



The Influence of Perceived Usefulness, Trust, and Risk on Loyalty in the TikTok Shop: Test of Consumer Satisfaction as a Mediation Variable

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Abstract

Purpose: This study aims to analyze the effect of perceived usefulness, trust and risk on loyalty with consumer satisfaction as a mediating variable at the TikTok Shop.

Method: The research method in this study was a survey through a questionnaire. The population in this study were consumers born in 1997 – 2012 (generation Z) and had used the TikTok Shop ≥ 2 times. The sample in this study was 232 respondents. The sampling technique uses a non-probability sampling technique with a purposive sampling approach with an analytical tool, namely PLS - SEM (Partial Least Square - Structural Equation Modeling).

Results: The results of data analysis with a significance of 0.05 indicate that the effect of perceived usefulness on customer satisfaction and loyalty has no positive effect. The effect of trust on consumer satisfaction has a significant effect, but the effect of trust on consumer loyalty does not have a significant effect. The effect of risk on customer satisfaction and loyalty has a significant effect. The influence of consumer satisfaction mediates consumer loyalty.

INTRODUCTION

The Covid-19 pandemic broke out in Indonesia in early February 2020, with a rapid spread, which increased the risk of death. Regulations for social and physical supervision, large-scale and regional social supervision are made. In a pandemic, work and teaching and learning activities from home, in order to minimize interactions with other people. In the past, online shopping was mostly done by Generation Z, but now every generation is interested in doing it. Rapid changes are happening right now in the digital world. Information technology and communication development today have created a new type of society, namely the digital society. Based on the results of the (APJJI, 2022) survey, the use of internet media has increased by 73.7% because many people have businesses using internet-based social media.

As technology develops, a theory emerges about acceptance of new technology, one of which is TAM. One of the main factors that can predict individuals and groups to accept a new technology is perceived usefulness. According to Latifah et al. (2020), perceived usefulness and trust can influence consumer satisfaction. According to Faizah & Sanaji (2022), perceived usefulness obtained by consumers can increase someone's trust. The perceived usefulness factor is a key factor in determining whether to use a particular information technology or not. Even though there are many

conveniences in online shopping, there are still many internet and social media users in Indonesia who do not have the courage to shop online. Online shopping requires trust because consumers and sellers cannot meet in person so there are still doubts when shopping online. As the popularity of online shopping sites increases, the level of consumer trust in these sites will also increase. Priansa (2017), states that trust is not only related to cognitive and affective consumers, but also to actions that lead to consumer loyalty to make repeat purchases.

Consumers continually have to make decisions about which products to buy. A haphazard decision will cause consumers to face several risks. Perceived risk is a factor that can influence consumer attitudes toward online shopping. According to Marza et al. (2019), perceived risk is one of the factors that can cause losses in pursuing the desired target when engaging in online shopping. This high risk perception will affect consumer confidence to shop online. Risk is also an important issue in online shopping due to online fraud that occurs every day. Consumers who are dissatisfied with the service, product or price offered by the seller will influence others. This effort is carried out with various strategies and ways to satisfy consumer needs so that consumers feel satisfied and want to make repeated purchases. Research by Widayat & Artika (2019), concluded that consumer satisfaction affects consumer loyalty for online shopping, which means that consumer loyalty to buy a product at a company and the opportunity for consumers to switch to another company is very small (Kasmir, 2017). According to Harahap et al. (2020), consumer loyalty is a positive consumer commitment to marketplace reflected in consistent repeat purchases. Consumer satisfaction is an important factor in generating consumer loyalty. Consumer satisfaction can be increased by providing quality services. According to Wilujeng et al. (2019), consumer satisfaction can be measured by the Importance and Performance method, namely by a comparison between consumer satisfaction and the level of expectations from consumers and the Servqual method which shows the gap between consumer satisfaction and consumer expectations. Consumer loyalty is also important for a business or business in maintaining the smooth running of the business going forward. Consumer loyalty is the attitude and behavior of consumers who make transactions or purchases consistently over a long period of time.

Since the Covid-19 pandemic, various social media platforms have experienced a drastic increase in users, one of the most popular social media applications is TikTok, which is dominated by young people or generation Z. TikTok also has the influence to improve the brand image of a product that relies on word of mouth communication (Word of Mouth) in making online shopping decisions, this can be proven from TikTok which provides the Tiktok Shop feature, which can be used as an e-commerce tool that is in demand by many consumers to shop online.

This research is a modification of research conducted by Giau et al. (2020), Gloria & Achyar (2018), and Khasbulloh & Suparna (2022) which are related to the effect of perceived usefulness, trust, and risk on consumer satisfaction and loyalty. This research will further examine the effect of perceived usefulness, trust, and risk on loyalty in the TikTok Shop: test consumer satisfaction as a mediating variable, where Tiktok Shop is currently a trend in society since the Covid-19 pandemic. Based on the research above, there has been no specific research on the online shopping application TikTok Shop to date, because the TikTok Shop trend is still new to the community.

RESEARCH METHODS

The research was conducted by distributing questionnaires online and created using Google forms. Online questionnaire links will be shared via social media such as Instagram, WhatsApp, and Line. There are requirements that apply in the process of selecting respondents. The research objects are users of the TikTok Shop app. The subject of this research is generation Z who have used the TikTok Shop. The sample used in this study was 200 respondents. The sampling technique in this study is a non-probability sampling technique. According to Anshori & Iswati (2017), non-probability sampling is a sampling technique where this technique can provide equal opportunities for each element of the population to be selected as a member of the sample. The approach used in

this study is a purposive sampling approach. According to Anshori & Iswati (2017), purposive sampling is a sampling technique based on certain criteria. This study uses descriptive statistical analysis of respondents regarding perceived usefulness, trust, and risks to customer loyalty and satisfaction as mediating variables at the TikTok Shop based on respondents' responses to the questionnaire. This research method uses the Structural Equation Modeling - Partial Least Squares (SEM-PLS) analysis model. The purpose of using PLS-SEM analysis is because it can simultaneously test a series of relationships that are relatively difficult to measure.

When an e-commerce website provides benefits and facilitates online shopping activities, the perceived usefulness of an e-commerce will increase. It can be concluded that perceived usefulness is a situation where consumers get advantages and benefits when using or searching for products on online shopping sites. The perception of this benefit can be seen in several ways such as the benefits of the product, which are obtained during product promos, the effectiveness of the time spent shopping online. Repeated purchases are proof that the consumer is loyal. Based on the results of research from Basyar & Sanaji (2016), consumer satisfaction has a positive effect on perceived usefulness, this is because consumers or app and web users feel the convenience and speed provided. Research by Faizah & Sanaji (2022) shows that there is a positive and significant effect of the usefulness variable on the loyalty variable, the benefits felt by partners in using the smart shop app can create a sense of partner loyalty to the Warung Pintar Group.

H1a: Perceived usefulness has a positive effect on consumer satisfaction

H1b: Perceived usefulness has a positive effect on consumer loyalty

Trust is one of the most important variables in building a long-term relationship between two parties. It is this long-term relationship that is built that causes consumer trust to increase so that consumers are satisfied shopping online and are increasingly loyal to a product purchased. Believing in beliefs is the same as believing in service providers with certain characteristics that are beneficial to their users. It can be said that buyers' trust in social media is able to influence the objective value of the goods they buy. The results of Yufizar (2017) research, show that increasing consumer satisfaction has a positive effect on trust in a product. Consumer satisfaction also plays an important role in developing trust from consumers. Consumer trust maintained by the seller will affect consumer satisfaction, on the other hand because building consumer trust is not easy so this must be maintained. The results of research from Rachbini et al. (2019), show that trust has a positive effect on consumer loyalty.

H2a: Trust has a positive effect on consumer satisfaction

H2b: Trust has a positive effect on consumer loyalty

Due to online fraud, online business owners must consider the quality of service provided at each stage of the process to reduce the risk of customer exposure. Perceived risk is the customer's perception of where uncertainty and consequences are to be avoided in an activity. Online shopping causes consumers to be unable to meet the seller in person, so in e-commerce different risk perceptions can appear for each consumer or person at risk of losing money, considering the security factor of personal data, and worrying about delivery times. The results of Ayu (2018) research, there is a significant influence of the risk perception variable on consumer satisfaction, this is evidenced by the fact that most consumers who use the Tokopedia site are satisfied with the minimal risk of shopping with Tokopedia. Based on research results Heriyanto & Susanto (2020), perceived risk has a significant influence on customer loyalty.

H3a: Risk has a positive effect on consumer satisfaction

H3b: Risk has a positive effect on consumer loyalty

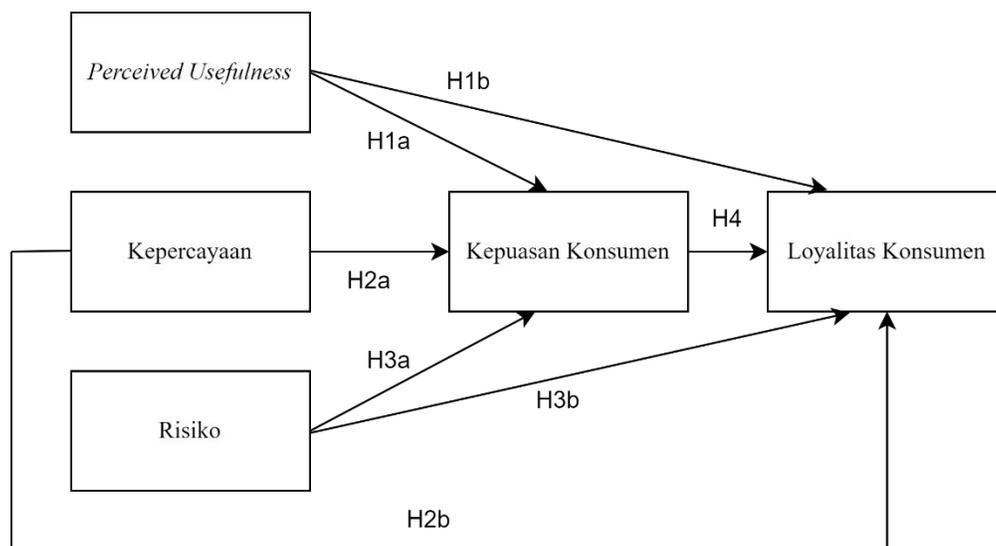


Figure 1
Research Model

Sources: (Giao et al., 2020); Gloria & Achyar (2018); and Khasbulloh & Suparna (2022).

One of the simplest ways to increase customer loyalty is to use customer satisfaction. The relationship between customer satisfaction and loyalty can be seen in the process of forming a loyalty caused by customers who feel their needs are fulfilled, so it can be concluded that satisfaction will affect consumer loyalty. The results of research from Solimun & Fernandes (2018), show that customer satisfaction has a mediating relationship between service quality and customer loyalty. The results of research from Soliha et al. (2021) and Estikowati et al. (2020) stated that customer satisfaction has a positive effect on loyalty, and mediates trust with customer loyalty.

H4: Consumer satisfaction positively mediates consumer loyalty

The research conducted is a modification of the research conducted by Giao et al. (2020); Gloria & Achyar (2018); and Khasbulloh & Suparna (2022). The results of the modification of this study resulted in the following research model:

RESULTS & DISCUSSION

The data obtained shows that 35% (81 people) are male and 65% (151 people) are female, with data collected from 232 respondents. All respondents were born in 1997 – 2012. Data based on monthly income is dominated by an average monthly income of IDR 1,000,001 – IDR 5,000,000 by 42.2% (98 people). Then the data based on the reasons for using the TikTok Shop app are dominated by getting discounts and free shipping by 19.3% (121 people). The characteristics of respondents based on the purpose of using the TikTok Shop app were dominated by shopping as much as 79.3% (184 people).

The outer SEM-PLS model was created by testing the validity and reliability of the measurement model to assess the loading factor value of latent variable indicators.

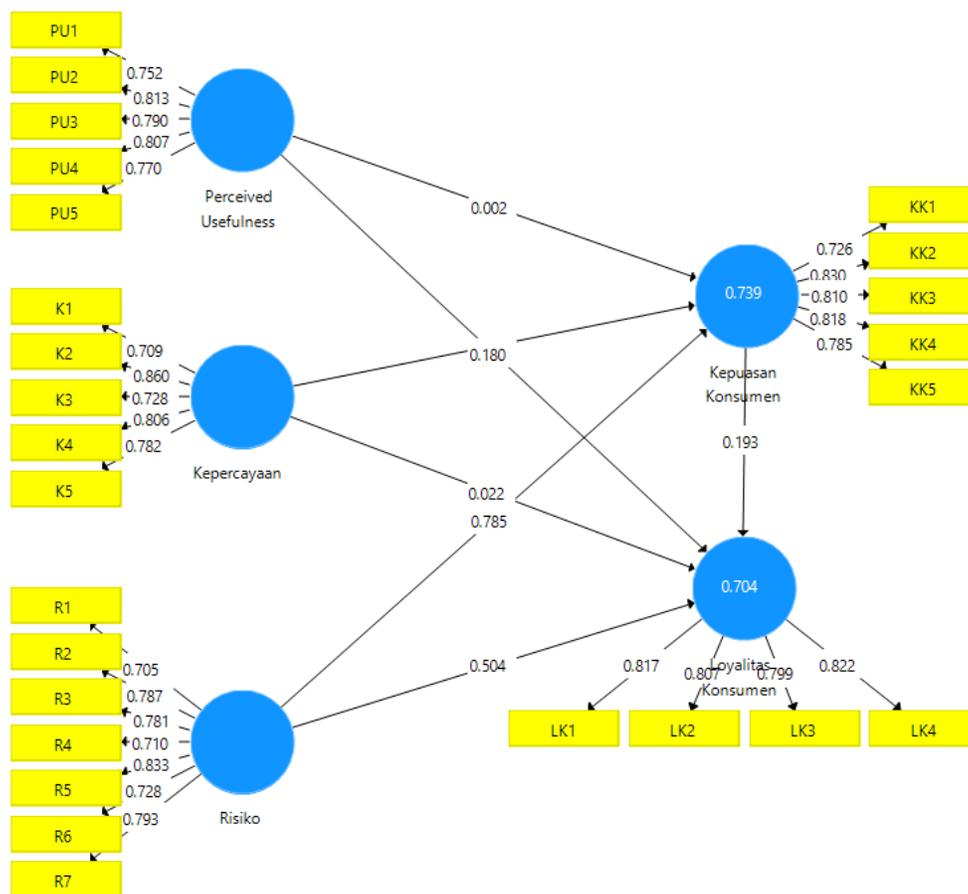


Figure 2
Loading Factor Value

Source: Data processed with SMART PLS

The picture above shows that each variable meets the requirements, namely ≥ 0.7 . Which makes it possible to proceed to the next test stage, namely evaluating the AVE (Average Variance Extracted) value provided that it exceeds 0.50.

Table 1 indicates that the instruments in this study met the requirements in terms of convergent data validity because each variable met the requirements, which exceeded 0.50. The next test is reliability with standard Cronbach's alpha values and composite reliability.

Table 1
Average Variance Extracted (AVE) Value

No.	Construct	Average Variance Extracted (AVE)
1.	Perceived Usefulness (PU)	0,619
2.	Trust (K)	0,607
3.	Risk (R)	0,583
4.	Consumer Satisfaction (KK)	0,632
5.	Consumer Loyalty (LK)	0,658

Table 2
Cronbach's Alpha Value and Composite Reliability

Construct	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
PU	0,846	0,890
K	0,836	0,885
R	0,880	0,907
KK	0,854	0,895
LK	0,827	0,885

Table 2 shows that the Cronbach's Alpha and Composite Reliability. If the values are above 0.70, so it can be concluded that this research is reliable and has good consistency.

The results of hypothesis testing directly based on the inner model obtained the following results:

Table 3
Direct Effect Hypothesis Test

	<i>Path Coefficients</i>	<i>T-Statistic</i>	<i>P-Value</i>	Description
PU → KK	0,002	1,739	0,083	Insignificant
PU → LK	0,180	0,326	0,744	Insignificant
K → KK	0,180	2,266	0,024	Significant
K → LK	0,022	0,025	0,980	Insignificant
R → KK	-0,149	1,884	0,040	Significant
R → LK	-0,155	1,922	0,050	Significant
KK → LK	0,193	5,727	0,000	Significant

Based on the table above, it can be seen that the perceived usefulness variable has no significant effect on customer satisfaction and loyalty. The trust variable has a significant effect on satisfaction, but the trust variable has no significant effect on customer loyalty. Risk variables have a significant effect on customer loyalty and satisfaction. The variable of consumer satisfaction also significantly mediates consumer loyalty. The significance of the variable can be shown at the p-value < 0.05, and conversely if the p-value is > 0.05 it means that it is not significant. Next is the hypothesis test of indirect influence through mediation which can be seen as follows:

Table 4
Indirect Effect Hypothesis Test

	<i>Path Coefficients</i>	<i>T-Statistic</i>	<i>P-Value</i>	Description
PU → KK → LK	0,002	1,565	0,118	Insignificant
K → KK → LK	0,019	0,023	0,982	Insignificant
R → KK → LK	0,152	2,151	0,032	Significant

Table 5
Relationship Between Perceived Usefulness, Consumer Satisfaction, and Consumer Loyalty

	<i>Path Coefficients</i>	<i>T-Statistic</i>	<i>P-Value</i>	Information
PU → KK	0,002	1,739	0,083	No Mediation Effect
KK → LK	0,193	5,727	0,000	
PU → LK	0,180	0,326	0,744	

Table 6
Relationship Between Trust, Consumer Satisfaction, and Consumer Loyalty

	<i>Path Coefficients</i>	<i>T-Statistic</i>	<i>P-Value</i>	Information
K → KK	0,180	2,266	0,024	
KK → LK	0,193	5,727	0,000	Competitive Mediation
K → LK	0,022	0,025	0,980	

The results of the analysis of path coefficients, t-statistics, and p-values show that the variables that can be mediated by consumer satisfaction are trust and risk. Variables that can be mediated by consumer loyalty are trust and risk.

With the rapid development of technology, a new technology has emerged, namely TAM (Technology Acceptance Model). One of the main factors that can predict individuals and groups to accept a new technology is perceived usefulness. The perceived usefulness factor is the key factor that determines whether to use a particular information technology or not. The benefits of this technology can be felt when the online shopping system is used easily and quickly compared to manual shopping systems, and has user performance (Iriani & Andjarwati, 2020). The results of the analysis test show that the perceived usefulness variable does not significantly have a direct effect on customer satisfaction and loyalty. This can be proven by the p-value of the variable perceived usefulness on customer satisfaction of 0.083 (> 0.05) and the p-value of the variable perceived usefulness on consumer loyalty of 0.774 (> 0.05). These results are not in line with research conducted by Basyar & Sanaji (2018) and (Faizah & Sanaji, 2022). The results of this study are not in line with the theory above, this could happen because the perceived benefits felt by consumers from the TikTok Shop application can be obtained from other types of online shopping applications. Finally, consumers think that using the TikTok Shop application is the same as using other shopping applications that have benefits that are not much different. This is possible because the TikTok Shop application is still a new online shopping application in the community so that the perception of its benefits is still not visible. Perceived benefits that do not have a positive effect on consumer satisfaction are also related to perceived benefits that do not have a positive effect on consumer satisfaction, this is because if consumers are not satisfied with the apps they use, they will become disloyal.

Trust in online business will be one of the main reasons for consumers not to buy online. Trust will be a connecting factor that can increase customer loyalty by involving consumers to help with purchases (Haque, 2020). The results of the analysis test above show that the trust variable has a significant direct effect on consumer satisfaction as indicated by a p-value of 0.024 (< 0.05). The results of this study are in line with Yufizar (2017) research, which shows that increased consumer satisfaction can have a positive effect on trust in a product. Consumer satisfaction also has an important role in developing trust from consumers. Consumer trust can be maintained by sellers which will affect consumer satisfaction, but on the other hand, it is also because it is not easy to build consumer trust and must be maintained. However, the trust variable does not have a significant direct effect on consumer loyalty. This can be seen with a p-value of 0.980 (> 0.05). The following results are not in line with the research conducted by Rachbini et al. (2019) and Marakanon & Panjakajornsak (2017).

Even though online shopping offers many conveniences, there are still many internet and social media users in Indonesia who don't have the courage to do so. Perceived risk is a factor that can influence consumer attitudes toward online shopping. Risk is also an important issue in online shopping due to online fraud that occurs every day. The results of the above test analysis indicate that the risk variable has a significant direct effect on customer satisfaction and loyalty which can be seen by the p-value of the risk variable on consumer satisfaction of 0.040 (< 0.05) and the p-value value of the risk variable on consumer loyalty of 0.050 (< 0.05). This is in accordance with Ayu (2018) research, which states that there is a significant influence on the risk variable on consumer

satisfaction, as evidenced by the fact that most consumers who use the Tokopedia site are satisfied with the minimal risk of shopping with Tokopedia. This is also in line with research conducted by Heriyanto & Susanto (2020) and Marakanon & Panjakajornsak (2017), which states that perceived risk has a significant effect on customer loyalty.

Customer satisfaction and loyalty are important for a company, because these two things can enhance brand image. Customer loyalty to a brand depends on consumer satisfaction, when consumers are satisfied with the brand, consumers towards the brand will be more loyal. The results above indicate that customer satisfaction significantly mediates consumer loyalty which can be seen with a p-value of 0.000 (<0.05). This is in accordance with research by Wiradarma & Suasana (2019), which states that consumer satisfaction becomes a mediator and influences mediation on the quality of a service and consumer loyalty. El-Adly (2019) research states that customer satisfaction plays a fully or partially mediating role between the four dimensions of hotel perceived value and customer loyalty. The general interpretation of the mediation variable is: customer satisfaction is fundamental to the effect of the hotel's perceived value dimension on customer loyalty.

CONCLUSION

In this study, there were 232 TikTok Shop user respondents, with the most being female 151 (65.1%) and 81 male (34.9%), and 100% were born in 1997 – 2012 (Generation Z). Based on the characteristics of the respondents, the average income per month was dominated by IDR 1,000,000 – IDR 5,000,000 by 98 (42.2%). Respondents in this study used the TikTok Shop app with the most reasons, namely getting discounts and free shipping as many as 121 (19.3%). Also, it can be concluded that the use of TikTok Shop is dominated by shopping as much as 184 (79.3%).

Trust variable that has a positive and significant effect on consumer satisfaction. Then the risk variable has a negative and significant effect on customer satisfaction and customer loyalty. Meanwhile, the perceived usefulness variable failed to prove that this variable has a positive and significant influence on customer satisfaction and customer loyalty. Likewise with the trust variable which cannot prove that this variable has a positive and significant influence on customer loyalty. But in this study, it is proven that customer satisfaction positively mediates consumer loyalty.

We hope that future research can compare all e-commerce that are widely used today to produce more valid research results. In addition, they can also broaden the subject of research in comparing all e-commerce to not limit to generation Z, but also generation Y.

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APPENDIX

1. List of Questions

No.	Questions	Answer Method
Section 1: Characteristics Respondents		
1	Gender	Multiple Choice
2	Were you born in 1997-2012?	Multiple Choice
3	Your average income per month:	Multiple Choice a. < IDR 1.000.000 b. IDR 1.000.001 – IDR 5.000.000 c. IDR 5.000.001 – IDR 10.000.000 d. > IDR 10.000.001
4	Have you used the TikTok Shop application \geq 2 times ?	Multiple Choice
5	The reason you use the TikTok Shop application:	Checkboxes - Easy to use - Get discounts and free shipping - Affordable price - Want to try (curious) - Easy to find items - There are frequent promos - Recommendations from friends/family/closest people
6	What is the purpose of using the TikTok Shop application ?	Multiple Choice a. Buy goods/products b. Just want to try (curious)
Section 2: Perceived Usefulness Variable		
1	The TikTok Shop app improves my performance in product searches and purchases	Likert Scale
2	The TikTok Shop app allows me to search and buy products faster	Likert Scale
3	Using the TikTok Shop application increases efficiency, because product search and purchases are faster	Likert Scale
4	The TikTok Shop application is useful for searching and buying products	Likert Scale
5	When I need information, the information has been provided by the TikTok Shop application	Likert Scale
Section 3: Trust Variable		
1	In my opinion, the TikTok Shop application can be trusted	Likert Scale
2	I believe that the TikTok Shop application has capabilities that aim to meet consumer needs and expectations	Likert Scale
3	In my opinion, the TikTok Shop application is reliable	Likert Scale

4	I believe the TikTok Shop application provides security in transactions	Likert Scale
5	I believe that the TikTok Shop application will take full responsibility for errors in the event of a transaction problem	Likert Scale
<hr/>		
Section 4 : Risk Variable		
1	Shopping online is high risk	Likert Scale
2	I tend to spend a lot of money when shopping online	Likert Scale
3	It is difficult to assess the quality of the products in the TikTok Shop application	Likert Scale
4	Consumers find it difficult to find a trusted online shop	Likert Scale
5	I sometimes don't find the product I want	Likert Scale
6	The description of the product I purchased may not be accurate	Likert Scale
7	I can't wait for the ordered items to arrive	Likert Scale
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Section 5: Consumer Satisfaction Variable		
1	I am satisfied with the products I ordered on the TikTok Shop application and are in line with expectations	Likert Scale
2	I am satisfied with the service provided by the TikTok Shop application	Likert Scale
3	I am satisfied that the TikTok Shop application is responsible for delivering products to consumers in a timely manner	Likert Scale
4	I feel satisfied because the TikTok Shop application can be trusted	Likert Scale
5	I am satisfied with the many promos in the TikTok Shop application	Likert Scale
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Section 6: Consumer Loyalty Variable		
1	I consider TikTok Shop currently the top choice for online shopping apps	Likert Scale
2	I am willing to say positive things about the products and services of the TikTok Shop app	Likert Scale
3	I am interested in shopping again at the TikTok Shop application because the products that come are as expected	Likert Scale
4	I am willing to recommend the TikTok Shop application to other parties	Likert Scale
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