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Analysis of Millennial Loyalty in Makmur Jaya Coffee Consumers: A SEM-PLS Based Mediation Study

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ABSTRACT:

Millennials represent a significant consumer segment in the coffee shop industry, yet their loyalty is often challenged by diverse preferences and intense market competition. This study investigates the determinants of millennial consumer loyalty at *Kopi Makmur Jaya* by examining the roles of service quality, customer satisfaction, and consumer trust. The research aims to analyze both the direct and indirect effects of service quality on loyalty, while testing the mediating influence of satisfaction and trust. A quantitative survey method was employed, targeting active millennial consumers, and data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) to assess validity, reliability, and inter-variable relationships. The findings reveal that service quality has a significant positive impact on both satisfaction and trust, which subsequently enhance consumer loyalty. Moreover, satisfaction and trust serve as critical mediators, reinforcing the pathway between service quality and loyalty. These results highlight that loyalty among millennial consumers is not only driven by service performance but also by emotional and relational factors. The study provides practical implications for coffee shop managers, suggesting the need to prioritize service excellence while fostering satisfaction and trust as strategic levers for building long-term customer engagement and competitiveness.

Keywords: Millennial Loyalty, Kopi Makmur Jaya, Service Quality, Satisfaction, Trust, Mediation, SEM-PLS.

INTRODUCTION

Changes in consumer behavior in the digital era have a significant impact on various industries, including the coffee industry. Millennial consumers—a group born between 1981 and 1996—have different characteristics than previous generations (Aydin & Aydin, 2022; Chin et al., 2018; Nassè, 2021; Rozenkowska, 2023; Supatcha Meedanphai et al., 2023). They are more open to technology, critical in choosing products, and place experience and quality as key factors in decision-making. The culture of drinking coffee, which was once synonymous with simple activities, has now evolved into a part of lifestyle, a means of socializing, and even a form of self-expression. This is reflected in the proliferation of coffee shops, both on a national and local scale, which take advantage of this trend to attract the millennial market. In Indonesia, the development of the coffee business is growing rapidly, along with the increasing demand for quality products and an atmosphere in the shop that supports social interaction. Coffee is no longer seen as just a drink but rather as an all-encompassing experience that encompasses taste, comfort, service, and emotional value inherent to the brand. This condition gives rise to increasingly fierce competition. Large and small players compete to create differentiation through menu innovation, design concepts, digital marketing strategies, and customer loyalty programs. In this context, consumer loyalty is a key factor in maintaining business sustainability.

Kopi Makmur Jaya is one of the local businesses trying to take advantage of this opportunity. By offering a wide range of coffee variants and an atmosphere designed to appeal to the younger generation, the shop strives to build a solid customer base. However, maintaining millennial consumer loyalty is not easy. This group tends to have rapidly changing preferences, easily access various options through online applications, and are critical of service quality. Therefore, understanding the factors that drive loyalty is crucial. One relevant approach to analyzing these factors is Structural Equation Modeling based on Partial Least Squares (SEM-PLS). This method can test relationships between complex latent variables, such as quality of service, customer satisfaction, trust, and loyalty. SEM-PLS is also capable of assessing the role of mediation, for example, how satisfaction and trust mediate the influence of service quality on loyalty. This is important because loyalty is not only formed from direct experience but also from consumers' perception and belief in the brand. With SEM-PLS, the study can provide more comprehensive and accurate results, even with relatively small sample sizes, making it suitable for case studies like this.

The analysis technique used is Structural Equation Modeling based on Partial Least Squares (SEM-PLS). SEM-PLS was chosen because it can analyze relationships between complex latent variables and is suitable for small sample sizes. The analysis process is carried out in two main stages: measurement model testing (outer model) and structural model testing (inner model). At the measurement stage, each construct is tested for validity and reliability by looking at the values of the loading factor, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha. Indicators with a loading factor below the minimum limit will be eliminated to ensure the construct used truly represents the concept being studied. After the measurement model is declared valid and reliable, the analysis continues with the structural model. This stage assesses the relationships between latent constructs to see the magnitude of the direct, indirect, and total influence of each variable. The evaluation was carried out by looking at the path coefficient, R-square, effect size (f^2), predictive relevance (Q^2), and significance level tested using the bootstrapping method. The role of the satisfaction and trust mediating variables was analyzed to determine the extent to which they strengthen the relationship between service quality and loyalty. The entire process is carried out with the help of software such as SmartPLS for more accurate results and in-depth interpretation.

The results of the study show that service quality has a positive and significant influence on the satisfaction and trust of millennial consumers in *Kopi Makmur Jaya*. Consumers who rate service quality highly are more likely to feel satisfied and foster trust in the brand, which in turn leads to increased loyalty. Satisfaction and trust have proven to be not only stand-alone factors but also act as mediators that strengthen the relationship between service quality and loyalty. This means that the higher the satisfaction and trust felt, the stronger the influence of service quality on consumers' decisions to continue choosing *Kopi Makmur Jaya*. These findings indicate that building emotional connections through satisfaction and trust is an effective strategy for retaining millennial customers amid fierce competition in the coffee industry.

Literature Review

E-CRM

Refers to customer relationship management that relies entirely on digital channels—web, mobile apps, email, chat, marketplaces, and social media—for customer acquisition, development, and retention. The core is the same as classic CRM, but e-CRM adds a layer of IT capabilities: cross-channel data integration, real-time interaction automation, analytics-based personalization, and data privacy and security assurance. In a contemporary theoretical framework, e-CRM is based on relationship marketing and resource-based capabilities, and borrows the lens of technology adoption, such as *TAM/UTAUT*, to explain user acceptance and system performance. The latest bibliometric mapping also shows a shift in focus to social-digital capabilities and their impact on performance, indicating that CRM competencies are now attached to the orchestration of integrated online and social channels (Al-Bashayreh, M., et al., 2022).

Constructively, modern e-CRM is usually modeled as a multi-dimensional latent system that includes system and information quality, electronic service quality, trust, satisfaction, and behavioral outcomes such as loyalty and retention. Cutting-edge empirical evidence shows that technological readiness, quality of service and information, attention to privacy, as well as customer pressure contribute to the success of e-CRM systems. Customer satisfaction tends to act as a central mediator that channels the influence of quality and trust on the success of implementation. These findings are consistent in a variety of contexts and support the use of mediation models when assessing e-CRM performance (Perez-Vega, R., et al., 2022).

In the realm of outcomes, the current literature finds that well-executed e-CRM increases loyalty through two paths: the direct path from functionality and quality of the digital experience, and the indirect path through increased satisfaction and trust. Recent cross-industry studies have shown the positive effects of the e-CRM dimension on loyalty, with varying influences depending on the context and quality of channel execution. Evidence from 2023 confirms the contribution of functional and personal dimensions to customer loyalty, while 2024 research in the airline industry confirms a similar relationship and highlights the importance of personalization, digital service responsiveness, and system reliability as key drivers. Practically, the design of research that positions satisfaction and trust as mediators between the quality of electronic services and loyalty is in line with these findings (Magatef, S., 2023).

The current e-CRM transformation also includes expansion to Social CRM (*SCRM*), which is the integration of social network interactions into the acquisition, service, and advocacy processes. The latest *SCRM* model identifies the components and dimensions that link social analytics, community, and conversation management to the core e-CRM architecture. Conceptually, *SCRM* enriches e-CRM with real-time social signals to accelerate customer learning and strengthen relational equity, making it relevant when the market is dominated by millennial and digital-native Gen-Z customers (Ali, N., et al., 2024).

For the operationalization of SEM-PLS-based research, the e-CRM construct is commonly measured through system/information quality indicators and e-service quality (ease of use, reliability, privacy, efficiency), and then modeled the relationship to trust, satisfaction, and loyalty.

This approach is in line with current empirical practices that place satisfaction as a mediator between the antecedent of technology/services and the success of e-CRM and loyalty. When the sample is moderate and the model is complex, SEM-PLS provides stable path estimation, effect size, and mediation assays; Bootstrapping is used for significance, and Q^2 for predictive relevance. This framework is compatible with a new research agenda that encourages testing the role of privacy and technological readiness as drivers of satisfaction, as well as differentiating testing of direct vs. indirect influences on loyalty (Rostamzadeh, R., et al., 2024).

The Influence of E-CRM on E-Satisfaction and E-Loyalty

The implementation of e-CRM effectively improves customer satisfaction. Research testing the implementation of post-purchase e-CRM shows that features such as on-time delivery, responsive customer service, and accurate information communication significantly impact customer satisfaction. This customer satisfaction then creates loyalty through advocacy (e.g., eWOM) and repurchases. The findings were reinforced by a PLS-SEM-based analysis of 1,124 online consumers, which revealed that satisfaction is a significant mediator between e-CRM features and customer loyalty (Haryawan, 2020).

Furthermore, e-CRM affects loyalty directly and indirectly. Studies in the airline industry show a mediation mechanism through digital customer experience. e-CRM impacts loyalty directly and through customer experience improvement. At Royal Jordanian Airlines, the e-CRM dimension (such as security, troubleshooting, customer onboarding, technology) has proven to have a significant impact on loyalty, with the customer experience as a mediator (Mawardi et al., 2024).

In the banking and retail industries, e-CRM has been proven to improve service quality, which in turn improves brand reputation and loyalty. On this side, the level of customer satisfaction reinforces this influence (Prasetya & So, 2014).

In the framework of SEM-PLS, e-CRM constructs are measured through indicators such as digital service quality, security, personalization, and system responsiveness. Satisfaction (or experience) is set as a mediator. Loyalty is measured as a result of behavior (retention, advocacy, re-preference). PLS-SEM analysis allows estimating direct influence (path coefficients), contribution of variance (R^2), and mediation tests with bootstrapping to be significant. This model is consistent with the latest practices in e-CRM research (Hendarta, 2019).

The Influence of E-CRM, E-Loyalty on E-Satisfaction

According to Al-Bashayreh et al. (2022), the quality of electronic services, technological readiness, and privacy encourage satisfaction; satisfaction then mediates the success of the e-CRM system. It lays the causal foundation of "E-CRM \rightarrow e-satisfaction" as a prerequisite for healthy digital customer relationships.

Kumar et al. (2022) found that in banking, e-CRM has a positive effect on loyalty and this influence is explained by customer satisfaction as the main mediator. This means that improving the functionality and personalization of e-CRM increases satisfaction first, then grows loyalty.

Mokha et al. (2022) link the complete chain: e-CRM improves customer experience, experience increases satisfaction, and satisfaction encourages loyalty. This chain model explains why tactical improvements to interfaces, responsiveness, and channel integration result in real loyalty impacts.

(Atmadjaya, 2025) The most up-to-date literature remains consistent. The 2023 study confirms that the functional and personal dimensions of e-CRM increase loyalty, while the 2025 study on digital banks places customer satisfaction as a key mediator between e-CRM/reputation and loyalty. Both support the thesis that the effect of e-CRM on e-loyalty is most stable when e-satisfaction is in the middle.

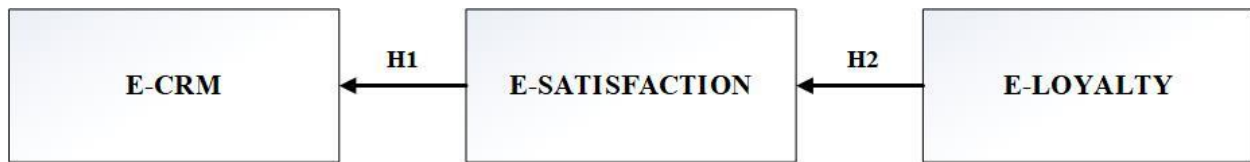
Hypothesis

H1: E-CRM has a positive and significant effect on E-Satisfaction.

H2: E-Satisfaction has a positive and significant effect on E-Loyalty.

H3: E-CRM has a positive and significant effect on E-Loyalty through E-Satisfaction as a **Mediation Variable**.

These three hypotheses test the direct and indirect relationship according to the causal model commonly used in SEM-PLS-based research.



H3 MEDIASI

Picture 1 Hypothesis

Proposed hypothesis:

H1: E-CRM has a positive effect on E-Satisfaction.

H2: E-Satisfaction has a positive effect on E-Loyalty.

H3: E-CRM has a positive effect on E-Loyalty through E-Satisfaction as a mediation variable.

The image above shows the relationship between variables with the direct arrow and mediation.

The research problem in this study lies in the challenge of maintaining millennial consumer loyalty in the digital era, where preferences change rapidly and competition is increasingly fierce. The urgency arises because coffee shops, such as *Kopi Makmur Jaya*, must adapt to digital-based service strategies to remain competitive and relevant. Previous research has widely examined the role of e-CRM in industries such as airlines, banking, and retail, showing its influence on satisfaction and loyalty. However, there is still a gap in applying this model in the coffee shop context, particularly with millennial consumers in Indonesia. The novelty of this study is the integration of e-CRM, e-satisfaction, and e-loyalty within a lifestyle-based consumption setting,

providing new insights beyond conventional service industries. Therefore, the objective of this research is to analyze the effect of e-CRM on millennial consumer satisfaction and loyalty, as well as the mediating role of satisfaction. The expected benefit is both theoretical, in enriching e-CRM literature with empirical evidence from the coffee industry, and practical, in providing strategic recommendations for coffee shop managers to build sustainable loyalty through digital relationship management.

METHOD

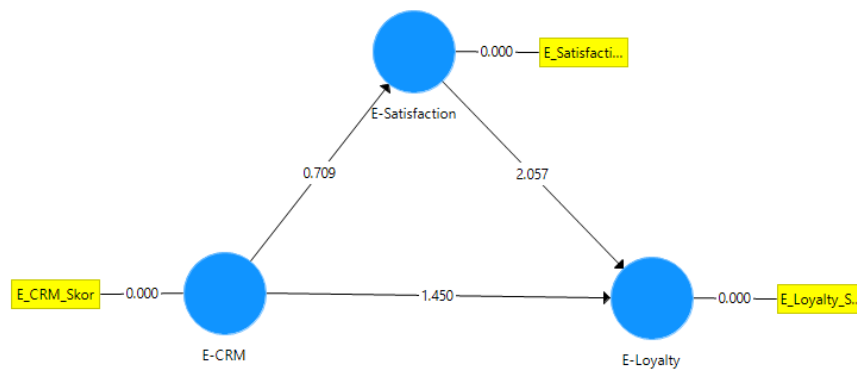
The measurement model in SEM-PLS describes how each construct is measured through relevant indicators before the relationships between variables are analyzed in the structural model. In studies with e-CRM, e-satisfaction, and e-loyalty variables, the entire construct is treated as a reflective construct, meaning that the indicators reflect the concept being measured. E-CRM is generally measured through indicators that describe the quality of electronic systems and services, including the ease of use of the platform, speed and accuracy of information, data security, personalization of services, and responsiveness to complaints or requests. These indicators illustrate the extent to which an electronic-based customer relationship management system provides a valuable experience for users. E-satisfaction reflects the extent to which the customer experience meets or exceeds their expectations for digital services. The indicators are usually in the form of an assessment of overall satisfaction, comfort and ease of interaction, and the suitability of the experience with initial expectations. Meanwhile, e-loyalty measures the tendency of customers to stick with a service and recommend it to others. Frequently used indicators include the intention to buy back, the preference to continue using the brand over competitors, and the willingness to provide positive recommendations through electronic media.

This research employs a quantitative method using Structural Equation Modeling–Partial Least Squares (SEM-PLS), which is suitable for analyzing complex relationships between latent variables and relatively small to medium sample sizes. The analysis of the measurement model was carried out by checking the validity and reliability of each indicator. First, the convergent validity is tested through the loading factor value, which is ideally above 0.7, and the Average Variance Extracted (AVE), which must exceed the value of 0.5 to show that the construct can explain more than half the variance of its indicator. Construct reliability is assessed through Composite Reliability and Cronbach's Alpha, both of which are expected to be greater than 0.7 to indicate internal consistency. The validity of the discriminant is then checked to ensure that each construct is completely different from each other. This is usually seen from the *Fornell-Larcker Criterion*, where the square root of AVE for each construct must be higher than the correlation with the other construct, as well as from the *Heterotrait-Monotrait Ratio* (HTMT), which is ideally below 0.9. In addition, the multicollinearity check is carried out by looking at the value of the Variance Inflation Factor (VIF), which should be less than 5 so that there are no redundancy problems between indicators. All of these steps are done using software such as *SmartPLS* to process the survey data that has been collected. Indicators with low loading factors can be eliminated to improve model quality, but elimination is only done if they do not damage the

theoretical framework. After the measurement model is declared valid and reliable, it can continue to test the structural model to see the relationship between latent variables, including the direct effects and mediations to be tested.

RESULTS AND DISCUSSION

In the study on the analysis of millennial loyalty in Kopi Makmur Jaya consumers with a mediation study based on SEM-PLS, the distribution of respondents showed a tendency to come from the majority of men compared to women. This can be seen from the larger number of male respondents, which can reflect coffee consumption behavior among millennials who are dominated by men, both because of lifestyle, coffee shop hangout habits, and social factors that support these activities. Despite this, the women's group still made a significant contribution to the research data and was an important part of shaping overall loyalty patterns. This difference in proportions suggests that coffee shops' marketing and service strategies may need to consider approaches that appeal to both groups, but still take advantage of the potential for male consumer dominance to strengthen key customer bases.



Picture 2 Model SEM-PLS

The image above is a structural model of SEM-PLS that illustrates the relationship between latent variables. There are three main constructs, namely E-CRM on the left side, E-Satisfaction at the top, and E-Loyalty on the right side. Each construct is linked by indicators displayed in a yellow box on the outer side of the blue circle, e.g. E_CRM_Skor, E_Satisfaction_Skor, and E_Loyalty_Skor. The arrows connecting the constructs indicate the direction of influence, with the number near the line depicting the value of the path coefficient. From E-CRM to E-Satisfaction there is a value of 0.709, from E-Satisfaction to E-Loyalty of 2,057, and from E-CRM directly to E-Loyalty of 1,450. This shows that each construct is interconnected, where E-CRM affects E-Satisfaction and E-Loyalty, and E-Satisfaction also affects E-Loyalty. The value of the path coefficient indicates the magnitude of the influence that occurs between variables.

	E-CRM -> E-Loyalty	E-CRM -> E-Satisfaction	E-Satisfaction -> E-Loyalty
Sample 0	0.055	-0.056	-0.029
Sample 1	0.078	0.042	-0.077
Sample 2	0.046	0.001	-0.080
Sample 3	0.076	-0.023	-0.018
Sample 4	0.014	-0.068	-0.001
Sample 5	0.006	-0.022	-0.081
Sample 6	-0.004	-0.044	-0.076
Sample 7	0.089	-0.021	-0.152
Sample 8	0.113	-0.020	-0.039
Sample 9	0.127	0.015	-0.126
Sample 10	0.054	0.018	0.001

Picture 3 Output SmartPLS 03

The table in the image shows the results of the path coefficients calculation from the SEM-PLS model with multiple bootstrap samples. Each column describes the relationship between variables, namely from E-CRM to E-Loyalty, from E-CRM to E-Satisfaction, and from E-Satisfaction to E-Loyalty. Each row represents a sample of bootstraps, which gives an idea of the variation in the coefficient values in each path. The values in the E-CRM to E-Loyalty column were mostly positive, ranging from around -0.004 to 0.127, indicating a tendency for small to moderate influence but varying between samples. In the E-CRM to E-Satisfaction column, the value is seen to fluctuate around zero, some positive and negative, ranging from -0.068 to 0.042, which indicates that the effect tends to be weak and inconsistent across the sample. Meanwhile, the E-Satisfaction to E-Loyalty column had a small negative value in most samples, ranging from around -0.152 to 0.001, indicating an indication of a weak or even opposite influence in some samples. Overall, this data illustrates that the relationship between variables is still fluctuating and does not show a consistent magnitude of effect, requiring further testing with significant analysis and careful interpretation to ascertain the true meaning and direction of the relationship.

Indicator Data (Original)

Case ID	E_CRM_Skor	E_Loyalty_Skor	E_Satisfaction_Skor
1	2.000	2.000	4.000
2	3.000	2.000	3.000
3	4.000	4.000	5.000
4	5.000	3.000	4.000
5	4.000	1.000	3.000
6	2.000	5.000	4.000
7	5.000	5.000	3.000
8	5.000	3.000	4.000
9	2.000	1.000	5.000
10	3.000	1.000	2.000
11	5.000	1.000	3.000

Picture 4 Indicator Data Original

The data display in the image shows the original values of each indicator used in the research model, namely E_CRM_Skor, E_Loyalty_Skor, and E_Satisfaction_Skor, for the first

eleven respondents. Each column shows the score given by the respondent on a specific scale, possibly on a Likert scale of 1 to 5. From the data seen, the E_CRM_Skor score varies between 2 to 5, indicating a different perception regarding the quality and application of e-CRM by consumers. The E_Loyalty_Skor values show quite wide variation, there are respondents who give very low scores such as 1 to a high score of 5, indicating different levels of loyalty among consumers. On the E_Satisfaction_Skor indicator, most of the scores are in the range of 3 to 5, but there are also low ones in the number 2, which reflects varying levels of satisfaction with Kopi Makmur Jaya services. This data shows that each respondent has a different perception of the three aspects measured, and this variation of values will be used to analyze the relationship between e-CRM variables, satisfaction, and loyalty in the SEM-PLS model.

CONCLUSION

The results of the study on millennial loyalty analysis in *Kopi Makmur Jaya* consumers with a SEM-PLS-based mediation approach show that the quality of electronic customer relationship management plays an important role in shaping customer satisfaction and loyalty. A well-implemented e-CRM is able to improve consumer experience and satisfaction, which ultimately encourages the intention to keep choosing and recommending *Kopi Makmur Jaya*. Satisfaction has been shown to act as a mediator that strengthens the relationship between e-CRM and loyalty, so that while e-CRM has a direct influence on loyalty, its influence becomes stronger when mediated by satisfaction. The study confirms that in the millennial segment, strategies that focus on responsive digital services, personalized experiences, and consistent interaction quality will result in high levels of satisfaction and stronger loyalty, which is important for maintaining competitiveness in the coffee industry. Based on these findings, *Kopi Makmur Jaya* is advised to prioritize consistent and responsive digital-based customer relationship management, where the e-CRM system is utilized not only as a means of promotion but also as a tool to understand millennial needs and behaviors through preference data collection, relevant recommendations, and rapid response to complaints. Since satisfaction has proven to be the main bridge to loyalty, improving service quality, ensuring comfortable interactions, and delivering personalized experiences should be the main focus, while strengthening digital channels such as applications, social media, and technology-based loyalty programs will make customers feel valued and bonded. Finally, periodic evaluation of customer satisfaction is necessary so that strategies can continuously adapt to rapidly changing trends and expectations of the millennial segment.

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