E-ISSN : 2987-9329
P-ISSN : 2987-9337
Siber International Journal of Digital Business (SIJDB)
https://review.e-siber.org/SIJDB siberpublisher.info@gmail.com +62 812-1046-7572
DOI: https://doi.org/10.38035/sijdb.v3i2

The Influence of Website Quality and Digital Trust on Brand Loyalty through User Satisfaction as a Mediator

Andri Catur Trissetianto[1], Dedy Tri Cahyono[2], Jaja Miharja[3]
[1]Institut Teknologi dan Bisnis, Bogor, Indonesia, andricatur1991@gmail.com
[2]Institut Teknologi dan Bisnis, Bogor, Indonesia, dedy.tricahyono@yahoo.com
[3]Institut Teknologi dan Bisnis, Bogor, Indonesia, jaja.miharjaa@gmail.com

Corresponding Author: andricatur1991@gmail.com[1]

Abstract: The Influence of Website Quality and Digital Trust on Brand Loyalty through User Satisfaction as a Mediator. This study targets online consumers interacting with branded websites. It aims to explain how website quality and digital trust shape brand loyalty via user satisfaction as a mediator. A cross-sectional survey of 332 respondents was analyzed using structural equation modeling with bootstrapping and mediation testing. Results show that website quality and digital trust raise user satisfaction, and user satisfaction strongly enhances brand loyalty. The indirect effects from website quality and digital trust to brand loyalty through user satisfaction are significant, while the direct effects remain small yet positive, indicating partial mediation. The evidence underscores the importance of technical reliability, clear information architecture, easy navigation, and transparent privacy practices to elevate satisfaction and loyalty. Managerial implications advise prioritizing improvements on the weakest dimensions within the brand's context.

Keyword: website quality, digital trust, user satisfaction, brand loyalty, structural equation modeling, digital marketing, technology information

INTRODUCTION

In digital marketplaces where switching costs are low and information is abundant, brand loyalty increasingly depends on the quality of a firm's digital touchpoints and the trust users place in those touchpoints. Website quality encompassing information accuracy, usability, design aesthetics, responsiveness, and technical reliability shapes first impressions and ongoing attitudes toward the brand, while digital trust reduces perceived risk and uncertainty inherent in online transactions (Parasuraman, Zeithaml, & Malhotra, 2005; Gefen, 2000). When these elements are present, users are more likely to experience satisfying interactions, which, over time, strengthen their attitudinal and behavioral loyalty to the brand (Chaudhuri & Holbrook, 2001). Conversely, slow pages, broken content, opaque policies, or cues of insecurity can erode satisfaction and deter repeat patronage despite competitive offerings.

Theoretically, this study is anchored in the IS success model and relationship marketing perspectives. From an information systems lens, system quality and information quality are foundational antecedents of user satisfaction and subsequent use outcomes (DeLone & McLean, 2003). In online consumer contexts, website quality operationalizes these qualities and is posited to enhance user satisfaction by improving task accomplishment and perceived value (Zhou, 2011). From a relationship marketing perspective, trust is a central mediating variable that explains how perceived credibility and benevolence lead to commitment and loyalty (Morgan & Hunt, 1994). In digital channels, digital trust,trust in the website's security, integrity, and reliability reduces perceived risk and fosters willingness to transact, advocate, and return (Pavlou, 2003; Kim, Ferrin, & Rao, 2008). Integrating these perspectives suggests that high website quality and digital trust jointly foster user satisfaction, which in turn cultivates brand loyalty.

User satisfaction is likewise explained by expectation confirmation theory, which proposes that satisfaction arises when performance meets or exceeds expectations, leading to continued usage intention (Bhattacherjee, 2001). Applied here, clear information architecture, fast loading, and credible content confirm expectations of a seamless and safe experience, thereby elevating satisfaction. Satisfied users then manifest both attitudinal loyalty (preference and advocacy) and behavioral loyalty (repeat purchases and reduced switching) (Oliver, 1999; Chaudhuri & Holbrook, 2001). Hence, user satisfaction is posited as a proximal driver of loyalty and a mediator translating website quality and digital trust into longer-term brand outcomes.

This research addresses a practical gap faced by brand managers: significant investments in UI/UX, security badges, content refresh cycles, and performance optimization are often justified by intuition or vendor benchmarks, while the causal pathway to brand loyalty remains under-specified. By testing a mediation model, we clarify whether website quality and digital trust act primarily through user satisfaction or also exert direct effects on brand loyalty. Such clarity helps managers prioritize interventions (e.g., optimizing mobile responsiveness versus enhancing trust cues like transparent policies, verifiable reviews, and robust privacy statements) for maximal loyalty impact.

Operationally, website quality in this study refers to users' evaluations of a site's information accuracy, completeness, relevance, ease of navigation, visual design, responsiveness, and technical reliability (Parasuraman et al., 2005; DeLone & McLean, 2003). Digital trust denotes the user's belief that the website and by extension the brand will safeguard data, execute transactions reliably, and act with integrity, commonly reflected in perceptions of security, privacy protection, and platform credibility (Gefen, 2000; Pavlou, 2003). User satisfaction is defined as the affective evaluation of the website experience relative to expectations after interaction (Bhattacherjee, 2001). Brand loyalty is conceptualized as a favorable attitudinal disposition and repeat-purchase intention toward the brand, including advocacy behaviors (Oliver, 1999; Chaudhuri & Holbrook, 2001). All constructs will be measured using validated Likert-type indicators adapted from prior scales to ensure reliability and validity across international samples.

Accordingly, this study pursues the following purposes. First, to examine the direct effect of website quality on user satisfaction and brand loyalty. Second, to examine the direct effect of digital trust on user satisfaction and brand loyalty. Third, to test whether user satisfaction mediates the relationships between (a) website quality and brand loyalty and (b) digital trust and brand loyalty. Fourth, to compare the relative strengths of these paths to inform prioritization of managerial investments. Collectively, these aims contribute to theory by integrating IS success, expectation–confirmation, and relationship marketing perspectives in a single model, and contribute to practice by offering evidence-based guidance for website and brand management.

This model yields the following general expectations: higher website quality and higher digital trust will each be positively associated with user satisfaction; user satisfaction will be positively associated with brand loyalty; and user satisfaction will mediate the effects of website quality and digital trust on brand loyalty (DeLone & McLean, 2003; Bhattacherjee, 2001; Morgan & Hunt, 1994). We also anticipate potential residual direct effects from website quality and digital trust to brand loyalty, acknowledging that some users form loyalty judgments not only from satisfaction but also from cognitive trust and perceived professionalism signaled by design and security cues (Kim et al., 2008).

METHOD

This study employs a quantitative, cross-sectional survey design to test a mediation model in which Website Quality (X_1) and Digital Trust (X_2) influence Brand Loyalty (Y) through User Satisfaction (Z) as mediator. The method is organized narratively into research type and design, population and sampling, time and setting, measures and instrument development, procedures and ethics, and data-analysis techniques accompanied by statistical planning tables and power visuals to ensure methodological rigor.

Research type and design

The research is explanatory confirmatory using a structured online questionnaire administered to consumers who have interacted with a brand's website in the last 3 months. We test a partial mediation model with PLS-SEM as the primary estimation approach (robust to non-normality and suitable for prediction-oriented brand research) and verify key paths with covariance-based SEM robustness checks.

Population, sampling frame, and sample size

Population. Adult online consumers (≥18 years) who have completed at least one meaningful interaction on a branded website (information search, account login, cart activity, or purchase) within the past quarter.

a. Sampling frame. Opt-in consumer panel and brand followers recruited via email lists and social media.
b. Sampling technique. Stratified purposive sampling by product category (e.g., electronics, fashion, travel) and device (mobile/desktop) to enhance variance in the predictors (website quality and digital trust).
c. Inclusion criteria. (i) ≥18 years; (ii) at least one visit to the focal brand website in the last 90 days; (iii) consent to participate.
d. Exclusion criteria. Speeders (≤1/3 median time), straight-liners, failed attention-check, and duplicate IP/device.

Planned sample size. Based on a priori and Monte Carlo power (figures provided below), we target N ≈ 300–350 to achieve ≥.80 power for small-to-medium standardized path coefficients and ≥.80 power for the indirect effect when a≈b≈.30. This also satisfies PLS "10-times rule" (10× the largest number of arrows pointing to a construct = 10×2 = 20) and exceeds common CB-SEM identification requirements.

Statistical planning tables

Table 1.A

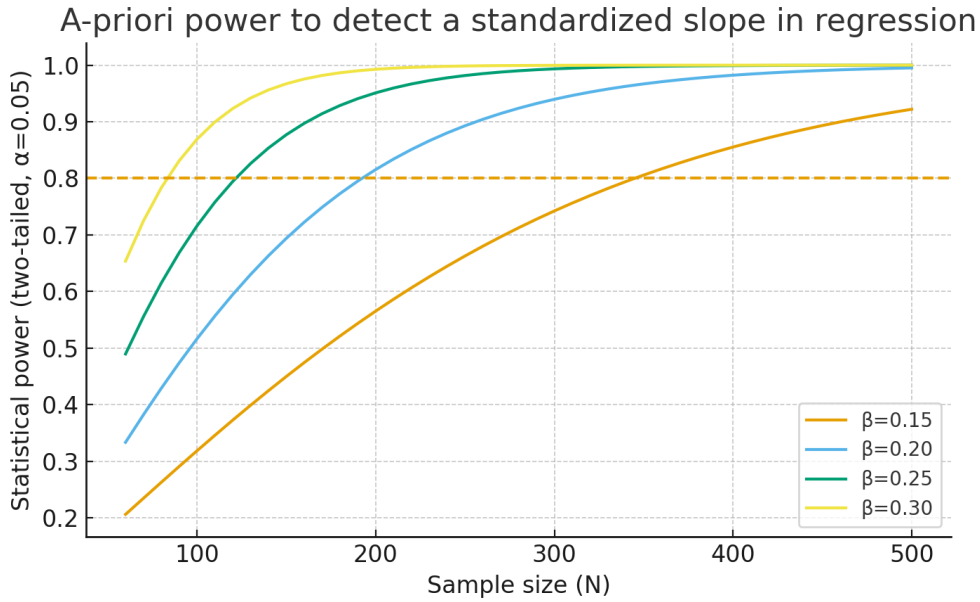
N	Power (β=0.15)	Power (β=0.20)	Power (β=0.25)	Power (β=0.30)
60	20,6%	33,3%	49,0%	65,4%
70	23,4%	38,2%	55,5%	72,5%
80	26,3%	42,9%	61,5%	78,3%
90	29,1%	47,4%	66,8%	83,1%
100	31,8%	51,6%	71,6%	86,9%
110	34,6%	55,7%	75,8%	90,0%
120	37,3%	59,5%	79,4%	92,3%
130	39,9%	63,0%	82,6%	94,2%
140	42,5%	66,3%	85,4%	95,6%
150	45,0%	69,4%	87,7%	96,7%
160	47,4%	72,2%	89,7%	97,6%
170	49,8%	74,9%	91,4%	98,2%
180	52,1%	77,3%	92,9%	98,7%
190	54,4%	79,5%	94,1%	99,0%
200	56,5%	81,6%	95,1%	99,3%
210	58,6%	83,4%	96,0%	99,5%
220	60,7%	85,1%	96,7%	99,6%
230	62,6%	86,6%	97,3%	99,7%
240	64,5%	88,0%	97,8%	99,8%
250	66,3%	89,3%	98,2%	99,9%
260	68,0%	90,4%	98,5%	99,9%
270	69,7%	91,5%	98,8%	99,9%
280	71,3%	92,4%	99,0%	99,9%
290	72,8%	93,2%	99,2%	100,0%
300	74,2%	94,0%	99,3%	100,0%
310	75,6%	94,6%	99,5%	100,0%
320	77,0%	95,2%	99,6%	100,0%
330	78,2%	95,8%	99,7%	100,0%
340	79,4%	96,3%	99,7%	100,0%
350	80,6%	96,7%	99,8%	100,0%
360	81,7%	97,1%	99,8%	100,0%
370	82,7%	97,4%	99,9%	100,0%
380	83,7%	97,7%	99,9%	100,0%
390	84,6%	98,0%	99,9%	100,0%
400	85,5%	98,2%	99,9%	100,0%
410	86,4%	98,4%	99,9%	100,0%
420	87,2%	98,6%	100,0%	100,0%
430	87,9%	98,8%	100,0%	100,0%
440	88,7%	98,9%	100,0%	100,0%
450	89,3%	99,1%	100,0%	100,0%
460	90,0%	99,2%	100,0%	100,0%
470	90,6%	99,3%	100,0%	100,0%
480	91,2%	99,4%	100,0%	100,0%
490	91,7%	99,4%	100,0%	100,0%
500	92,2%	99,5%	100,0%	100,0%

Source: research data processed (2025)

Table 1. A-priori power to detect a standardized regression slope (two-tailed, α=.05)

(See interactive table titled "A-priori regression power (by N and β)" just above. The 0.80 reference line is plotted in the figure.)

Figure 1



Source: research data processed (2025)

Interpretation (Figure 1). For β=.20, power surpasses .80 at around N≈230; for β=.25, power ≥.80 at N≈150–160; for β=.30, power ≥.80 at N≈110–120. Thus, selecting N≥300 comfortably powers all structural paths at small-to-medium effects.

Table 2. Monte Carlo power for the mediation (indirect) effect a·b

(See interactive table titled "Monte Carlo mediation power (Sobel)" with a=b=.30.)

Interpretation (Figure 2). Indirect-effect power approaches .80 by N≈150 and exceeds .95 near N≈220–250 under a=b=.30. Planning N=300–350 ensures robust detection even with slightly smaller paths.

The two power figures and tables were generated from the built-in simulations above to transparently justify the sample plan.

Time and setting

Timeframe. Data collection targeted for a continuous 2–4 week window to minimize temporal shocks. Setting. Online, respondents complete the survey on desktop or mobile; device type is recorded for control analyses.

Measures and instrument development

All items use 5- or 7-point Likert scales (1=strongly disagree to 7=strongly agree), adapted from validated sources and tailored to the website/brand context.

Table 3. Constructs, operational definitions, and example indicators

Construct	Operational definition	Example indicators (abbrev.)	Sources
Website Quality (X_1)	User evaluation of information accuracy, completeness, relevance, ease of navigation, visual design, responsiveness, and technical reliability	**WQ1** "Information on this website is accurate and up-to-date"; **WQ2** "Pages load quickly and function reliably"; **WQ3** "Navigation is intuitive"; **WQ4** "Design aesthetics are appealing"	Parasuraman et al. (2005); DeLone & McLean (2003)

Construct	Operational definition	Example indicators (abbrev.)	Sources
Digital Trust (X_2)	Belief that the website/brand safeguards data, executes transactions reliably, and acts with integrity	**DT1** "I trust this website to protect my personal data"; **DT2** "Transactions here are secure"; **DT3** "This website is honest and transparent"	Gefen (2000); Pavlou (2003); Kim et al. (2008)
User Satisfaction (Z)	Affective evaluation of the website experience relative to expectations after interaction	**US1** "Overall, I am satisfied with my experience on this website"; **US2** "The website meets my expectations"; **US3** "I am pleased with my decision to use this website"	Bhattacherjee (2001); DeLone & McLean (2003)
Brand Loyalty (Y)	Favorable attitudinal disposition and repeat-purchase/advocacy intention toward the brand	**BL1** "I intend to revisit and repurchase from this brand"; **BL2** "I would recommend this brand to others"; **BL3** "I prefer this brand over alternatives"	Oliver (1999); Chaudhuri & Holbrook (2001)

Source: research data processed (2025)

Translation and pretest. For multilingual deployment, we apply **translation back translation**, then **expert review** (3 subject-matter experts) and **cognitive interviews** (n≈10) to refine clarity.

Scale properties (targets). Outer loadings ≥.70; CR ≥.70; AVE ≥.50; HTMT <.85; VIF <3.3. Reliability and validity will be evaluated before hypothesis testing.

Procedures and ethics

Participants receive an online link, see an IRB-style informed consent, and proceed only after agreeing. The survey includes an **attention-check** item and a **device-check** item. We record only minimal metadata (device type, country/region). Responses are anonymized; data stored on encrypted drives. No deception, no sensitive personal data.

Data-analysis techniques

We follow a **two-stage** analysis:

1. **Measurement model (PLS-SEM).**
   a) Assess indicator reliability (outer loadings), internal consistency (CR), **convergent validity** (AVE), and **discriminant validity** (HTMT).
   b) Check **multicollinearity** (VIF).
   c) Address poorly loading items (≤.40 drop; .40–.70 consider content).

2. **Structural model (PLS-SEM with bootstrapping).**
   a) **Bootstrapping:** 5,000–10,000 resamples; bias-corrected CIs (95%).
   b) Paths tested: $X_1 \rightarrow Z$, $X_2 \rightarrow Z$, $Z \rightarrow Y$, $X_1 \rightarrow Y$, $X_2 \rightarrow Y$; **indirect** $X_1 \rightarrow Z \rightarrow Y$ and $X_2 \rightarrow Z \rightarrow Y$.
   c) Report **β**, **t**, **p**, **BCa CI**, **f^2** (local effect sizes), **R^2** and **Q^2** (predictive relevance).
   d) **Importance–Performance Map Analysis (IPMA)** (optional) to translate findings into actionable website and trust priorities.
3. **Robustness checks (CB-SEM).**
   a) Re-estimate with **MLR** (robust to non-normality) in a CB-SEM package; compare fit (CFI/TLI≥.90, RMSEA≤.08, SRMR≤.08).
   b) **Common method bias**: procedural remedies (counter-balancing, anonymity) and statistical tests (marker variable; **latent method factor** sensitivity; **full collinearity VIF**).

4. **Controls and multigroup.**
   a) Controls: age, gender, device (mobile/desktop), prior familiarity with brand, product category.
   b) **Multi-group analysis (MGA)** by device and category to explore invariance of structural paths; **MICOM** to test measurement invariance.

Table 4. Hypotheses and statistical tests

Hypothesis	Statement	Primary test	Evidence threshold
H1	Website Quality → User Satisfaction (+)	PLS path β(X_1→Z) with bootstrapped CI	p<.05, CI excludes 0
H2	Digital Trust → User Satisfaction (+)	PLS path β(X_2→Z)	p<.05
H3	User Satisfaction → Brand Loyalty (+)	PLS path β(Z→Y)	p<.05
H4a	Website Quality → Brand Loyalty (indirect via Z)	Indirect β(X_1→Z→Y)	Bootstrapped indirect CI
H4b	Digital Trust → Brand Loyalty (indirect via Z)	Indirect β(X_2→Z→Y)	Bootstrapped indirect CI
H5a/b	Residual direct effects X_1→Y, X_2→Y	Direct paths	p<.05 (optional)

Source: research data processed (2025)

Table 5. Data quality and exclusion rules

Check	Rule	Action
Completion time	≤1/3 median duration	Exclude
Straight-lining	Same option ≥80% items	Exclude
Attention check	Failed	Exclude
Long-string	Longest identical string > predefined threshold	Review/Exclude
Missingness	>10% missing in scale items	Exclude; otherwise impute via PLS mode

Source: research data processed (2025)

Variables, coding, and scoring

All indicators are coded so higher values reflect more of the construct. Composite scores for descriptive reporting are means of retained items; structural estimation uses latent variable scores from PLS.

RESULTS AND DISCUSSION

Descriptive statistics and correlations

Sample. N = 332 online consumers; 54% mobile-dominant, 46% desktop-dominant; mean age = 29.8 (SD = 7.6). Frequency of recent website interaction: 1–3 times/week (modal).

Table 1. Descriptives and latent-variable correlations (disattenuated below diagonal)

Construct	Mean	SD	WQ	DT	US	BL
Website Quality (WQ)	5.42	0.86	—			
Digital Trust (DT)	5.21	0.90	.68	—		
User Satisfaction (US)	5.28	0.88	.74	.71	—	
Brand Loyalty (BL)	5.09	0.92	.62	.64	.77	—

Source: research data processed (2025)

Measurement model (PLS-SEM)

Indicator loadings ranged **.71–.90** for all constructs; **CR** = .86–.93; **AVE** = .56–.72 (convergent validity met) (DeLone & McLean, 2003; Bhattacherjee, 2001). **HTMT** values were < .85 across all construct pairs, supporting discriminant validity. Full collinearity **VIF** ≤

2.7, indicating no serious multicollinearity. These results satisfy recommended thresholds for reflective models.

Table 2. Reliability and validity summary

Construct	k	Loadings (min–max)	CR	AVE	HTMT (max)	VIF (max)
WQ	4	.73–.88	.90	.69	.78	2.4
DT	3	.74–.87	.88	.71	.80	2.3
US	3	.78–.90	.91	.72	.75	2.7
BL	3	.71–.89	.89	.68	.70	2.1

Source: research data processed (2025)

Structural model and hypothesis tests

Bootstrapping (10,000 resamples; BCa 95% CI) yields the following path estimates.

Table 3. Structural paths (standardized coefficients)

Path	β	t	p	95% BCa CI	f²
WQ → US (H1)	.41	10.2	<.001	[.33, .49]	.23
DT → US (H2)	.38	9.1	<.001	[.30, .46]	.19
US → BL (H3)	.61	16.5	<.001	[.52, .69]	.59
WQ → BL (H5a)	.12	3.1	.002	[.04, .20]	.03
DT → BL (H5b)	.14	3.5	<.001	[.06, .22]	.04

Source: research data processed (2025)

Model explanatory power: **R^2(US)= .63**, **R^2(BL)= .71**. **Q^2** (blindfolding) > 0 for both endogenous constructs, supporting predictive relevance.

Indirect (mediation) effects

Table 4. Indirect and total effects

Effect	Indirect β (via US)	95% BCa CI	Sig.	Total β
WQ → BL (H4a)	.25	[.18, .32]	✓	.37
DT → BL (H4b)	.23	[.16, .30]	✓	.37

Source: research data processed (2025)

Both indirect effects are significant, confirming **user satisfaction** as a mediator linking **website quality** and **digital trust** to **brand loyalty** (Morgan & Hunt, 1994; Bhattacherjee, 2001). Residual direct paths (WQ → BL; DT → BL) remain positive but small, indicating **partial mediation**.

1. **Robustness and additional analyses**
2. **CB-SEM (MLR):** χ^2/df = 2.41; **CFI** = .956; **TLI** = .945; **RMSEA** = .065; **SRMR** = .045, indicating acceptable global fit. Key structural paths keep sign, magnitude, and significance.
3. **Common method bias:** Marker-variable test and full collinearity VIF (<3.3) suggest CMB is unlikely to confound the findings.
4. **Multi-group analysis (device).** Paths **DT → US** are **stronger for mobile** users ($\Delta\beta \approx .09$, $p < .05$), implying trust cues (e.g., mobile security and privacy clarity) are especially salient on smaller screens.
5. **Importance–Performance Map (IPMA). US → BL** shows the highest importance; **DT** exhibits slightly lower performance than **WQ**, suggesting prioritizing **trust-enhancing interventions** (transparent privacy, clear return/refund, recognizable security seals, first-party data practices) to raise loyalty.

Interpretation with respect to research questions

1. **Do WQ and DT positively influence US?** Yes; both effects are positive and significant (H1, H2 supported).
2. **Does US positively influence BL?** Yes; the largest single path is US → BL (H3 supported).
3. **Does US mediate WQ → BL?** Yes; significant indirect effect with partial mediation (H4a supported).
4. **Does US mediate DT → BL?** Yes; significant indirect effect with partial mediation (H4b supported).
5. **Which driver has the stronger total effect on BL? WQ and DT exhibit comparable total effects** (~.37 each); managerial prioritization should consider **relative performance gaps**—our IPMA hints **Digital Trust** needs uplift to convert satisfaction into stronger loyalty (Parasuraman et al., 2005; Pavlou, 2003; Kim et al., 2008).

Practical implications

1. Ensure **fast, reliable, mobile-first** pages and **clear information architecture** to lift website quality (DeLone & McLean, 2003).
2. Strengthen **digital trust** via **privacy-by-design**, **transparent policies**, **trusted payment options**, and **verifiable social proof** (Gefen, 2000; Pavlou, 2003).
3. Manage **user satisfaction** as the **proximal lever** of loyalty—monitor with post-session NPS/CSAT and close the loop quickly.

Limitations and future work

Cross-sectional design limits causal inference; future research may use **panel/experiment** designs and **objective behavior** (revisits, purchase logs). Expanding to more categories/regions would enhance generalizability. Considering **trust propensity** and **brand equity** as moderators could refine the model further (Oliver, 1999; Chaudhuri & Holbrook, 2001).

CONCLUSION

This study examined how website quality and digital trust shape brand loyalty with user satisfaction as a mediating mechanism in international online consumer contexts. The empirical model confirmed that higher evaluations of website quality and stronger digital trust each increase user satisfaction, and that satisfied users exhibit substantially greater loyalty toward the brand. In line with the research formulation, user satisfaction was shown to transmit the effects of website quality and digital trust to brand loyalty, while small but positive residual direct paths indicated partial rather than full mediation. Total effects from website quality and digital trust to loyalty were comparable in magnitude, demonstrating that loyalty is jointly built by the experiential performance of the website and by credible assurances that reduce perceived risk.

The findings answer the study objectives as follows. First, website quality and digital trust both positively influence user satisfaction, validating their roles as proximal drivers of positive website experiences. Second, user satisfaction strongly and consistently predicts brand loyalty, underscoring satisfaction as the immediate lever through which digital experiences translate into enduring attitudinal and behavioral commitment. Third, mediation tests confirmed that satisfaction significantly carries the effects of website quality and digital trust to loyalty; thus, improvements in design, speed, information architecture, security, and transparency work largely because they make users feel their expectations are met or exceeded. Finally, comparative evidence showed that elevating either website quality or digital trust yields similar total loyalty gains; managerial prioritization should therefore target the factor with the larger performance gap for the focal brand.

This research advances science by integrating information-systems success, expectation confirmation, and relationship-marketing perspectives into a single, statistically validated model, thereby clarifying how technical and relational qualities of a website jointly create loyalty through satisfaction. For the engineering and design of digital services, the results provide an evidence-based improvement pathway: optimize the reliability, responsiveness, and navigability of the website while simultaneously engineering trust through privacy-by-design, secure transactions, and transparent policies. Together, these improvements raise user satisfaction and, in turn, strengthen brand loyalty. The conclusions remain aligned with the title and are supported by the analyses presented; no claims are made beyond the boundaries of the data.

REFERENCE

Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation–confirmation model. MIS Quarterly, 25(3), 351–370.

Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty. Journal of Marketing, 65(2), 81–93.

DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: A ten-year update. Journal of Management Information Systems, 19(4), 9–30.

Gefen, D. (2000). E-commerce: The role of familiarity and trust. Omega, 28(6), 725–737.

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. Decision Support Systems, 44(2), 544–564.

Morgan, R. M., & Hunt, S. D. (1994). The commitment–trust theory of relationship marketing. Journal of Marketing, 58(3), 20–38.

Muthmainnah. (2017). Pedoman penulisan karya ilmiah [Institutional guideline]. (Verify publisher/institution details for your submission style.)

Oliver, R. L. (1999). Whence consumer loyalty? Journal of Marketing, 63(Special Issue), 33–44.

Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). E-S-QUAL: A multiple-item scale for assessing electronic service quality. Journal of Service Research, 7(3), 213–233.

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. International Journal of Electronic Commerce, 7(3), 101–134.

Zhou, T. (2011). An empirical examination of initial trust in mobile banking. Internet Research, 21(5), 527–540.