



The Role of Consumer Trust as a Mediator in the Relationship Between Digital Marketing and Customer Loyalty – A Conceptual Analysis

*Sanika Yuli Pramadoni¹ Ambar Lukitaningsih²

^{1,2}Universitas Sarjanawiyata Tamansiswa, Yogyakarta, Indonesia
¹*sanikadoni99@gmail.com, ²ambar.ita@ustjogja.ac.id

* Corresponding Author

Abstract. This study investigated the mediating role of consumer trust in the relationship between digital marketing and customer loyalty, with special reference to Generation Y and Z whose online activities have made massive changes to consumer behavior showing reliance on technology for making decisions. Developing trust through digital marketing Customised, honest and engaging content is key to a successful strategy Leave a Comment / Posted in Digital Marketing Testimonials Trust is the holy grail of any relationship. However, generational differences influence how digital marketing strategies are perceived and how trust is built. Generation Y, known for its rational approach, values informative and educational content, while Generation Z prefers fast, relevant, and visually-driven interactions. By applying the Theory of Planned Behavior (TPB), this study examines how digital marketing impacts attitudes, trust, and loyalty across both generations. The findings indicate that consumer trust significantly mediates the relationship between digital marketing and customer loyalty, with distinct differences between Generation Y and Z in terms of trust-building mechanisms. For Generation Y, transparency and educational content are pivotal, while Generation Z prioritizes authentic, responsive, and personalized digital interactions. The study underscores the importance of tailoring digital marketing strategies to meet the specific preferences of each generation to foster deeper trust and long-term loyalty. Ultimately, this research provides valuable insights for businesses seeking to optimize their digital marketing efforts and enhance customer retention across diverse generational cohorts.

Keywords: Digital marketing, consumer trust, customer loyalty, Generation Y, Generation Z, Theory of Planned Behavior .

1 Introduction

The phenomenon of marketing digitalization in the Samsung brand shows a shift in consumer behavior in the era of generations Y and Z. Research results [1] shows that **Digital marketing has a positive and significant effect on consumer loyalty, and Consumer trust mediates the relationship significantly**, which means that the higher the level of trust, the stronger the influence of digital marketing in shaping customer

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loyalty. However, Naseem's (2022) research has not paid attention to generational differences.

Both Generation Y and Z have digital native characteristics that demand transparency, speed, and personalized experience in interacting with brands. Samsung as one of the leading global brands has utilized digital marketing as the main strategy in building relationships with customers. However, the difference in preferences between Generation Y who tends to be rational and Generation Z who is more emotional and visual poses challenges in maintaining customer loyalty. The consumer trust factor is important as a bridge between the effectiveness of digital marketing and customer loyalty. Trust develops when customers can trust that their digital interactions with Samsung are secure, transparent, and provide value as planned. This implication underlines the importance of investigating the mediator role of consumer trust in the association between digital marketing and customer loyalty, particularly considering how it differs among Generation Y and Z.

Generations Y and Z also have a high level of dependence on technology in the purchasing decision-making process. They utilize social media, online reviews, and other digital recommendations to make their choices. This phenomenon shows the importance of the presence of digital marketing that is not only informative but also able to build an emotional relationship with customers. Companies that fail to understand this complexity risk losing competitiveness in winning customer loyalty.

Although the digital marketing investments are increasing, there is a gap in efforts to promote customer loyalty in a continuous way especially for generation Y and Z. Digital engagements The Data proves not only that the Loyalty is driven by marketing campaigns' efficiency but also by how consumers trust towards brands can be built using Digital interactions [2]. In this scenario, several contributions and challenges prompt such as the absence of one-size-fits all personalization criteria for different generations, to low intelligibility and transparency in communication styles, which may result in decreased trust.

For instance, Generation Y appreciate brands that provide them with useful experiences of knowledge sharing and content that is relevant, whereas preference for Generation Z such interactions should be spontaneous and authentic [3]. Nice to meet youWong895 Companies who do not realize these differences will eventually doom their integrated digital marketing and low customer fidelity levels. Quintus research found that personalisation, transparency and a good user experience in digital marketing can go a long way towards building consumer trust. In addition, Agrawal (2022) finds that Generation Y is prone to content with information and inspiration, while Generation Z expects quick and relevant technology-related interactions.

Moreover, previous researches demonstrate that consumer trust can be enhanced by responsible data handling, protecting privacy and frequent communication follows then, in this context the solution to increase customer loyalty is to put a subsequent and much greater emphasis on an approach which caters for each generation's specific needs as well as ensures that all digital interactions are truly valuable for consumers [4].

But, it should be noted that recent research in the Indonesian hospitality sector, for example, found that the implementation of digital marketing strategies, while effective in increasing satisfaction does not significantly lead to brand loyalty [5]. or instance in the research Digital Marketing Strategy and Customer Satisfaction and Brand Loyalty in Four-Star Hotels In Jakarta, digital engagement and digital

promotion did not have a significant effect on brand loyalty despite online presence and promotions were influential to customer satisfaction. [5]. Therefore, companies cannot rely solely on digital marketing activities to build loyalty but must combine them with superior service quality, digital credibility, and a strong trust mechanism.

Although many studies have examined the relationship between digital marketing and customer loyalty, particularly in the context of differences in generations Y and Z, most studies tend to generalize consumer behavior without considering differences in characteristics between generations. In fact, understanding how Generation Y and Z build trust in brands through digital platforms is an important step to develop a more targeted marketing strategy.

Furthermore, the existing literature has not comprehensively integrated the behavioral perspectives of Generation Y and Z with the underlying theories of the relationship between digital marketing, trust, and loyalty. This creates opportunities for further research to fill in the gaps in the literature, as well as provide deeper insights into how companies can increase customer loyalty in the digital age.

This study uses Theory of Planned Behavior (TPB) as a theoretical basis to explain the relationship between digital marketing, consumer trust, and customer loyalty. Attitudes to behavior, subjective norms and perceived behavioral control The TPB states that consumer behavior depends on the following three factors: 1. attitudes toward the behavior; 2. subjective norms and 3. beliefs about how easy or difficult it is to perform the behavior [6]. In such a situation the digital marketing serves to influence on consumer positive attitudes toward brands, while trust has a particular significance as a factor which enhance intention toward brand loyalty.

With the aid of TPB, this research constructed a mindset and demonstrated how digital marketing might influence consumer trust to enhance customer loyalty. This method has a good theoretical basis and can help enterprises to design effective marketing strategy..

This research offers novelty in several important aspects. First, focusing on the differences between Generation Y and Z provides unique insights into how the characteristics of each generation affect the relationship between digital marketing and customer loyalty. Second, the consideration of consumer trust as a mediator in this relationship represents a relatively novel uncovering since it has not been extensively studied in previous studies. Finally, the combination of TPB and empirical research provides a robust theory for exploring consumer behavior in period of digitalization.

Thus, this research not only contributes to the development of theories but also provides relevant practical implications for companies in facing the challenges of digital marketing in the modern era. This novelty is expected to encourage further academic discussions and help companies in creating adaptive, innovative, and customer-oriented strategies.

2 Literature Review

2.1 Theory of Planned Behavior

Theory Planned Behavior (TPB) is a psychological model that describes how attitudes, subjective norms, and perceptions of control of a person's behavior affect their intentions and actual behavior. Developed by Icek Ajzen, TPB is an expansion of

Theory of Reasoned Action by adding a perceived behavioral control component to handle situations where individuals may not have complete control over their actions [7]. In this model, attitudes towards behavior reflect an individual's positive or negative evaluation of the consequences of such behavior, subjective norms refer to perceived social pressures from the environment, while perceived behavioral control relates to an individual's perception of the ease or difficulty of performing certain actions [8].

In the TPB, behavioral intention is the most important predictor of behaviour. This intention is the result of three underlying factors: attitude toward the behavior, subjective norms in society and perceived control over the behavior which combined determines how likely a person will feel that they can perform the action. In domains such as health, marketing and the environment, SDGs have been usefully applied to the understanding and design of interventions to change human behavior. For instance, the study of [9] based on TPB to explain interventions of entrepreneurship among students in Nigeria. There is other research [10] using TPB to explore the influences of relevant elements on consumers' purchase intention for eco-fashions. Moreover, as noted by [11] the role of creativity and proactive personality in predicting entrepreneurial intentions, taking the SDGs to serve as a base model..

2.2 Digital Marketing

Definition of Digital Marketing (Digital) marketing is the marketing practice of applying digital technologies to reach, engage and convert consumers online[12]. Digital marketing is simply the development of traditional marketing methods to leverage digital technology more effectively, interactively and efficiently. The key benefit of digital is its potential reach; it can communicate with consumers en masse, but also in high volumes and very personally– through search engines, social media platforms or even via email or mobile phone. [13] claims that digital marketing has the ability to generate a more in-depth and relevant customer experience since it is based on two-way communication, which is increasingly data-driven. Value in marketing in the digital era, you are not just promoting a product but creating value with educational, inspiring and entertaining content. Through repeated interactions, Digital marketing helps to foster relationships with clients that ensure their loyalty for long-term. One of the emerging strategies is that of content marketing, which plays on good and even engendered content as a main weapon to build an organic brand perception.

Factors that affect the effectiveness of digital marketing are very diverse, including the quality and relevance of content, the accuracy of digital platform selection, data analytics capabilities, and consumer confidence in information security and privacy. Compelling visuals, language that is in the right context for the audience and being responsive can all have an impact on whether someone spends money with a brand. [14]. What's more, to compete in today's market game it is also essential for a competitive strategy to begin by adapting to technological advancements such as AI and data-driven personalization.

Digital marketing successes are assessed with various performance indicators including click-through rate (CTR), bounce rate, customer acquisition cost (CAC) and customer lifetime value (CLV) as well as engagement rate to social media per se.. [15] mentioning that this measurement is important to identify the effectiveness of each marketing channel used, as well as as a basis for data-driven decision-making. Other

indicators that are also important include customer retention rates and net promoter score (NPS) as a reflection of brand loyalty.

By making the most of digital approaches, companies can improve cost efficiency, expand market reach, and improve the quality of relationships with consumers. However, the success of digital marketing does not only depend on technology alone, but also on the ability to understand dynamic digital consumer behavior. Therefore, human resource capacity development and continuous learning of digital trends are the main keys in optimizing the potential of digital marketing strategies in this information-based economy era.

2.3 Consumer Trust

Consumer trust is a crucial variable in the formation of long-term relationships between companies and their clients [16]. Consumer trust is, it follows, the extent to which a consumer believes that the brand will do what it says in its communications and deliver benefits commensurate with expectations. Trust in the digital age is playing a more central role than ever before, as consumers are now empowered to assess information and reputations offered by brands.

Various factors affect the level of consumer trust in a brand. Among them are the reliability of the product or service, brand integrity, transparency in information delivery, security of user data, and positive experiences that have been felt before. The combination of these factors creates a sense of security and confidence that encourages consumers to stay loyal to the brand and actively engage [16].

Consumer trust indicators can be seen from five main dimensions: reliability, integrity, transparency, security, and previous experience. Dependability measures the consistency of promise and service. Honesty & ethics is the image of a reliability Total (integrity) and that is shown in both terms honesty, and ethics referring to participation. Transparency indicates the availability and revelation of information, while security evaluates personal data protection. Conversely, good past experiences build higher trust for the future. In today's hyper-competitive digital age, businesses need to consistently and genuinely earn trust. Opacity or lack of data security can lead directly to declining brand loyalty and reputation. So, establishing a good communication and customer service system is something no brand should ignore..

By strengthening trust-building factors and monitoring their indicators regularly, companies can increase the effectiveness of digital communication and increase customer loyalty opportunities. High consumer trust not only mediates perception and loyalty, but also becomes a strategic asset that strengthens the company's competitive position in the long run.

2.4 Customer Loyalty

Customer Loyalty Customer loyalty is the extent at which customers continue to choose to buy certain products or services from a particular brand. This construct not only includes the behavior of repurchasing but is a complex phenomenon with emotional and cognitive elements.. According to [17], customer loyalty evolves from cognitive (awareness and knowledge), affective (emotional connection), to conative (intention and repurchase behavior). This perspective reveals that loyalty is not the

product of immediate satisfaction, but rather a process produced by experiences, perceptions and emotional links to the brand [18].

Or, rather the task of the repeater is to purchase repeatedly. The rate of repeat purchases actually represents the extent of consumer confidence and satisfaction with the brand. Research by [19] indicates that loyal customers are more likely to make a repeat purchase despite offers from competitors. This shows that loyalty is not only based on price or promotional factors, but also on the value and experience that consumers perceive [20].

Another important indicator is the recommendation (recommendation). Loyal consumers often become brand advocates, voluntarily recommending products or services to others. Study [21] found that an effective loyalty program can increase consumers' intent to provide positive recommendations. These word-of-mouth recommendations have a significant impact on expanding the customer base and strengthening the brand image in the market.

Brand preference (Brand Preference) It is also an important indicator of measuring customer loyalty. The existence of the brand leaves consumers with a propensity to pick it over other offering, even when given an opportunity to select a network that's provided similar offerings. Strong brand identity and consistent communication can enhance consumers' preference for a brand [22]. ese needs reflect relations between consumers' moods and brands, indeed over purely rational judgements.

Have Consumers Fallen in Love? Emotions matter—a lot Many marketing experts agree that the emotional bond between consumers and companies is one of the foundations of brand loyalty. This emotional bond is developed by positive experiences, common values and palpable connections with brands. [18] It is indicated that a well-planned loyalty program can increase consumers' emotional bond with the brand. This attachment not only increases customer retention, but also drives stronger advocacy behaviors.

Customer satisfaction (customer satisfaction) is the foundation of customer loyalty. Consistent satisfaction and exceeding consumer expectations can reinforce the intention to stay loyal to the brand. Research [23] where high satisfaction is associated with the probability of repurchase and recommendation. As a result companies must strive to provide perpetual value and superior customer experiences in order to acquire and retain loyal customers.

3 Methodology

This study uses a conceptual approach to clarify theoretical constructs and develop new interpretations based on existing literature [24]. According to [25], it can also help in clarifying research gaps and developing frameworks for testing empirically. Relevant literature is incorporated to serve the purpose of this study, which promotes a deeper understanding towards relationships between central concepts. The result of this approach is a theoretical framework that can be tested in future studies. This framework is designed to answer the following questions: (1) Does digital marketing have a positive effect on Customer Loyalty in Generations Y and Z? (2) Does digital marketing have a positive effect on Consumer Trust in Generations Y and Z? (3) Does

consumer trust have a positive effect on customer loyalty in generations Y and Z? (4)
Do Gen Y,Z moderate the influence of digital marketing on Customer Loyalty?

4. Results & Discussion

4.1 The Influence of Digital Marketing on Customer Loyalty with Moderation of Generation Y and Z

The development of information technology has revolutionized the way companies build long-term relationships with their customers. The shift from traditional marketing to digital marketing not only impacts communication efficiency, but also on the quality of emotional attachment formed between brands and customers. Digital Marketing, with its ability to deliver two-way interactions, forms a more personalized and contextual customer experience. This opens up new possibilities in building customer loyalty, which not only depends on product quality, but also on consistent and valuable digital experiences.

Research by shows that effective digital marketing significantly affects global customer loyalty, with electronic customer relationship management (e-CRM) and digital satisfaction as important mediators in this process. They emphasize the importance of utilizing strategically managed social media, websites, and email marketing to create ongoing loyalty.

Customer loyalty is no longer shaped only by quality products, but by how the brand is digitally present in the customer's life. Study by found that the emotional dimension in digital marketing such as responsive interaction, relevant content, and customer empowerment through e-CRM has a great influence on shaping long-term loyalty. This shows that the success of digital marketing is inseparable from its ability to build emotional attachment.

With the increasingly complex customer behavior in the digital space, companies are required to develop digital marketing strategies that are adaptive, consistent, and experience-oriented. This hypothesis assumes that digital marketing is not only a promotional tool, but also a strategic means of maintaining customer loyalty through meaningful relationships. Further research is needed to examine the mediating role of digital satisfaction and perceptions of information justice in strengthening these relationships.

4.2 The Influence of Digital Marketing on Consumer Trust with Moderation of Generation Y and Z

In the era of rapid digital transformation, digital marketing has become the main strategy for companies in building relationships with consumers. Through various digital platforms, companies can deliver personalized and interactive messages, which has the potential to increase consumer trust in brands. This trust is a crucial element in shaping consumer loyalty and purchasing decisions.

Research by Otopah highlights that in the banking industry, digital marketing has a significant influence on consumer purchase intentions, with consumer trust acting

as a moderator in the relationship. This study shows that consumer trust strengthens the effectiveness of digital marketing in driving purchase intent.

Personalization in digital marketing can strengthen consumer trust, especially when combined with transparency and ethics in data management. found that the level of transparency, relevance of content, as well as consumers' control over their data play a key role in building trust. However, too intrusive personalization can undermine that trust.

Based on these findings, this hypothesis proposes that the implementation of ethical and transparent digital marketing strategies can increase consumer trust in brands. More research is needed to explore the specific mechanisms that link elements of digital marketing to consumer trust, as well as how factors such as culture and demographics moderate these relationships.

4.3 The Influence of Consumer Trust on Customer Loyalty with Moderation of Generations Y and Z

With the digital business landscape becoming increasingly competitive, consumer trust has become a key foundation in building long-term relationships between brands and customers . Trust not only reflects consumers' belief in the integrity and competence of the company, but it is also a catalyst in forming sustainable customer loyalty. In this context, a deep understanding of how trust affects loyalty becomes crucial to an effective marketing strategy. the e-commerce environment, the quality of electronic services and electronic trust (e-trust) have a significant impact on customer loyalty. This study reveals that e-trust directly affects customer loyalty, while customer satisfaction acts as a mediator in the relationship.

A study by shows that trust in brands plays an important role in strengthening the relationship between brand experience and customer loyalty. High trust in brands increases the positive effects of brand experience on loyalty, suggesting that trust can strengthen customers' emotional attachment to brands. Based on these findings, this hypothesis proposes that an increase in consumer trust in brands will significantly increase customer loyalty. Marketing strategies that focus on transparency, consistency, and effective communication can strengthen trust and, in turn, customer loyalty. Further research is needed to explore the factors that moderate this relationship, such as consumer culture and demographic characteristics, in order to develop more targeted and effective strategies.

4.4 Consumer trust mediates the relationship between digital marketing and customer loyalty with Generation Y and Z Moderation

The development of digital technology has revolutionized the way companies interact with consumers, from simply promoting to creating a holistic and personalized experience. Digital marketing is now not only in charge of conveying messages, but also shaping perceptions, values, and trust that emerge in the minds of consumers. In this context, the success of digital marketing is no longer solely judged by clicks and impressions, but by its ability to build trust as a bridge to loyalty Thus, consumer trust is not only an output, but a strategic role that can mediate the impact of digital marketing on customer loyalty.

Confirms that the effectiveness of a digital marketing strategy depends largely on the extent to which it is able to build digital trust (e-trust), which then contributes to customer loyalty in online platforms. This study confirms that trust acts as a significant mediating variable in the indirect influence between digital experience and customer loyalty. Consumers who trust brands show a higher tendency to stay, recommend, and return to buy. This means that trust acts as an emotional and cognitive link between digital communication and loyal customer behavior. paying attention to the results of these studies, it can be said that consumer trust plays an important mediating role in the relationship between digital marketing and customer loyalty. A digital strategy that is able to build transparency, information security, and content relevance will increase trust which ultimately drives long-term loyalty (Montecchi et al., 2024). Therefore, in a theoretical and practical framework, strengthening trust should be the main focus in digital marketing design that is oriented towards relationships, not just transactions.

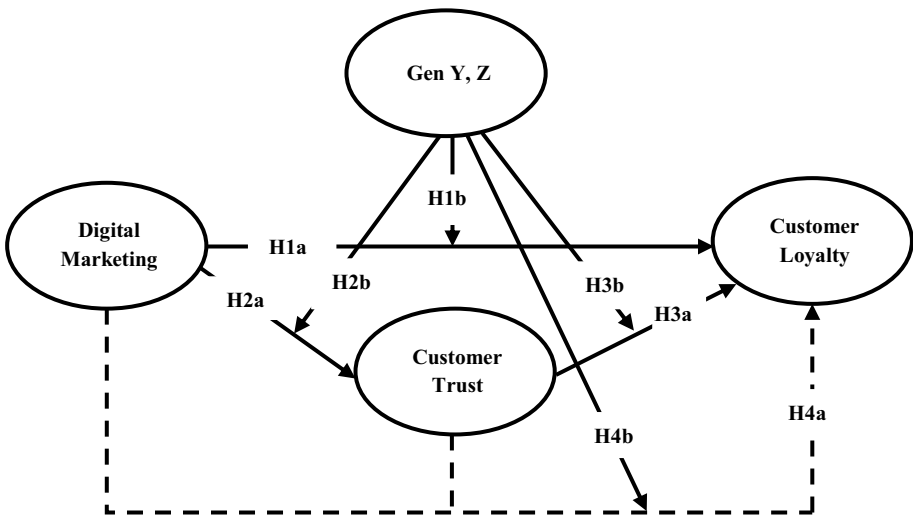


Fig. 1. Conceptual framework

Figure 1 of the framework explains the relationship between digital marketing variables, consumer trust, and customer loyalty, by adding generations Y and Z as the moderation variables. This model aims to understand how digital marketing can shape customer loyalty directly or indirectly through consumer trust, as well as how these relationships differ between generations. Within this framework, digital marketing is assumed to have a direct influence on consumer trust, which is stated in the H1Y hypothesis for generation Y and H1Z for generation Z. That is, the effectiveness of digital marketing strategies in building trust is tested separately in both generations. Then, digital marketing is also assumed to have a direct impact on customer loyalty, which is represented by the hypotheses of H3Y (generation Y) and H3Z (generation Z). This reflects that digital marketing activities not only affect perceptions but can also directly encourage customers to remain loyal to a brand.

5 Conclusion

This research shows that consumer trust plays an important role as a mediator in the relationship between digital marketing and customer loyalty, with significant differences between Generations Y and Z. Effective digital marketing does not only rely on product promotion, but also builds emotional connections and trust through personalized, transparent, and relevant content. Generation Y tends to value informative and educational content, while Generation Z prefers quick, authentic, and visual interactions. This indicates that companies need to adjust their digital marketing strategies to better suit the characteristics and preferences of each generation. In addition, the results of this study also confirm that although digital marketing plays an important role in increasing customer loyalty, it is the consumer trust factor that is the key to achieving it. Consumer trust built through transparent, secure, and relevant digital marketing has a direct impact on the intention to remain loyal to a brand. Therefore, companies should focus on increasing consumer trust by paying attention to information transparency, personal data protection, and relevance of interactions, in order to build long-term relationships with customers.

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