
EXPLORATION OF FACTORS INFLUENCING E-TRUST AND E-LOYALTY

Rachmat Gunawan¹

Universitas Pasundan, Bandung, Indonesia
rachmatgun70@gmail.com

Jaja Suteja²

Universitas Pasundan, Bandung, Indonesia
jajasuteja@unpas.ac.id

Undang Juju³

Universitas Pasundan, Bandung, Indonesia
undang_juju@unpas.ac.id



Abstract

Electronic trust (e-trust) and electronic loyalty (e-loyalty) have always been important issues for online businesses. Understanding and awareness of the importance of creating e-trust and e-loyalty among business actors is still low. Analysis of the influencing factors is still minimal, so it cannot improve business performance. The purpose of this research is to comprehensively explore the factors that influence e-trust and e-loyalty, which has never been done before. The method used is library research in reputable journals, using critical analysis techniques. The results of the study found that there are 50 variables that influence e-trust: e-WOM, e-satisfaction, e-service quality, online shopping experience, privacy, security, online storage, website, expected product performance, loyalty, e-CRM, digital skills, internet, computer skills, security software, service features, perceived usefulness, brand image, price, post-sale treatment, merchant integrity, data integrity, assurance, ease of use, e-escape, responsiveness, customization, reputation, perceived familiarity, efficiency, customer service, social influence, deterrence, knowledge & experience, user interface quality, information quality, e-commerce, clear shopping process, reliable payment system, social commerce components, fulfilment/reliability, risk, perceived technology, previous/prior online purchase experience, service quality, system quality, WOM, corporate image, vendor capacity, and personal values. There are 46 variables that influence e-loyalty: e-trust, e-satisfaction, e-service quality, e-value, e-commitment, perceived privacy, perceived security, website quality, user interface design, internet, reliability, customer service & support, convenience, responsiveness, information quality, ease of use, switching barriers, e-recovery, brand image, price, e-CRM; e-WOM, consumer preferences, perceived usefulness, trust, perceived social presence, perceived enjoyment, perceived value, e-marketing, promotion, customer interface quality, service quality, technology trust, customization, interactivity, character, satisfaction, switching costs, cultivation, community, care, choice, e-brand love, web knowledge, innovativeness, and commitment. This research can be used as a guide and reference for researchers, stakeholders, and business actors, and it is hoped that further research can be carried out in other fields.

Keywords: Brand Image, E-Satisfaction, E-Service Quality, E-WOM, Price

INTRODUCTION

Internet technology enables companies to attract new customers, track their online preferences and behavior, and customize communications, products, services, and prices (Winer, 2001). The rapid development of technology has greatly changed the marketing order in recent times. Businesses have experienced a shift from traditional and conventional marketing methods to digitalization (Awa et al., 2024c). This requires the implementation of creativity and innovation (Awa & Palahudin, 2023), marketing digitalization and electronic commerce (e-commerce) or digital marketing (Mulyadi et al., 2024), and digital marketing strategies (Awa et al., 2024a) to achieve the expected benefits (Awa et al., 2025).

E-commerce business aims to utilize the unique qualities of the internet and the web, and provide real value to customers (Awa et al., 2024b). Business transactions that were previously carried out offline, are now shifting to online transactions. Every business actor tries to get consumers, make them regular customers, try to retain them, even try to make customers loyal to the products or services offered. Business actors compete in offering products and services to be able to satisfy customers and try to gain customer trust. This is necessary considering the increasingly tight level of business competition.

This phenomenon is the basis of online transactions, so trust is one of the important factors in online transactions. Trust in a website is a way to reduce customer uncertainty (Reichheld & Scheffer, 2000). Martínez de Ibarreta & Gijón (2015) explain why consumers act in a risky manner when browsing and transacting online, with risky behavior associated with higher levels of e-trust. Ribadu & Wan Ab. Rahman (2019) states that there is a tendency to shop online if people trust the transaction, the website's quality, and the third party's security.

Electronic trust (e-trust) as a company's willingness to rely on its business partners. Electronic trust is affected by various individual and organizational aspects, including ability, openness, credibility, and goodwill (Kotler & Keller, 2022). Customers always have some concerns when buying goods online because online shopping is full of uncertainty (Shukla, 2014). Therefore, electronic trust has always been an important issue in the context of online stores (Corritore et al., 2003). E-trust is a determining factor in e-commerce encouraging the use of all digital resources (Fernández-Bonilla et al., 2022). E-trust is a necessary beginning in building and maintaining relationships between customers and online sellers (Giovanis & Athanasopoulou, 2014).

E-loyalty is created from e-trust (Sharma & Lijuan, 2015). Electronic loyalty (e-loyalty) as a commitment to continue visiting a website because of a preference for shopping on that website without switching to another website (Flavián et al., 2006). Electronic loyalty is a customer's intention to revisit a website and consider purchasing from that site in the future (Cyr, 2014). E-loyalty as a customer's commitment to consistently revisit a site and shop without switching to another site (Chou et al., 2015).

Online customers can freely visit different online stores and purchase items without having to stay at one particular online store for all purchases. As a result, low customer loyalty often occurs in the online context, making it difficult for online businesses to realize sustainable and long-term profits (Yen, 2010). Due to the benefits that e-commerce brings to businesses, e-commerce information has become a major focus of e-commerce research in

recent years. E-loyalty encourages repeat purchases, which are characterized by client accountability and positive attitudes toward online companies (Safa et al., 2014).

Based on this, the study of e-trust and e-loyalty is very interesting to explore further. The choice of exploring the factors that influence e-trust and e-loyalty is because there are still few researchers who comprehensively discuss trust and loyalty electronically. Most discussions about trust and loyalty are conventional. This is based on current business developments, where topics and variables in the marketing field are directed towards digital, online, electronic, or digitalization-based transformation marked by the rise of online businesses.

Research on factors that influence e-trust and e-loyalty has been conducted by other researchers with various research methodologies. However, it is limited to factors that influence in general. This study explores the factors that influence e-trust and e-loyalty comprehensively. Comprehensive research that examines these things has never been done before.

Therefore, researchers are interested in conducting comprehensive research on factors that influence e-trust and e-loyalty. The author examines the impact, effects, influencing factors, determinants or determining factors, driving factors, factors that form e-trust and e-loyalty. With this research, it is expected to be used as a guideline and reference for researchers, stakeholders, and business actors.

RESEARCH METHOD

This research is library research, namely a literature review or library research. Researchers conduct a comprehensive literature review to unite what is known about the topic and gather knowledge of the subject being studied. Data are obtained from various reference books and reputable journal articles.

In analyzing the data, the researcher used critical analysis techniques. With a critical analysis approach, this study will explore the factors that influence e-trust and e-loyalty. Data were obtained from various reputable references regarding e-trust and e-loyalty.

RESULTS AND DISCUSSION

Factors Influencing E-Trust

E-trust is the customer's belief in their expectations of an online business (Li et al., 2015). E-trust not only affects electronic loyalty but also privacy and security (Liljander et al., 2015). If customers feel their privacy is safe and secure, they feel comfortable interacting in the digital world. In addition to e-trust, there is also the term online trust, where online trust is important in attracting and retaining customers. Online trust is a major determinant of e-commerce success (Suh & Han, 2003).

Impact, effects, influencing factors, determinants or deciding factors, driving factors, e-trust forming factors on the following variables. **Electronic Word of Mouth (E-WOM):** There is a positive influence of the electronic word of mouth (e-WOM) variable on e-trust (Tataningtyas & Tjahjaningsih, 2022). E-WOM has a positive and significant effect on e-trust (Pradita, 2021; Putri & Pradhanawati, 2021). This means that the better the information provided to the online shop, the more it will grow customer trust.

E-Satisfaction: Satisfaction is generally a feeling of pleasure or disappointment from customers regarding the results of comparing the performance of products and services perceived against their expectations. Electronic satisfaction (e-satisfaction) or e-customer satisfaction, where e-satisfaction is a customer's evaluation in every online transaction (Kotler & Keller, 2022). E-satisfaction will have a positive impact on e-trust (Wibisana, 2018). E-satisfaction has a significant effect on e-trust (Nisya & Riptiono, 2021). There is a positive and significant relationship between e-satisfaction and e-trust (Al-dweeri et al., 2017). **E-Service Quality:** In measuring electronic service quality (e-service quality), it can be divided into several dimensions, namely reliability, privacy and security, website design, customer service and support, convenience, and responsiveness (Shankar & Jebarajakirthy, 2019; Khan et al., 2021). E-service quality significantly affects e-trust (Nisya & Riptiono, 2021).

Online Shopping Experience: Online shopping experience has a positive effect on e-trust (Tataningtyas & Tjahjaningsih, 2022). **Privacy (Privacy, Online Privacy, Perceived Privacy):** One of the factors that influences online trust is privacy. Privacy is positively related to e-trust (Al-dweeri et al., 2017). Online privacy is positively related to e-trust (Chou et al., 2015). Perceived privacy is one of the important factors that significantly influence online trust (Bojang et al., 2017). Perceived privacy positively affects e-trust (Chandra & Tan, 2022). Perceived privacy positively and significantly affects e-trust (Munandar et al., 2022). Perceived privacy significantly affects e-customer trust (Aslam et al., 2019). This is not in line with research which states that online privacy does not have a positive impact on e-trust (Wibisana, 2018). Online privacy does not have a significant effect on customer e-trust (Octavia et al., 2020). Perceived privacy/security does not significantly affect online trust (Mounier et al., 2024).

Security (Security, Online Security, Perceived Security): One of the factors that influences online trust is security. There is a positive correlation between security and online trust (Peštek et al., 2011). Online security is positively related to e-trust (Chou et al., 2015). Online security will have a positive impact on e-trust (Wibisana, 2018). Perceived security is one of the important factors that significantly influences online trust (Bojang et al., 2017). Perceived security has a positive and significant effect on e-trust (Munandar et al., 2022). This is not in line with research which states that online security does not have a significant effect on customer e-trust (Octavia et al., 2020). Perceived privacy/security does not significantly affect online trust (Mounier et al., 2024). **Online Storage:** Online storage using cloud systems is positively related to higher e-trust (Fernández-Bonilla et al., 2022), where people may pay for better use of their information by using cloud systems, or they use them for free by accepting the risks (Potoglou et al., 2013).

Website (Website Design, Website Quality, Website Design Quality, Perceived Website Quality): Website quality affects e-trust (Aminsyah & Yulianti, 2019). Website design quality is how well a website is designed to meet the tastes desired by visitors to the website (Sreedhar, 2016). Perceived website quality is closely related to online trust (Bojang et al., 2017). Website usability indicates ease of use. Usability has been defined as the extent to which a system can be used by a particular user to achieve a particular goal with effectiveness, efficiency, and satisfaction in a particular context of use (Petre et al., 2006). Website usability, expected product performance, security, and privacy collectively explain 70% of the variance in online trust (Angriawan & Thakur, 2008). The basic factors of the

online trust model are: website usability, privacy, security, expected product performance, loyalty, and electronic customer relations management (e-CRM). One of the factors that influences online trust is website usability. A positive correlation exists between website usability and online trust (Peštek et al., 2011). This is not in line with research stating that web design is not positively related to e-trust (Chou et al., 2015). Website design does not have a positive impact on e-trust (Wibisana, 2018). Website design quality does not have a significant effect on e-trust (Nisya & Riptiono, 2021). Perceived website quality does not significantly affect online trust (Mounier et al., 2024).

Expected Product Performance: Online, customers cannot look the salesperson in the eye, cannot assess the physical space of a store or office, and cannot see and touch the product. They must rely on images and promises, and if they do not trust the company presenting those images and promises, they will shop elsewhere (Reichheld & Scheffer, 2000). One factor that influences online trust is expected product performance. A positive correlation exists between expected product performance and online trust (Peštek et al., 2011). **Loyalty:** Loyalty is mainly manifested through increasing the number of electronic transactions, openness to new products, and participation in programs that require personal (and other) information. The greater the consumer's trust in online services, the higher the level of loyalty that can be created (Reichheld & Scheffer, 2000). One of the factors that influences online trust is loyalty. There is a positive correlation between loyalty and online trust (Peštek et al., 2011).

Electronic Customer Relationship Management (E-CRM): E-CRM refers to marketing activities, tools and techniques delivered via the internet including e-mail, world wide web, chat rooms, e-forums, etc., that are concerned with finding, building and enhancing long-term customer relationships (Lee-Kelley et al., 2003). Different types of interactions convey different levels of trust (Angriawan & Thakur, 2008). One of the factors that influence online trust is e-CRM. There is a positive correlation between e-CRM and online trust (Peštek et al., 2011). **Digital Skills:** Digital skills influence e-trust (Martínez de Ibarreta & Gijón, 2015). The weight of the digital skills variable has significantly increased its importance in the probability of the final decision (Garín-Muñoz et al., 2019). **Internet (Internet, Internet Usage):** The weight of the internet variable has significantly increased its importance in the probability of the final decision (Garín-Muñoz et al., 2019). Internet usage affects the use of e-commerce and the development of e-trust (Martínez de Ibarreta & Gijón, 2015). **Computer Skills:** The weight of the computer skills variable has significantly increased its importance in the probability of the final decision (Garín-Muñoz et al., 2019).

Security Software: Having security software can be a false sense of security for consumers. In this case, security software indicates lower trust and therefore lower risk (Martínez de Ibarreta & Gijón, 2015). This is not in line with research that states that the variable that has a negative impact is security software, in this case, estimating e-trust, where security software is significant at 5% and negative (Fernández-Bonilla et al., 2022). **Service Features:** The features developed should provide greater convenience and benefits than other competing products (Nawang Sari & Iswah, 2019). The existence of features is one of the things that gives character to a product or service. This is not in line with research which states that service features do not have a significant effect on e-trust (Pradita, 2021). **Perceived Usefulness:** Perceived usefulness is one aspect considered by technology users,

so it becomes a benchmark for determining user trust in the technology (Moslehpour et al., 2018). Perceived usefulness has a significant positive effect on e-trust (Pradita, 2021).

Brand Image: Brand image is a consumer's perception of a product's image by assessing it in terms of brand quality or the meaning that the product has a certain value or quality (Kotler & Armstrong, 2021). Brand image describes consumers' associations and beliefs about a particular brand (Tjiptono & Chandra, 2016). Brand image has a significant effect on e-trust (Kumbara et al., 2023). **Price (Price, E-Price):** Price has a positive and significant effect on trust (Rizan et al., 2016). Price has an effect on customer trust (Rarasati & Shihab, 2022). E-price has a positive and significant effect on e-trust (Purba & Tirtayani, 2021). Research is needed to examine and measure the effect of price on e-trust. **Post-Sale Treatment:** One of the factors that most influences e-trust is post-sale treatment (Peštek et al., 2011). **Merchant Integrity:** Merchant integrity is an important determinant of online trust (Lee & Turban, 2001). **Data Integrity:** Data integrity has a significant impact on online trust (Suh & Han, 2003). **Assurance (Assurance, Perceived Third Party Assurance):** Assurance strongly drives e-trust (Ribbink et al., 2004). Perceived third party assurance has a close relationship with online trust (Bojang et al., 2017).

Ease of Use: E-service quality elements are expected to directly impact e-trust (Grönroos et al., 2000), because they are trust signals that show trust in the site and system to customers (Corritore et al., 2003). Determinants of e-quality as trust, namely trustworthy beliefs, and repurchase intentions as trustworthy intentions (Grabner-Kräuter & Kaluscha, 2003). This is not in line with research stating that service quality dimensions (ease of use, e-scape, responsiveness, and customization) do not have a significant effect on e-trust. So, one of the variables, namely ease of use, does not have a significant effect on e-trust (Ribbink et al., 2004). **E-Scape:** In addition to being easy to use, a company website must be pleasing to the eye. Thus, a quality dimension that is directly related to the user interface, one of which is e-scape (Van Riel et al., 2004). A frequently cited benefit of online technology is that websites can be personalized to the user's needs, although this may be a challenging task, due to the lack of human touch (Rust & Kannan, 2002). This is not in line with research that states that e-scape has no significant effect on e-trust (Ribbink et al., 2004).

Responsiveness: Responsiveness generally has a positive effect on customer satisfaction. However, it should be noted that responsiveness can have a negative impact on perceived quality if customers feel bombarded with company emails (Zeithaml et al., 2000). Responsiveness also has no significant effect on e-trust (Ribbink et al., 2004). **Customization:** From the customer perspective, customization creates the perception of increased choice and thus allows e-retailers to focus on what customers really want (Tsai & Huang, 2007). However, customization does not have a significant effect on e-trust (Ribbink et al., 2004). **Reputation (Reputation, Perceived Reputation, Perceived Vendor Reputation):** Reputation has a positive effect on e-trust (Al-Adwan & Al-Horani, 2019). Perceived reputation is one of the important factors that significantly affects online trust (Bojang et al., 2017). Perceived reputation has a significant effect on online trust (Suprpto et al., 2022). Perceived vendor reputation affects online trust (Mounier et al., 2024). This is not in line with research which states that perceived reputation does not have a direct effect on online trust (Hadi et al., 2016). **Perceived Familiarity:** Perceived familiarity has a direct positive influence on online customer trust (Hadi et al., 2016). This is not in line with research

that states that there is no statistical significance and as a result, the construct of perceived familiarity does not affect online trust (Bojang et al., 2017).

Efficiency: Efficiency is positively correlated with e-trust (Al-dweeri et al., 2017). This is not in line with research stating that efficiency has no positive impact on e-trust (Hansen & Jonsson, 2013). **Customer Service:** Customer service/communication refers to the site's ability to maintain relationships with customers when problems arise in transactions. This is usually done by keeping communication channels open with customers (Santos, 2003), and as a result adds value (Cox & Dale, 2002). Customer service has a positive effect on e-trust (Al-Adwan & Al-Horani, 2019). Customer service is positively related to online customer trust (Al-dweeri et al., 2017). **Social Influence:** Social influence affects online trust (Mounier et al., 2024). **Deterrence:** Deterrence affects online trust (Mounier et al., 2024). **Knowledge & Experience:** Knowledge & experience influences online trust (Mounier et al., 2024). **User Interface Quality:** User interface quality has a positive effect on e-trust (Chandra & Tan, 2022). User interface quality has a significant effect on e-customer trust (Aslam et al., 2019).

Information Quality: Information quality has a positive effect on e-trust (Zyamira & Setyawan, 2023). This is not in line with research which states that information quality does not have a positive effect on e-trust (Chandra & Tan, 2022). **E-Commerce (E-Commerce Knowledge, E-Commerce Awareness):** E-commerce awareness has a significant effect on e-customer trust (Aslam et al., 2019). This is not in line with research which states that e-commerce knowledge does not have a significant effect on online trust (Suprpto et al., 2022). E-commerce awareness does not have a positive effect on e-trust (Chandra & Tan, 2022). **Clear Shopping Process:** Clear shopping process has a significant influence on e-trust (Zhang & Nuangjamnong, 2022). **Reliable Payment System:** Reliable payment system has a significant influence on e-trust (Zhang & Nuangjamnong, 2022). **Social Commerce Components:** Social commerce components have a positive influence on e-trust (Prasad et al., 2017; Al-Adwan & Al-Horani, 2019). **Fulfilment/Reliability:** Fulfilment/reliability has a positive influence on e-trust (Al-Adwan & Al-Horani, 2019).

Risk (Perceived Risk, Perceived Security Risk): Perceived risk (the risk of buying and selling transactions on the site) has a significant effect on online trust (Suprpto et al., 2022). Perceived security risk has a positive effect on e-trust (Chandra & Tan, 2022). **Perceived Technology:** Perceived technology (the ease and benefits of online buying and selling sites) has a significant effect on online trust (Suprpto et al., 2022). **Previous/Prior Online Purchase Experience:** Previous online purchasing experience has a positive effect on online trust (Yusi et al., 2016 in Suprpto et al., 2022). This is not in line with research which states that prior online purchasing experience has no effect on online trust (Suprpto et al., 2022). **Service Quality:** Service quality has an effect on e-trust (Basile et al., 2021). Service quality has a positive effect on e-trust (Zyamira & Setyawan, 2023). **System Quality:** With the existence of a good quality system and service quality in an e-commerce, it can influence customers to continue exploring e-commerce and improve their experience, so that purchases can be made spontaneously by customers. This is not in line with research which states that system quality does not have a positive effect on e-trust (Zyamira & Setyawan, 2023).

Word of Mouth (WOM): WOM (receiver & sender) has a positive influence on e-trust (Salehnia et al., 2014). **Corporate Image:** Corporate image has a positive influence on

e-trust (Salehnia et al., 2014). **Vendor Capacity:** Vendor capacity has a direct positive influence on online trust (Hadi et al., 2016). **Personal Values:** All dimensions of personal values have a significant effect on consumer attitudes towards e-shopping (Jayawardhena, 2004). This is not in line with research stating that personal values do not have a direct effect on online trust (Hadi et al., 2016).

Factors Influencing E-Loyalty

Most of the research focusing on e-loyalty has studied the issue of how to foster and/or enhance e-loyalty (Gommans et al., 2001). Compared to traditional loyalty, e-loyalty is the most useful risk reduction strategy, even before price and promotion for online customers. In addition to e-loyalty, it is also known as electronic loyalty, customer e-loyalty, e-customer loyalty, and online customer loyalty.

Impact, effect, influencing factors, determinants or deciding factors, driving factors, factors forming e-loyalty on the following variables. **E-Trust:** Electronic trust (e-trust) has a significant influence on electronic loyalty (Pratiwi & Suryani, 2024). E-trust will have a positive impact on e-loyalty (Wibisana, 2018). The impact of e-trust on e-loyalty is quite significant (Kuska et al., 2024). E-trust has an effect on e-loyalty (Al-dweeri et al., 2017; Aminsyah & Yulianti, 2019). E-trust has a direct effect on e-loyalty (López-Miguens & Vázquez, 2017). E-trust has a positive effect on e-loyalty (Chou et al., 2015; Gotama & Indarwati, 2019; Chandra & Tan, 2022; Istighfarnissa et al., 2022). E-trust has a significant effect on e-loyalty (Pramuditha et al., 2021). E-trust has a positive and significant effect on e-loyalty (Al-dweeri et al., 2017; Munandar et al., 2022; Ramadhani et al., 2023; Fadli et al., 2024). E-service quality, e-trust, and e-satisfaction simultaneously have a positive and significant effect on e-loyalty (Ramadhani et al., 2023). This is not in line with research stating that e-trust has a negative effect on e-loyalty (Eid, 2011; Melinda, 2017). E-trust does not have a significant effect on e-loyalty (Suleman et al., 2022; Kumbara et al., 2023). E-trust has a negative and insignificant effect on the e-loyalty variable (Sativa & Astuti, 2016).

E-Satisfaction, or electronic satisfaction or e-customer satisfaction: The results of the theoretical model research of the four main antecedents of e-loyalty, namely e-trust, e-value, e-satisfaction, and e-commitment, show that e-loyalty is significantly influenced by these four factors, where e-satisfaction has a more substantial impact (von der Heide & Poniriri, 2011). A conceptual framework for measuring determinants of e-loyalty, one of which is e-satisfaction (Carlson & Sinnappan, 2003). E-satisfaction can lead to increased service usage and increase the likelihood of e-loyalty (Giao et al., 2020; Suariedewi, 2020). E-satisfaction significantly impacted millennial consumers' e-loyalty (Bingwa et al., 2024). E-satisfaction has an effect on e-loyalty (Aminsyah & Yulianti, 2019; Kuska et al., 2024). E-satisfaction has a direct effect on e-loyalty (López-Miguens & Vázquez, 2017). E-customer satisfaction has an effect on e-customer loyalty (Akbar & Djatmiko, 2016). E-satisfaction has a significant effect on e-loyalty (Hendra et al., 2018; Suleman et al., 2022). Electronic satisfaction has a significant effect on electronic loyalty (Pratiwi & Suryani, 2024). E-satisfaction will have a positive impact on e-loyalty (Wibisana, 2018). E-satisfaction has an effect on e-loyalty (Melinda, 2017). E-satisfaction has a positive effect on e-loyalty (Chou et al., 2015; Tjhin et al., 2016; Pandjaitan et al., 2021; Chandra & Tan, 2022; Istighfarnissa et al., 2022). E-satisfaction has a positive and significant effect on e-loyalty (Riza & Sutopo, 2017; Giao et al., 2020; Santika et al., 2020; Krisdiyani & Rimadiaz, 2023; Ramadhani et al., 2023; Tirtayasa et al., 2024). E-satisfaction has a positive and significant effect on e-customer

loyalty (Raza et al., 2020). There is a positive and significant effect between e-customer satisfaction and e-customer loyalty (Ghali, 2021). This is not in line with research stating that e-satisfaction has no effect on e-loyalty (Fadli et al., 2024). E-satisfaction has a negative effect on e-loyalty (Gotama & Indarwati, 2019). E-satisfaction has an insignificant positive effect on e-loyalty (Suprapti & Suparmi, 2020). There is a negative and significant effect of e-satisfaction on e-loyalty (Mawardi et al., 2024).

E-Service Quality: Loyal customers are considered to be very valuable to e-commerce, and loyalty is generally associated with higher levels of service quality (Ribbink et al., 2004). A conceptual framework for measuring determinants of e-loyalty, one of which is e-service quality (Carlson & Sinnappan, 2003). Electronic service quality (e-service quality) influences e-loyalty (Sativa & Astuti, 2016; Aminsyah & Yulianti, 2019). E-service quality influences e-customer loyalty (Akbar & Djatmiko, 2016). E-service quality has a positive impact on e-loyalty (Shafiee & Bazargan, 2018). E-service quality has a significant effect on e-loyalty (Awadallah & Saad, 2017; Hendra et al., 2018). Electronic service quality has a significant effect on electronic loyalty (Pratiwi & Suryani, 2024). E-service quality has a positive and significant effect on e-loyalty (Sativa & Astuti, 2016; Riza & Sutopo, 2017; Saragih, 2019; Santika et al., 2020; Suprapti & Suparmi, 2020; Ramadhani et al., 2023; Tirtayasa et al., 2024). E-service quality has a significant impact on e-loyalty (Kuska et al., 2024). E-service quality has a significant positive relationship with e-customer loyalty (Fadli et al., 2024). This is not in line with research stating that e-service quality has no effect on e-loyalty (Tjhin et al., 2016; Melinda, 2017). E-service quality has a negative effect on e-loyalty (Desiyanti et al., 2018; Gotama & Indarwati, 2019; Lie et al., 2019). E-service quality does not have a significant effect on e-loyalty (Pratiwi et al., 2021; Suleman et al., 2022). There is no significant relationship between e-service quality directly and e-loyalty (Pudjarti et al., 2019).

E-Value: E-loyalty is significantly influenced by four factors, one of which is e-value (von der Heidt & Ponirin, 2011). A conceptual framework for measuring determinants of e-loyalty, one of which is electronic value (e-value) (Carlson & Sinnappan, 2003). **E-Commitment:** E-loyalty is significantly influenced by four factors, one of which is electronic commitment (e-commitment) (von der Heidt & Ponirin, 2011). **Perceived Privacy:** Perceived privacy has a positive and significant influence on e-loyalty (Munandar et al., 2022). **Perceived Security:** Perceived security felt by consumers can motivate them to share positive stories about a company or its products (Kassim & Abdullah, 2010). This is not in line with research which states that perceived security has no effect on e-loyalty (Munandar et al., 2022). **Website Quality:** Website quality has a direct influence on e-loyalty (Evi & Panagiota, 2020). Website quality has a positive effect on customer e-loyalty (Winnie et al., 2014; Khan & Hashmi, 2016; Pandjaitan et al., 2021). Website quality has a significant effect on e-loyalty variables (Aminsyah & Yulianti, 2019). **User Interface Design:** User interface design has a positive and significant effect on e-loyalty (Al-Zu'bi & Al-Gasawneh, 2022). This is not in line with research which states that there is no effect of user interface design on e-loyalty through e-satisfaction (Krisdiyani & Rimadidas, 2023). **Internet (Internet Usage, Internet Expertise):** Internet usage has a significant impact on e-loyalty (Haidary, 2023). A conceptual framework for measuring determinants of e-loyalty, one of which is internet expertise (Carlson & Sinnappan, 2003).

Reliability: The reliability dimension has a positive and significant effect on e-loyalty (Khan et al., 2019; Yanto & Anjarsari, 2021). This is not in line with research which states that reliability has no effect on e-loyalty (Kanyama et al., 2022). Reliability does not affect e-loyalty through e-satisfaction, this may be due to the fact that system maintenance is often carried out at night (Krisdiyani & Rimadias, 2023). **Customer Service & Support:** Customer service & support has a positive and significant effect on e-loyalty (Shankar & Jebarajakirthy, 2019). **Convenience (Convenience, Perceived Convenience):** Convenience has a positive and significant effect on e-loyalty (Losaura et al., 2022). This is not in line with research which states that convenience does not have a significant impact on e-loyalty (Srinivasan et al., 2002). Perceived convenience does not have a positive and significant effect on e-customer loyalty (Fauzi & Oktaroza, 2022). **Responsiveness:** Responsiveness has a positive and significant effect on e-loyalty (Raza et al., 2020; Tirtayasa et al., 2024). **Information Quality:** Information quality is the level of how good the information produced in terms of content, accuracy, and format required by the user (Rai et al., 2002). Companies must use their databases effectively to manage consumers (Berger & Davies, 1998). Informativeness, which refers to the provision of information, positively affects consumer loyalty in the online context (Chung, 2008). The perception of the quality of information the website provides positively affects consumer loyalty (Kim & Niehm, 2009). Information quality positively and significantly affects e-loyalty (Riza & Sutopo, 2017).

Ease of Use: Perceived ease of use is defined as the degree to which a person believes that using a particular system will be free from effort (Davis, 1989). The level of ease of access to a website has a positive effect on e-loyalty (Casalo et al., 2008). There is a positive effect between perceived ease and e-loyalty (Flavián et al., 2006). Perceived ease of use (technology acceptance factors) has a positive impact on customer e-loyalty (Winnie et al., 2014). This is not in line with research which states that ease of use has a positive but insignificant effect on e-loyalty (Riza & Sutopo, 2017). **Switching Barriers:** Switching barriers are consumers' assessments of the resources and opportunities needed to switch, or perhaps the obstacles that prevent consumers from switching (López-Miguens & Vázquez, 2017). Switching barriers have an effect on e-loyalty (Aminsyah & Yulianti, 2019). Switching barriers have a direct effect on e-loyalty (López-Miguens & Vázquez, 2017; Evi & Panagiota, 2020). **E-Recovery (E-Recovery, E-Recovery Service Quality):** E-recovery has a positive impact on e-loyalty (Shafiee & Bazargan, 2018). E-recovery service quality has a significant effect on e-loyalty (Hendra et al., 2018).

Brand Image: Brand image has a positive effect on customer e-loyalty (Wilis & Nurwulandari, 2020). Brand image has a significant effect on e-loyalty (Pratiwi et al., 2021). Brand image has a positive and significant effect on e-loyalty (Hendrawan & Agustini, 2021; Tirtayasa et al., 2024). This is not in line with research which states that brand image does not have a significant effect on e-loyalty (Kumbara et al., 2023). **Price:** Price affects e-loyalty (Rarasati & Shihab, 2022). Price has a positive effect on customer e-loyalty (Wilis & Nurwulandari, 2020). Price has a significant positive effect on customer e-loyalty (Rahmadani & Dwita, 2025). **E-CRM:** There is a positive and significant influence between E-CRM and e-loyalty (Cahyarani & Astuti, 2022). This is not in line with research which states that e-CRM has no effect on e-loyalty (Mawardi et al., 2024). **E-WOM (E-WOM, Interactivity of E-WOM Systems):** E-WOM contributes to e-loyalty (Prayunda & Wardani, 2023). E-WOM has a positive and significant effect on e-loyalty (Perera et al., 2019; Santika

et al., 2020; Cahyarani & Astuti, 2022). Interactivity of e-WOM systems has a positive effect on customer e-loyalty (Khan & Hashmi, 2016).

Consumer Preferences: Consumer preferences have a significant influence on e-loyalty (Kumbara et al., 2023). **Perceived Usefulness:** E-loyalty is significantly influenced by perceived usefulness (Antarwiyati et al., 2010). Perceived usefulness (technology acceptance factors) has a positive impact on customer e-loyalty (Winnie et al., 2014). **Trust (Trust, Perceived Trust, Trustworthiness):** E-loyalty is positively influenced by trust (Aziza, 2021). E-loyalty is significantly influenced by perceived trust (Antarwiyati et al., 2010). Trustworthiness has a positive relationship with customer e-loyalty (Winnie, 2014; Winnie et al., 2014). This is not in line with research which states that trust does not have a significant effect on e-loyalty (Hendrawan & Agustini, 2021). **Perceived Social Presence:** E-loyalty is influenced by perceived social presence (Antarwiyati et al., 2010). **Perceived Enjoyment:** E-loyalty is significantly influenced by perceived enjoyment (Antarwiyati et al., 2010). Perceived enjoyment (technology acceptance factors) has a positive impact on customer e-loyalty (Winnie et al., 2014). **Perceived Value:** E-loyalty is significantly influenced by perceived value (Antarwiyati et al., 2010). This is not in line with research stating that customer perceived value does not have a significant influence on customer e-loyalty (Sauciukenaite, 2016).

E-Marketing: There is no influence of e-marketing on e-loyalty. However, if viewed from the contribution of the nature of the relationship between e-marketing and e-loyalty, then there is a fairly strong relationship, so it is necessary to evaluate and improve the e-marketing that is owned in order to create e-loyalty that has a significant influence (Tjhin et al., 2016). **Promotion:** One of the company's promotion methods affects e-loyalty (Oyeniya et al., 2011). Promotion has a positive and significant relationship with e-loyalty (Fadli et al., 2024). **Customer Interface Quality:** Customer interface quality has a positive impact on customer e-loyalty (Winnie et al., 2014). **Service Quality:** Service quality has a positive impact on customer e-loyalty (Winnie et al., 2014). **Technology Trust:** Technology trust has a positive impact on customer e-loyalty (Winnie et al., 2014).

Customization: Customization as the ability of a website to allow customers to access services tailored to their individual needs. Customization has a positive effect on e-loyalty (Sukmongkol et al., 2019). There is a positive and significant effect between customization and e-loyalty (Losaura et al., 2022). This is not in line with research which states that customization does not have a direct effect on e-loyalty (Chang & Chen, 2008). **Interactivity (Interactivity, Contact Interactivity):** Interaction terms have a significant impact on e-loyalty (Haidary, 2023). Interactivity as the level of interaction or dialogue between the website and customers. Contact interactivity has a positive effect on e-loyalty (Jiang et al., 2015). There is a positive and significant effect between contact interactivity and e-loyalty (Losaura et al., 2022). This is not in line with research which states that interactivity does not have a direct effect on e-loyalty (Chang & Chen, 2008). **Character:** Character has a significant impact on e-loyalty (Srinivasan et al., 2002). This is not in line with research which states that there is no significant positive influence between character and e-loyalty (Losaura et al., 2022). **Satisfaction (Satisfaction, Customer Satisfaction):** E-loyalty is positively influenced by satisfaction (Aziza, 2021). Customer satisfaction has a positive effect on e-loyalty (Ludin & Cheng, 2014).

Switching Costs: Switching costs moderate the relationship between customer satisfaction and e-loyalty (Chang & Chen, 2008). **Cultivation:** Cultivation shows the extent to which a company can provide relevant information and provide incentives (Teigland et al., 2018). There is a positive and significant influence between cultivation and e-loyalty (Losaura et al., 2022). **Community:** Community has a positive influence on e-loyalty (Perera et al., 2019). There is a positive and significant influence between community and e-loyalty (Losaura et al., 2022). **Care:** Care has a significant impact on e-loyalty (Srinivasan et al., 2002). This is not in line with research which states that care does not affect e-loyalty because other variables are considered more important to customers, such as affordable prices (Li et al., 2015). There is no significant positive influence between care and e-loyalty (Losaura et al., 2022). **Choice:** Choice has a significant impact on e-loyalty (Srinivasan et al., 2002). This is not in line with research which states that choice cannot affect e-loyalty (Morales-Solana et al., 2019). There is no significant positive influence between choice and e-loyalty (Losaura et al., 2022).

E-Brand Love: E-brand love has a positive and significant effect on e-loyalty (Salehzadeh et al., 2023). **Web Knowledge:** Web knowledge has a positive influence on e-loyalty (Furyanah et al., 2021). **Innovativeness:** Innovativeness has a positive influence on e-loyalty (Furyanah et al., 2021). **Commitment:** Commitment influences customer e-loyalty (Basile et al., 2021). Based on the description above, the factors that influence e-trust and e-loyalty can be presented in Table 1 below.

Table 1.
Factors Influencing E-Trust and E-Loyalty

No.	Factors Influencing E-Trust	Factors Influencing E-Loyalty
1.	Electronic Word of Mouth (E-WOM)	E-Trust
2.	E-Satisfaction	E-Satisfaction
3.	E-Service Quality	E-Service Quality
4.	Online Shopping Experience	E-Value
5.	Privacy (Privacy, Online Privacy, Perceived Privacy)	E-Commitment
6.	Security (Security, Online Security, Perceived Security)	Perceived Privacy
7.	Online Storage	Perceived Security
8.	Website (Website Design, Website Quality, Website Design Quality, Perceived Website Quality, Website Usability)	Website Quality
9.	Expected Product Performance	User Interface Design
10.	Loyalty	Internet (Internet Usage, Internet Expertise)
11.	Electronic Customer Relationship Management (E-CRM)	Reliability
12.	Digital Skills	Customer Service & Support
13.	Internet (Internet, Internet Usage)	Convenience (Convenience, Perceived Convenience)
14.	Computer Skills	Responsiveness
15.	Security Software	Information Quality
16.	Service Features	Ease of Use
17.	Perceived Usefulness	Switching Barriers

18. Brand Image	E-Recovery (E-Recovery, E-Recovery Service Quality)
19. Price (Price, E-Price)	Brand Image
20. Post-Sale Treatment	Price
21. Merchant Integrity	E-CRM
22. Data Integrity	E-WOM (E-WOM, Interactivity of E-WOM Systems)
23. Assurance (Assurance, Perceived Third Party Assurance)	Consumer Preferences
24. Ease of Use	Perceived Usefulness
25. E-Scape	Trust (Trust, Perceived Trust, Trustworthiness)
26. Responsiveness	Perceived Social Presence
27. Customization	Perceived Enjoyment
28. Reputation (Reputation, Perceived Reputation, Perceived Vendor Reputation)	Perceived Value
29. Perceived Familiarity	E-Marketing
30. Efficiency	Promotion
31. Customer Service	Customer Interface Quality
32. Social Influence	Service Quality
33. Deterrence	Technology Trust
34. Knowledge & Experience	Customization
35. User Interface Quality	Interactivity (Interactivity, Contact Interactivity)
36. Information Quality	Character
37. E-Commerce (E-Commerce Knowledge, E-Commerce Awareness)	Satisfaction (Satisfaction, Customer Satisfaction)
38. Clear Shopping Process	Switching Costs
39. Reliable Payment System	Cultivation
40. Social Commerce Components	Community
41. Fulfilment/Reliability	Care
42. Risk (Perceived Risk, Perceived Security Risk)	Choice
43. Perceived Technology	E-Brand Love
44. Previous/Prior Online Purchase Experience	Web Knowledge
45. Service Quality	Innovativeness
46. System Quality	Commitment
47. Word of Mouth (WOM)	
48. Corporate Image	
49. Vendor Capacity	
50. Personal Values	

Source: Data Processed (2025)

Based on Table 1, there are 50 variables of impact, effect, influencing factors, determinants or determining factors, driving factors, e-trust forming factors, and 46 variables in e-loyalty, both conventional and electronic. Business actors will struggle to compete with competitors who have studied and implemented e-trust and e-loyalty in their business platforms. This study is expected to be used as a guide and reference regarding the factors influencing e-trust and e-loyalty. This study has limitations by using the library research

method. Further research can be carried out that discusses e-trust and e-loyalty through case studies, field research, and empirical studies in various sectors.

CONCLUSION

Electronic trust (e-trust) as a company's willingness to rely on its business partners. Electronic trust is affected by various individual and organizational aspects, including ability, openness, credibility, and goodwill. E-trust is a determining factor in e-commerce encouraging the use of all digital resources, as a necessary start in building and maintaining relationships between customers and online sellers. Online trust is important in attracting and retaining customers.

Impact, effect, influencing factors, determinants or deciding factors, driving factors, e-trust forming factors, on the following 50 variables: electronic word of mouth (e-WOM); e-satisfaction; e-service quality; online shopping experience; privacy (privacy, online privacy, perceived privacy); security (security, online security, perceived security); online storage; website (website design, website quality, website design quality, perceived website quality); expected product performance; loyalty; electronic customer relationship management (e-CRM); digital skills; internet (internet, internet usage); computer skills; security software; service features; perceived usefulness; brand image; price (price, e-price); post-sale treatment; merchant integrity; data integrity; assurance (assurance, perceived third party assurance); ease of use; e-scape; responsiveness; customization; reputation (reputation, perceived reputation, perceived vendor reputation); perceived familiarity; efficiency; customer service; social influence; deterrence; knowledge & experience; user interface quality; information quality; e-commerce (e-commerce knowledge, e-commerce awareness); clear shopping process; reliable payment system; social commerce components; fulfilment/reliability; risk (perceived risk, perceived security risk); perceived technology; previous/prior online purchase experience; service quality; system quality; word of mouth (WOM); corporate image; vendor capacity; and personal values.

Electronic loyalty (e-loyalty) as a commitment to continue visiting a website because of a preference for shopping at that website without switching to another website. Electronic loyalty is a customer's intention to revisit a website and consider purchasing from that website in the future. E-loyalty encourages repeat purchases, which are characterized by client accountability and positive attitudes toward the online company. Compared to traditional loyalty, e-loyalty is the most useful risk reduction strategy, even before price and promotion for online customers.

Impact, effect, influencing factors, determinants or deciding factors, driving factors, factors forming e-loyalty, on the following 46 variables: e-trust; e-satisfaction; e-service quality; e-value; e-commitment; perceived privacy; perceived security; website quality; user interface design; internet (internet usage, internet expertise); reliability; customer service & support; convenience (convenience, perceived convenience); responsiveness; information quality; ease of use; switching barriers; e-recovery (e-recovery, e-recovery service quality); brand image; price; e-CRM; e-WOM (e-WOM, interactivity of e-WOM systems); consumer preferences; perceived usefulness; trust (trust, perceived trust, trustworthiness); perceived social presence; perceived enjoyment; perceived value; e-marketing; promotion; customer interface quality; service quality; technology trust; customization; interactivity (interactivity,

contact interactivity); character; satisfaction (satisfaction, customer satisfaction); switching costs; cultivation; community; care; choice; e-brand love; web knowledge; innovativeness; and commitment. This research can be used as a guide and reference for researchers, stakeholders, and business actors, and it is hoped that further research can be carried out in other fields.

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