



Building Customer Loyalty in Digital Commerce: The Roles of Electronic Trust, E-CRM, and Customer Satisfaction

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ABSTRACT

Keywords:

Electronic Trust; E-CRM; Customer Loyalty

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This study aims to analyze the effects of electronic trust and Electronic Customer Relationship Management (E-CRM) on customer loyalty through customer satisfaction among Generation Z Shopee users. This study employed a quantitative approach with a causal associative survey design. Data were collected through an online questionnaire using a five-point Likert scale from 217 Generation Z respondents who had made purchases on Shopee within the previous six months. The respondents were selected using non-probability sampling with a purposive sampling technique. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results indicate that electronic trust and E-CRM have positive and significant effects on customer satisfaction and customer loyalty. Customer satisfaction also has a positive and significant effect on customer loyalty. Furthermore, customer satisfaction significantly mediates the effects of electronic trust and E-CRM on customer loyalty. These findings imply that strengthening transaction security, improving digital service quality, and implementing effective customer relationship management can enhance customer satisfaction and loyalty among Generation Z users. The findings provide practical insights for e-commerce platforms in developing strategies to build trust, strengthen customer relationships, and foster long-term customer loyalty.

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INTRODUCTION

Digital commerce has become an important part of consumption, making customer loyalty increasingly relevant to society and businesses. The point is that sustainable e-commerce depends not only on attracting users but also on maintaining positive relationships after transactions. This is particularly important for Generation Z, whose digital behavior emphasizes convenience,

personalization, speed, and seamless online experiences. Evidence from Afinia & Tjahjaningsih (2024) indicates that Indonesia has 223 million internet users, representing 78.3% of the population, while Shopee has become one of the popular e-commerce platforms. Al-kfairy et al. (2024) reports that Shopee records the highest access rate among major e-commerce platforms. Therefore, understanding the factors that strengthen loyalty is important for improving consumers' online experiences and supporting sustainable digital commerce. Examining electronic trust, E-CRM, and customer satisfaction can provide evidence-based insights for businesses seeking to create safer, more responsive, and customer-oriented digital marketplaces.

The relationships examined in this study are explained through relationship marketing theory, which emphasizes trust, interaction, satisfaction, and long-term relationships as foundations of customer retention. Electronic trust refers to consumers' confidence that an online platform will fulfill its promises, provide reliable services, and reduce perceived transaction risk (Kumar & Usman, 2024; Al-kfairy et al., 2024). E-CRM represents the use of technology to manage customer interactions, understand customer needs, and strengthen relationships through effective communication and service (Mokha & Kumar, 2022). Customer satisfaction reflects consumers' evaluation of whether their expectations and perceived value are fulfilled during digital service experiences (Fernando et al., 2023). Customer loyalty represents the intention to repurchase and recommend a platform (Mofokeng, 2023). Overall, these concepts suggest that trust and relationship management can improve satisfaction, which subsequently strengthens loyalty within digital commerce settings. This framework guides relationships in practice.

Despite rapid e-commerce adoption, consumers still encounter problems that can reduce satisfaction and loyalty (Mubarok et al., 2023). The overall problem concerns uncertainty, service inconsistency, transaction risks, and inadequate customer relationship management in online shopping. Reports cited by CNBC Indonesia indicate that e-commerce complaints remain among the major consumer complaint categories, including receiving products different from orders, requesting refunds, experiencing unilateral cancellations, and failing to receive purchased products (Masiaga et al., 2022). Such problems can weaken consumers' confidence because buyers cannot directly inspect products before purchase. Cardoso et al. (2022) emphasize that electronic trust is fragile and can disappear quickly, while Younis identify lack of trust as a significant obstacle to sustainable customer loyalty. At the same time, poor service, unsuitable products, high prices, and weak customer support can reduce repurchase intentions (Yunus et al., 2022). Thus, understanding these overall problems is essential for strengthening loyalty.

Previous studies have established that electronic trust and E-CRM are important determinants in e-commerce. Fuad & Abdullah (2025) examined the relationship between electronic trust and customer satisfaction, while Kumar and Usman (2024) identified electronic trust as an important factor influencing loyalty. Similarly, Mokha and Kumar (2022) found that E-CRM positively influences customer loyalty by facilitating effective interactions and positive experiences. Tekle (2023) further showed that competent relationship management can strengthen corporate reputation and loyalty, while Handhita & Wilujeng (2023) and Magatef et al. (2023) examined E-CRM and loyalty. However, much of the previous literature has emphasized direct relationships between variables or examined them separately. Consequently, the integrated mechanism through which electronic trust and E-CRM influence loyalty through customer satisfaction remains insufficiently explored, particularly among Generation Z e-commerce users. This gap warrants further empirical investigation for Generation Z consumers (Lam, 2023).

This research addresses the gap in digital commerce research by integrating electronic trust and E-CRM into one model and positioning customer satisfaction as a mediating variable between these determinants and customer loyalty (Ellyawati & Clara, 2022). Importantly, loyalty may not emerge directly from trust or relationship management; instead, consumers may first evaluate their experiences and develop satisfaction before deciding to remain loyal. Previous research has demonstrated individual relationships, but the combined mechanism requires further examination. Fernando et al. (2023) explain that satisfaction is shaped by perceived value and overall service experience, while Pratama et al. (2024) indicate that satisfaction and trust can encourage repeated transactions. Pereira et al. (2025) also emphasizes that e-commerce success depends on consistently managing customer experiences. Therefore, examining mediation can provide a clearer explanation of loyalty formation and extend literature by connecting trust, relationship management, satisfaction, and loyalty within one model (Al-Kharabsheh et al., 2024).

The state of the art of this study lies in examining electronic trust and E-CRM simultaneously as antecedents of customer satisfaction and customer loyalty, while testing customer satisfaction as a mediating mechanism among Generation Z e-commerce users. This perspective responds to the increasingly digital nature of consumer relationships, where transaction security, service responsiveness, personalization, and continuous interaction may shape consumer evaluations. The study is important because high platform usage does not automatically guarantee long-term loyalty, particularly when consumers can easily switch between competing platforms. Therefore, addressing the identified research gap can contribute theoretically to digital marketing literature by

providing an integrated perspective on the formation of customer loyalty. It can also provide practical insights for e-commerce managers in developing strategies that strengthen customer trust, improve digital relationship management, enhance customer satisfaction, and ultimately sustain customer loyalty.

Based on the above arguments, the research problem concerns whether electronic trust and E-CRM can strengthen customer loyalty directly and indirectly through customer satisfaction. The argument is that consumers who perceive an e-commerce platform as trustworthy are more likely to feel secure and satisfied, thereby developing stronger intentions to repurchase and recommend the platform. Similarly, effective E-CRM is expected to improve communication, responsiveness, personalization, and problem resolution, which can increase satisfaction and subsequently reinforce loyalty. Accordingly, this study proposes that electronic trust and E-CRM positively influence customer satisfaction and customer loyalty, while customer satisfaction positively influences customer loyalty and mediates the effects of electronic trust and E-CRM on customer loyalty. These relationships provide the basis for empirically testing the proposed research model.

RESEARCH METHODS

This study employed a quantitative research design using a causal associative survey approach. This design was selected because the study aims to examine the causal relationships between electronic trust, E-CRM, customer satisfaction, and customer loyalty, including the mediating role of customer satisfaction. The study focused on Generation Z consumers who had experience purchasing through Shopee. The selection of Shopee was based on its relevance as an e-commerce platform with extensive digital usage and features that support electronic customer relationship management. The population consisted of Generation Z consumers who had purchased products through Shopee. A non-probability sampling technique with purposive sampling was applied based on the following criteria: (1) residing in Indonesia, (2) belonging to Generation Z, and (3) having made a purchase through Shopee within the previous six months. A total of 217 respondents were obtained. This sample size was considered adequate for SEM analysis, as Hair et al. (2022) stated that the ideal sample size for SEM generally ranges from a minimum of 50 and is recommended to exceed 100 observations.

Data were collected using an online questionnaire created through Google Forms and distributed through social media platforms. The questionnaire employed a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement of electronic trust was adapted from Younis and Zeebaree (2025) and consisted of three indicators: clarity of business

procedures, transaction security, and website service quality. E-CRM was measured using six indicators adapted from Mokha and Kumar (2022), namely customization, problem resolution, availability of assistance features, feedback, diverse payment options, and data security. Customer satisfaction was measured using three indicators based on Nurjannah et al. (2022), covering expectation confirmation, purchase decision, and overall experience. Customer loyalty was measured using four indicators based on Wijaya & Pandjaitan (2023), namely repurchase, tolerance, positive recommendation, and resistance. These indicators were used to capture respondents' perceptions of their experiences when using Shopee.

The collected data were analyzed using SmartPLS 4 with the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. Data analysis was conducted in two stages: evaluation of the outer model and evaluation of the inner model. The outer model was assessed to determine the relationships between indicators and their respective latent constructs through validity and reliability testing. Meanwhile, the inner model was evaluated to examine the structural relationships among latent variables and test the proposed hypotheses. The analysis included the assessment of measurement model validity and reliability, followed by evaluation of the structural model to determine the direct effects of electronic trust and E-CRM on customer satisfaction and customer loyalty, the effect of customer satisfaction on customer loyalty, and the mediating effects of customer satisfaction. This analytical approach was selected because PLS-SEM is suitable for examining complex predictive relationships involving latent constructs and mediation effects.

RESULTS AND DISCUSSION

Results

Respondent Characteristics

This study involved 217 respondents who were included in the hypothesis testing. The characteristics of the respondents are presented in Table 1.

Table 1. Respondent Characteristics

Category	Item	Frequency (N=217)	Percentage (%)
Age	18–21 years	63	29.2%
	22–25 years	105	48.3%
	26–29 years	49	22.5%
	Total	217	100%
Gender	Female	176	81.1%
	Male	41	18.9%

	Total	217	100%
Occupation	Student/University Student	79	36.4%
	Private Employee	56	25.8%
	Civil Servant	13	6.0%
	Entrepreneur	64	29.5%
	Sales Assistant	1	0.5%
	Farmer	1	0.5%
	Business Owner	1	0.5%
	Merchandising	1	0.5%
	Sales	1	0.5%
	Total	217	100%
Domicile	Sumatra	34	15.7%
	Java	58	26.7%
	Kalimantan	60	27.6%
	Sulawesi	37	17.1%
	Papua	11	5.1%
	Maluku	17	7.8%
	Total	217	100%
Most Recent Shopee Purchase	1 month ago	124	57.1%
	2 months ago	44	20.3%
	3 months ago	22	10.1%
	4 months ago	12	5.5%
	5 months ago	5	2.3%
	6 months ago	10	4.6%
	Total	217	100%
Number of Shopee Purchases in the Last 6 Months	1–3 times	29	13.4%
	4–6 times	34	15.7%
	7–10 times	75	34.6%
	>11 times	79	36.4%
	Total	217	100%
Monthly Income/Allowance	< IDR 2 million	41	18.9%
	IDR 2–4 million	46	21.2%
	> IDR 4–6 million	63	29.0%
	> IDR 6 million	67	30.9%
Monthly Shopee Spending	Total	217	100%
	< IDR 300,000	55	25.3%
	IDR 300,000–700,000	61	28.1%
	> IDR 700,000–1,000,000	63	29.0%
	> IDR 1,000,000	38	17.5%
	Total	217	100%

Source: Processed data, 2026.

Table 1 shows that the largest proportion of respondents was aged 22–25 years, accounting for 105 respondents (48.3%), followed by respondents aged 18–21 years with 63 respondents (29.2%) and those aged 26–29 years with 49 respondents (22.5%). Female respondents accounted for 176 respondents (81.1%), while male respondents accounted for 41 respondents (18.9%). In terms of occupation, 79 respondents (36.4%) were students or university students, 56 respondents (25.8%) were private employees, 13 respondents (6.0%) were civil servants, and 64 respondents (29.5%) were entrepreneurs. The remaining respondents were sales assistants, farmers, business owners, merchandising staff, and sales personnel, each accounting for 0.5%.

In terms of domicile, the largest proportion came from Kalimantan with 60 respondents (27.6%), followed by Java with 58 respondents (26.7%), Sulawesi with 37 respondents (17.1%), Sumatra with 34 respondents (15.7%), Maluku with 17 respondents (7.8%), and Papua with 11 respondents (5.1%). Regarding the most recent Shopee purchase, 124 respondents (57.1%) had made a purchase one month before completing the questionnaire. A total of 44 respondents (20.3%) had made their last purchase two months before, 22 respondents (10.1%) three months before, 12 respondents (5.5%) four months before, 5 respondents (2.3%) five months before, and 10 respondents (4.6%) six months before.

Regarding purchase frequency during the previous six months, 79 respondents (36.4%) had made more than 11 purchases, 75 respondents (34.6%) had made 7–10 purchases, 34 respondents (15.7%) had made 4–6 purchases, and 29 respondents (13.4%) had made 1–3 purchases. For monthly income or allowance, 67 respondents (30.9%) reported more than IDR 6 million, 63 respondents (29.0%) reported more than IDR 4 million to IDR 6 million, 46 respondents (21.2%) reported IDR 2–4 million, and 41 respondents (18.9%) reported less than IDR 2 million. Regarding monthly Shopee spending, 63 respondents (29.0%) spent more than IDR 700,000 to IDR 1,000,000, 61 respondents (28.1%) spent IDR 300,000–700,000, 55 respondents (25.3%) spent less than IDR 300,000, and 38 respondents (17.5%) spent more than IDR 1,000,000.

Measurement Model

The results of the convergent validity and composite reliability tests are presented in Table 2.

Table 2. Convergent Validity and Composite Reliability

Variable	Items	Loading Factor	Decision	AVE	CA	CR	Decision
Electronic Trust	ET1	0.873	Valid	0.766	0.847	0.851	Reliable
	ET2	0.876	Valid				
	ET3	0.876	Valid				
E-CRM	E-CRM1	0.861	Valid	0.688	0.909	0.911	Reliable
	E-CRM2	0.769	Valid				
	E-CRM3	0.812	Valid				
	E-CRM4	0.820	Valid				
	E-CRM5	0.862	Valid				
	E-CRM6	0.850	Valid				
Customer Satisfaction	CS1	0.872	Valid	0.782	0.861	0.868	Reliable
	CS2	0.871	Valid				
	CS3	0.910	Valid				
Customer Loyalty	CL1	0.823	Valid	0.680	0.843	0.846	Reliable
	CL2	0.832	Valid				
	CL3	0.817	Valid				
	CL4	0.825	Valid				

Source: Processed data, 2026.

Table 2 shows that all loading factor values ranged from 0.769 to 0.910 and exceeded 0.70. The AVE values ranged from 0.680 to 0.782 and exceeded 0.50. Cronbach's Alpha values ranged from 0.843 to 0.909, while Composite Reliability values ranged from 0.846 to 0.911. Therefore, all indicators met the validity and reliability criteria. The discriminant validity results based on the Heterotrait-Monotrait ratio (HTMT) are presented in Table 3.

Table 3. Discriminant Validity – Heterotrait-Monotrait Ratio (HTMT)

	CL	CS	E-CRM	ET
Customer Loyalty				
Customer Satisfaction	0.707			
E-CRM	0.705	0.668		
Electronic Trust	0.694	0.663	0.622	

Source: Processed data, 2026.

Table 3 shows that the HTMT values ranged from 0.622 to 0.707. The highest HTMT value was 0.707, while the lowest was 0.622. All HTMT values were below 0.85, indicating that the constructs met the discriminant validity criterion.

Structural Model and Hypothesis Testing

The coefficient of determination results are presented in Table 4.

Table 4. R-Square

Variable	R-Square	Adjusted R-Square
Customer Satisfaction (CS)	0.438	0.433
Customer Loyalty (CL)	0.516	0.510

Source: Processed data, 2026.

Table 4 shows that the R-square value for customer satisfaction was 0.438, indicating that 43.8% of the variance in customer satisfaction was explained by electronic trust and E-CRM. The adjusted R-square value was 0.433. For customer loyalty, the R-square value was 0.516, indicating that 51.6% of the variance in customer loyalty was explained by electronic trust, E-CRM, and customer satisfaction. The adjusted R-square value was 0.510. The PLS-SEM algorithm model result is presented in Figure 1.

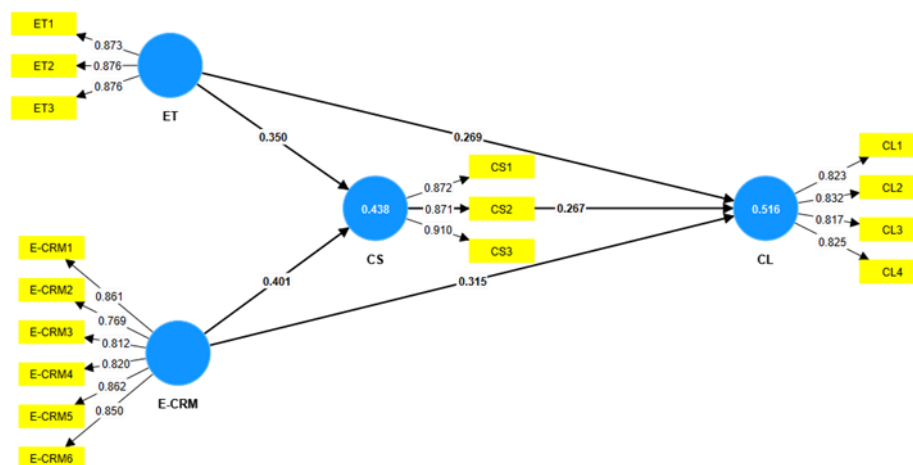


Figure 1. Algorithm Model Result

Source: SEM-PLS 4.0 Output, 2026.

Figure 1 shows that all indicators had loading factor values above 0.70. The loading factor values ranged from 0.769 to 0.910. Therefore, all indicators were retained for further analysis. The results of the direct-effect hypothesis testing are presented in Table 5.

Table 5. Direct Effect Hypothesis Testing

Hypothesis	Path	Original Sample	Sample Mean	Standard Deviation	T-Statistic	P-Values	Result
H1	ET → CS	0.350	0.351	0.059	5.909	0.000	Accepted
H2	E-CRM → CS	0.401	0.401	0.058	6.970	0.000	Accepted
H3	ET → CL	0.269	0.268	0.062	4.338	0.000	Accepted
H4	E-CRM → CL	0.315	0.317	0.055	5.747	0.000	Accepted
H5	CS → CL	0.267	0.266	0.061	4.395	0.000	Accepted

Source: Processed data, 2026.

Table 5 shows that electronic trust had a positive and significant effect on customer satisfaction, with an original sample value of 0.350, a t-statistic of 5.909, and a p-value of 0.000. E-CRM also had a positive and significant effect on customer satisfaction, with an original sample value of 0.401, a t-statistic of 6.970, and a p-value of 0.000.

Electronic trust had a positive and significant effect on customer loyalty, with an original sample value of 0.269, a t-statistic of 4.338, and a p-value of 0.000. E-CRM had a positive and significant effect on customer loyalty, with an original sample value of 0.315, a t-statistic of 5.747, and a p-value of 0.000. Customer satisfaction also had a positive and significant effect on customer loyalty, with an original sample value of 0.267, a t-statistic of 4.395, and a p-value of 0.000. The indirect-effect hypothesis testing results are presented in Table 6.

Table 6. Indirect Effect Hypothesis Testing

Hypothesis	Path	Original Sample	Sample Mean	Standard Deviation	T-Statistic	P-Values	Result
H6	E-CRM → CS → CL	0.107	0.106	0.028	3.818	0.000	Accepted
H7	ET → CS → CL	0.093	0.094	0.027	3.402	0.001	Accepted

Source: Processed data, 2026.

Table 6 shows that the indirect effect of E-CRM on customer loyalty through customer satisfaction had an original sample value of 0.107, a t-

statistic of 3.818, and a p-value of 0.000. The indirect effect of electronic trust on customer loyalty through customer satisfaction had an original sample value of 0.093, a t-statistic of 3.402, and a p-value of 0.001. Both indirect effects were significant. The E-CRM → customer satisfaction → customer loyalty path had the larger indirect effect coefficient of 0.107 compared with the electronic trust → customer satisfaction → customer loyalty path, which had a coefficient of 0.093.

Based on the hypothesis testing results, all seven hypotheses were accepted. The direct effects of electronic trust on customer satisfaction and customer loyalty, E-CRM on customer satisfaction and customer loyalty, and customer satisfaction on customer loyalty were positive and significant. The indirect effects of electronic trust and E-CRM on customer loyalty through customer satisfaction were also positive and significant.

Discussion

The findings demonstrate that electronic trust positively and significantly affects customer satisfaction, indicating that transaction security, clear business procedures, and website service quality are important in shaping Generation Z consumers' evaluations. This result is consistent with Kumar and Usman (2024), who similarly reported a positive relationship between electronic trust and customer satisfaction. The consistency suggests that trust remains a mechanism in digital transactions, especially when products and services cannot be directly inspected. Theoretically, this finding reinforces the relationship marketing perspective by confirming that trust contributes to positive relational outcomes. Practically, e-commerce managers should strengthen transaction security, provide transparent procedures, and maintain reliable website services. The contribution of this finding lies in demonstrating that electronic trust is not only relevant to transaction confidence but also directly shapes customer satisfaction among Generation Z users within a competitive e-commerce environment.

E-CRM also has a positive and significant effect on customer satisfaction, showing that digitally managed customer relationships can create better digital experiences. This finding supports Syaifullah et al. (2024), Fuad and Abdullah (2025), who found that E-CRM contributes positively to customer satisfaction. The agreement with previous studies indicates that customization, problem resolution, assistance features, feedback, payment alternatives, and data security can collectively strengthen customers' evaluations of digital services. Theoretically, the finding shows that technology-enabled interactions can translate relationship management into satisfaction. Practically, e-commerce platforms should integrate responsive customer support, convenient payment options, personalized services, and effective feedback mechanisms. The

contribution of this result is its demonstration that E-CRM functions as a strategic mechanism for managing customer relationships effectively. Its integration with electronic trust provides a broader explanation of satisfaction formation among Generation Z consumers in digital commerce.

Electronic trust is found to have a positive and significant effect on customer loyalty. This result is consistent with Mokha and Kumar (2022), and Mofokeng (2023), who identified trust as a determinant of loyalty in digital commerce. The consistency indicates that customers who perceive a platform as secure, transparent, and dependable are more likely to repurchase and recommend the platform. Theoretically, this finding strengthens the view that trust is an essential relational foundation for maintaining long-term customer relationships. Practically, Shopee and similar platforms should protect transaction information, improve service reliability, and communicate policies transparently. The contribution of this finding is that it confirms the relevance of electronic trust to loyalty among Generation Z users. As a state-of-the-art contribution, the study positions electronic trust alongside E-CRM rather than treating trust as an isolated determinant of loyalty within e-commerce research, thereby providing an integrated perspective on digital loyalty formation.

The results further show that E-CRM positively and significantly influences customer loyalty. This finding is consistent with Khurniasari and Rahmawati & Ramli (2024), and Magatef et al. (2023), which demonstrate the positive role of E-CRM in strengthening loyalty. Effective digital relationship management can encourage continued platform usage when customers receive responsive assistance, relevant promotions and convenient services. Theoretically, this result supports relationship marketing by showing that digital interaction can develop behavioral intentions associated with loyalty. Practically, e-commerce managers should use customer data and digital touchpoints responsibly to improve personalization, service responsiveness, loyalty programs, and resolving problems. The contribution of this study lies in demonstrating that E-CRM has a direct role in loyalty while operating alongside electronic trust and customer satisfaction. This integrated perspective represents a state-of-the-art contribution because it explains loyalty through both trust and technology-enabled relationship mechanisms within a single research framework.

Customer satisfaction has a positive and significant effect on customer loyalty, confirming that satisfactory shopping experiences can encourage repeat purchases. This finding is consistent with Pratama et al. (2024) and Nurjannah et al. (2022), who reported a positive relationship between customer satisfaction and customer loyalty. The result indicates that satisfaction is an important outcome of customer experiences and supports relationships. Theoretically, this supports

the relational mechanism through which evaluations contribute to loyalty. Practically, e-commerce platforms should maintain service quality, fulfill customer expectations, simplify transactions, and respond to complaints to sustain satisfaction. The contribution of this study is to place satisfaction within a broader explanatory model rather than examining it as an independent predictor. Combined with electronic trust and E-CRM, customer satisfaction provides a clearer explanation of how digital service experiences can be transformed into customer loyalty among Generation Z consumers, strengthening the integrated perspective of this study.

The mediation results show that customer satisfaction mediates the effects of electronic trust and E-CRM on customer loyalty. The electronic trust mediation is consistent with Rahmawati and Ramli (2024) and Ashiq and Hussain (2024), while the E-CRM mediation supports Nurjannah et al. (2022), Syaifullah et al. (2024). These results indicate that trust and relationship management also affect loyalty through satisfactory customer experiences and positive service evaluations. Theoretically, this finding strengthens the model by positioning satisfaction as a mechanism connecting relational and technological factors with loyalty. Practically, managers should build trust, optimize E-CRM, and create satisfying experiences for customers. The study's novelty lies in integrating electronic trust, E-CRM, customer satisfaction, and customer loyalty within an integrated framework. This integration offers a more comprehensive explanation of loyalty formation among Generation Z e-commerce users within one framework, contributing to digital marketing literature and managerial strategy.

CONCLUSION

This study concludes that electronic trust and E-CRM have positive and significant effects on customer loyalty through customer satisfaction among Generation Z Shopee users. The key finding is that customer satisfaction serves as an important mechanism through which transaction security, clear business procedures, website service quality, customization, problem resolution, assistance features, feedback, and convenient and secure payment systems contribute to stronger customer loyalty. This finding provides a theoretical contribution to digital marketing literature by integrating electronic trust, E-CRM, customer satisfaction, and customer loyalty into a single framework and demonstrating the mediating role of customer satisfaction in explaining loyalty formation. From a practical perspective, the findings indicate that e-commerce platforms should not only build consumer trust and strengthen digital customer relationship management but also ensure satisfying customer experiences. However, this study is limited by its use of purposive sampling, 217 respondents, and a model consisting of a limited number of variables. Future research should

consider broader samples and additional variables, such as e-service quality, perceived value, customer experience, perceived risk, and brand image, to provide a more comprehensive explanation of customer satisfaction and loyalty in e-commerce.

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