et al (2024), which stated that customer satisfaction does not significantly influence loyalty. This could be due to several other factors, such as product diversity, and also because each person has a different level of satisfaction. Therefore, these results provide a signal for the platform. E-commerce platforms like Shopee show that a focus on customer satisfaction needs to be accompanied by other, stronger strategies to build emotional connections, trust, and a comprehensive shopping experience, in order to effectively drive customer loyalty.

CONCLUSION

Based on the research results, it can be concluded that customer experience and trust have a positive and significant influence on Shopee customer loyalty in DKI Jakarta, while customer satisfaction has no significant effect. This indicates that loyalty is determined more by the quality of the transaction experience and the level of trust in the platform than simply satisfaction. Therefore, Shopee is advised to continue improving the user experience with a more user-friendly application, a smooth shopping process, and fast delivery; maintain trust through information accuracy, quality assurance, and fast responses; and optimize satisfaction strategies to further contribute to loyalty. Shopee also needs to strengthen its loyalty program, personalized communication, and the provision of relevant rewards. While future research should expand the object to other platforms, add demographic dimensions, and develop additional variables to obtain a more comprehensive picture of customer loyalty.

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