

## **The Influence Of Experience And Trust On Loyalty And Satisfaction As A Mediator (Study on Users Shopee Application in Surakarta)**

**Dominico Nixon Verdy Rajendra<sup>1\*</sup>, Endang Tjahjaningsih<sup>2</sup>**

<sup>1,2</sup> Stikubank University Semarang

\* Corresponding Author: [dominiconixonverdy@gmail.com](mailto:dominiconixonverdy@gmail.com)

### **Article History**

**Received: 27-07-2026**

**Revised: 05-08-2026**

**Published: 30-08-2026**

**Keywords:** *Experience, Trust, Satisfaction, Loyalty*

### **ABSTRACT**

*This study aims to analyze and describe the influence of experience and trust on loyalty mediated by user satisfaction of the Shopee application in Surakarta. This type of research is causal associative, namely research conducted with a quantitative approach with primary data. The sampling technique used is non-probability sampling in the form of purposive sampling obtained by a total of 100 respondents. The data collection technique uses a questionnaire with a seven-point Likert scale. Data analysis uses instrument tests consisting of validity and reliability tests, model tests consisting of determination coefficient tests, multiple linear regression analysis tests with t-tests, and Sobel tests using the SPSS application. The results show that experience has a positive and significant effect on satisfaction. Trust has a positive and significant effect on satisfaction. Experience has a positive and significant effect on loyalty. Trust has a positive and significant effect on loyalty. Satisfaction has a positive and significant effect on loyalty. Satisfaction is proven to be able to mediate the influence of experience and trust on loyalty.*

## **INTRODUCTION**

The era of revolution industry 5.0 today This develop rapidly especially the internet, when This internet users in Indonesia already reached 229.4 million people. This concerning emergence business new for marketing of course involving internet use. Through internet marketers own convenience in develop business. Some of the marketplaces used that is Tokopedia, Shopee, Lazada, Blibli, and Zalora. The growth of marketplace businesses in Indonesia has been accompanied by changes in consumer behavior, one of which is the shift from shopping in malls or stores to online shopping. The majority of consumers demand personalization in their interactions with companies. Furthermore, experience is crucial for successfully improving a company's performance (Pekovic & Rolland, 2020). A positive experience makes users feel comfortable and increases the likelihood of returning to the marketplace.

Trust in the marketplace and sellers makes users feel safe in transactions, so they are more confident in making repeat purchases. Of course, trust helps consumers ensure that the consumer experience is beyond doubt and has an impact on purchase intentions (Firman et al., 2021). More further, in general Old customers have a greater level of trust in the company than new customers.

Satisfied users tend to have a positive perception of the marketplace and are less likely to switch to a competitor. Today, competition between platforms hinges not only on price and promotions, but also on a company's ability to create a good customer experience, build trust, and maintain customer satisfaction and loyalty. Shopee is one of the marketplaces that is in demand by the Indonesian people in 2025. 53.22%. With thus can concluded that the marketplace is one of the innovation important in system trading moment This.

In the context of digital marketing, customer experience is a crucial factor because it reflects both direct and indirect interactions between consumers and the platform. A positive experience leaves a lasting impression that can influence consumer perceptions of the quality of services and products offered. This experience not only impacts satisfaction but also plays a role in building customer loyalty through repeat purchases and recommendations to others. Therefore, companies need to understand that customer experience is a source of competitive advantage that is difficult for competitors to replicate.

Besides experience, trust is a crucial factor in online transactions. The absence of face-to-face interaction in digital transactions creates uncertainty and perceived risks for consumers, such as product inconsistencies, payment security, and seller reliability. Trust is the primary determinant of whether consumers are willing to transact and maintain long-term relationships with a platform. A high level of trust reduces perceived risk and increases consumer confidence in repeat use of the service.

More Furthermore, customer satisfaction is the result of consumers' evaluation of service performance compared to their prior expectations. High levels of satisfaction will have a positive impact on the company, such as increased loyalty, word-of-mouth recommendations, and cost-effectiveness in retaining customers. Customer loyalty itself is a form of consumer commitment to continue using a product or service in the long term. In the context of e-commerce, loyalty is an indicator of a company's success in retaining customers amidst increasingly fierce competition.

The research to be conducted combines two studies, namely those conducted by Hamzah et al. (2021) and Chen & Wu (2022). The variables in Hamzah et al.'s (2021) study were customer trust, experience, customer satisfaction, and customer loyalty. The variables in Chen & Wu's (2022) study were experience, overall satisfaction, and loyalty. Hamzah et al.'s (2021) research examined the relationship between customer trust, experience, satisfaction, and loyalty in a general e-commerce context, finding that experience significantly impacts satisfaction. Chen & Wu's (2022) research explored shopping experiences, overall satisfaction, and loyalty on digital platforms, finding that positive experiences drive repeat

loyalty. There are inconsistent results regarding the relationship between trust and customer loyalty. Research by Hamzah et al. (2021) shows that trust does not directly influence customer loyalty, but rather through satisfaction as a mediating variable. Conversely, research by Mansouri et al. (2022) and Trivedi & Yadav (2020) found that trust has a positive and significant direct influence on customer loyalty. These discrepancies indicate a discrepancy in explaining the direct relationship between trust and loyalty.

Furthermore, inconsistencies were also found in the relationship between customer experience and loyalty. Ha's (2021) study stated that customer experience directly influences customer loyalty. However, other studies, such as Manyanga et al.'s (2022) study, showed that the influence of customer experience on loyalty is stronger when satisfaction is used as a mediating variable. This suggests differences in the mechanisms of influence, whether direct or indirect. Differences in results were also found in the relationship between trust and customer satisfaction. Dhisasmito & Kumar's (2020) study found that trust has a positive effect on customer satisfaction.

Thus, it can be concluded that there is a research gap in the form of inconsistencies in the results of the relationships between variables, particularly regarding the influence of trust on loyalty and the role of customer experience in shaping loyalty, both directly and through satisfaction. Therefore, this study was conducted to reexamine this relationship by incorporating satisfaction as a mediating variable in the context of Shopee app users in Surakarta.

## RESEARCH METHODS

In the research This use approach quantitative. Data sources in research This including primary data sources, then The method for obtaining data in this study is through a survey, that is information gathering is done by compiling a list Questions were asked to respondents through a questionnaire. In this study, the population used was all Shopee application users in Surakarta. The sampling technique used is non-probability sampling in the form of purposive sampling. With criteria, users application Shopee with group aged 17-29 years, have a Shopee account and have made at least 5 transactions in the last month and are domiciled in Surakarta. sample determined with formula Slovin with amount sample of 100 respondents. Measurement scale use scale Likert scale 1-7. Data analysis includes : instrument validity and reliability tests. Validity test with criteria KMO value  $> 0.5$  and reliability test with criteria Cronbach's Alpha  $> 0.70$ . The model test consists of from the coefficient test determination with see adjusted R<sup>2</sup> value and F test with criteria sig value  $< 0.05$ . Next, the analysis test multiple linear regression with t-test with criteria sig value  $< 0.05$ . Next, the mediation test use Sobel test with criteria sig value  $< 0.05$ .

## RESULTS AND DISCUSSION

### Description respondents

Respondents majority aged 22-25 years by 44%, this is show that Shopee users in study This dominated by groups age mature young people who are in the phase productive early, which is generally own intensity use high digital technology as well as more adaptive to e-commerce services. Next majority various sex Woman by 54%, this This show that Woman tend more active in use of e-commerce because more often do purchase fashion, beauty and necessities products House stairs . The majority respondents 58 % of those with a bachelor's degree have this education. show that Shopee users in Surakarta are dominated by groups Educated . Most respondents (48%) use Shopee three times a month. This indicates that their app usage is fairly routine, although not yet very intensive.

### Description variables

The experience variable obtained an average value of 5.81, which is included in the high category. This indicates that Shopee users in Surakarta have a positive experience in using the application. The trust variable has an average value of 5.59, which is included in the high category. This indicates that Shopee users have a good level of trust in the platform. The customer satisfaction variable has an average value of 5.79, which is included in the high category. This indicates that respondents are satisfied with Shopee's services. The customer loyalty variable has an average value of 5.89, which is included in the high category. This indicates that Shopee users in Surakarta have a good level of loyalty.

### Instrument test results

Validity test results, variables experience with KMO value 0.881 and loading factor >0.4. Variable trust with KMO value 0.888 and loading factor >0.4. Variable satisfaction with KMO value 0.825 and loading factor >0.4. Variable loyalty with KMO value 0.839 and loading factor >0.4. With thus all over variables stated fulfil adequacy sample and valid.

Reliability test results variables experience 0.921, variable confidence 0.900, variable satisfaction 0.915 and variable loyalists 0.901. The results show that Cronbach's alpha >0.7 so that the data is stated reliable.

### Regression test results

| Equation Results                          | Model Testing     |         |       | Relationship between variables | T-test |       | Information              |
|-------------------------------------------|-------------------|---------|-------|--------------------------------|--------|-------|--------------------------|
|                                           | Adjusted R Square | F Count | Sig.  |                                | Beta   | Sig   |                          |
| Y1 =<br>0.494X1 +<br>0.447X2              | 0.812             | 161,004 | <,001 | Experience -> Satisfaction     | 0.494  | <,001 | Hypothesis 1 Accepted    |
|                                           |                   |         |       | Trust -> Satisfaction          | 0.447  | <,001 | Hypothesis 2 Accepted    |
| Y2 =<br>0.340X1 +<br>0.450X2 +<br>0.638Y1 | 0.592             | 36,822  | <,001 | Experience -> Loyalty          | 0.340  | 0.042 | Hypothesis 3 Accepted    |
|                                           |                   |         |       | Trust -> Loyalty               | 0.450  | <,001 | Hypothesis 4 Accepted    |
|                                           |                   |         |       | Satisfaction -> Loyalty        | 0.638  | <,001 | Hypothesis 5 is accepted |

Based on the table above , then: Experience has a positive and significant effect on satisfaction with a sig. value of  $0.000 < 0.05$ . Trust has a positive and significant effect on satisfaction with a sig. value of  $0.000 < 0.05$ . The experience and trust variables are able to explain satisfaction by 81%. Experience has a positive and significant effect on satisfaction with a sig. value of  $0.042 < 0.05$ . Trust has a positive and significant effect on satisfaction with a sig. value of  $0.000 < 0.05$ . The experience and trust variables are able to explain satisfaction by 59% . Trust has a positive and significant effect on satisfaction with a sig. value of  $0.000 < 0.05$  . Satisfaction is able to explain loyalty by 59%.

#### Mediation test results

| Hypothesis | Mediation Path                      | Z count | Sig.  | Decision | Information           |
|------------|-------------------------------------|---------|-------|----------|-----------------------|
| H6         | Experience → Satisfaction → Loyalty | 3,842   | 0,000 | Accepted | Significant mediation |
| H7         | Trust → Satisfaction → Loyalty      | 4,215   | 0,000 | Accepted | Significant mediation |

Based on results said, mediation First obtained Z -value count by 3,842 more big from 1.96 with significance  $0.000 < 0.05$ . This show that satisfaction capable mediate influence experience to loyalty in a way significant . Furthermore , mediation second , the calculated Z value by 4,215 more big from 1.96 with mark significance  $0.000 < 0.05$ . This show that satisfaction capable mediate influence trust to loyalty in a way significant .

#### Discussion

##### The Effect of Experience on Satisfaction

Research result show that experience influential positive and significant to satisfaction Shopee users in Surakarta. This proven by the results testing hypothesis that shows mark significance of 0.000 or more small from 0.05. With thus , the more Good felt experience users during use Shopee application , then the more high level the satisfaction they get feel.

Experience customer is one of the factor important in determine success a digital platform. In the context of e-commerce, the experience No only related with the purchasing process, but also includes convenience use application, speed access, convenience transactions , convenience search products, up to quality services provided by the platform. When users get positive experience during use applications, they will feel that needs and expectations they has fulfilled so that creates a sense of satisfaction.

Findings study This in line with Setiawan's opinion (2024) states that experience users is factor main influencing factors satisfaction customer in use digital services. Good experience will create perception positive to quality services provided company so that increase level satisfaction customers . In addition, research this also supports results study Handayani and Putra (2022) who found that experience customer own influence positive and significant to satisfaction marketplace users in Indonesia. A pleasant experience during the search process products, transactions payment, up to reception goods capable increase evaluation consumer to services received.

##### The Effect of Trust on Satisfaction

Research result show that trust influential positive and significant to satisfaction Shopee users in Surakarta. This proven with mark significance by 0,000 which is more small from level significance 0.05. Findings This show that the more tall level trust users towards Shopee, then the more high level the satisfaction they get feel.

Trust is one of the very important factor important in online transactions. Different with transaction conventional that allows buyers and sellers meet in a way directly, e-commerce transactions are carried out through digital media so own level greater risk high. Therefore that, consumers need belief that the platform used capable give safety and comfort during the transaction process.

Findings study This in line with Utami (2021) stated that that trust own role important in form satisfaction customers on e-commerce platforms. Consumers who trust to security and reliability a platform will feel more comfortable in transact so that level satisfaction they increased . Research this also supports results research by Nugroho and Rahmawati (2023) which found that trust influential positive to satisfaction marketplace customers in Indonesia. When consumers feel that transactions made safety and risks faced low , they will give more assessment positive to services received.

### **The Influence of Experience on Loyalty**

Research result show that experience influential positive and significant to loyalty Shopee users in Surakarta. This indicated by the value significance by 0.013 which is more small from 0.05. With thus, the more Good felt experience users during using Shopee, then the more high loyalty they to the platform.

Loyalty customer is commitments held customer For Keep going use something product or service in term long . Loyalty can realized through behavior purchase repeat , willingness recommend to others, as well as trend For still use service although there is Lots available alternatives . Positive experience be one of factor the main driving force formation loyalty customers . When users feel comfortable and get benefit during use something services , they will own trend For return use service in the future . On the other hand , negative experiences can cause customer move to other platforms.

Findings study This in line with study Pratama (2023) stated that that experience customer own influence positive to loyalty marketplace users . A pleasant experience during the process of use service capable create connection emotional between customers and companies so that increase loyalty . Research this also supports results Yuliana's research (2022) found that that experience good online shopping can increase intention purchase repeat and willingness customer For recommend the platform to others. Positive experience create perception that the platform is capable fulfil need customer in a way consistent . According to Kurniawan (2024), customers who have experience positive tend develop attachment emotional to something brand . Attachment the will push customer For still loyal although there is various choice alternatives offered by competitors . In the highly competitive e-

commerce industry competitive, experience customer be one of source superiority tough competition copied by other companies.

### **Influence Trust to Loyalty**

The research results show that trust has a positive and significant effect on Shopee user loyalty in Surakarta. This is evidenced by a significance value of 0.002, which is less than 0.05. This means that the higher a user's trust in Shopee, the higher their loyalty to the platform.

Trust is a fundamental factor in building long-term relationships between consumers and companies, particularly in the high-risk context of e-commerce. Consumers who trust a platform feel secure in conducting transactions, feel confident in providing personal information, and are confident that the products or services they receive will live up to their promises. In this study, Shopee user trust is built through several aspects, such as payment system security, user data protection, transaction transparency, and a return guarantee in the event of any discrepancies. When these aspects are met, users will feel comfortable and are more likely to continue using Shopee as their primary online shopping platform.

This finding aligns with Utami (2021), who stated that trust has a direct influence on customer loyalty in e-commerce. Consumers with high levels of trust in a platform exhibit repeat purchasing behavior and are less likely to switch to another platform even when there are many alternatives available. Furthermore, Nugroho and Rahmawati (2023) also found that trust is a crucial factor in shaping customer loyalty in digital marketplaces. Consistently building trust fosters long-term relationships between customers and the platform.

### **The Influence of Satisfaction on Loyalty**

The results of the study showed that satisfaction had a positive and significant effect on Shopee user loyalty in Surakarta, with a significance value of 0.000. This indicates that the higher the level of user satisfaction, the higher their loyalty to Shopee.

Customer satisfaction is the result of evaluating consumer expectations and their actual experience after using a service. When the experience meets or exceeds expectations, consumers will feel satisfied. This satisfaction then becomes the foundation for customer loyalty. In this study, Shopee user satisfaction was influenced by various factors, such as competitive pricing, app ease of use, service quality, and the variety of available promotions. When these factors are perceived positively by users, satisfaction levels increase significantly.

This finding aligns with Pratama (2023), who stated that customer satisfaction directly influences loyalty in the e-commerce industry. Satisfied customers are more likely to make repeat purchases, continue using the same service, and recommend others. Furthermore, Fadillah (2023) also explains that customer satisfaction is a key variable in building long-term loyalty. Without it, customers will easily switch to other platforms that offer better value.

### **The Mediating Role of Satisfaction in the Relationship Between Variables**

The research results indicate that satisfaction plays a mediating role in the relationship between experience and trust on Shopee user loyalty in Surakarta. This is evidenced by the Sobel test, which shows a significant indirect effect of experience and trust on loyalty through satisfaction.

The mediating role of satisfaction indicates that experience and trust not only directly influence loyalty but also influence customer satisfaction through mechanisms that enhance it. In other words, satisfaction serves as a crucial bridge connecting these variables. A good user experience will increase satisfaction, which in turn will lead to increased loyalty. Likewise, high levels of trust in the platform will increase a sense of security and comfort, ultimately increasing satisfaction and strengthening user loyalty.

This finding aligns with research by Setiawan (2024), who stated that customer satisfaction often acts as a mediating variable in digital consumer behavior models. Satisfaction is a psychological mechanism that explains how experience and trust can influence loyalty. Furthermore, Utami (2021) also explains that in the context of e-commerce, satisfaction is the accumulated result of positive experiences and consumers' level of trust in the platform. This satisfaction then becomes the primary foundation for customer loyalty.

## CONCLUSION AND SUGGESTIONS

### Conclusion

Based on results data analysis and discussion about influence experience and trust to loyalty with satisfaction as variables mediation for Shopee users in Surakarta, then can concluded that : experience influential positive and significant to satisfaction users. This is show that the more Good felt experience users in use Shopee application, such as convenience navigation, comfort transactions , as well as quality service, then will the more tall level satisfaction felt by the user. Trust also matters positive and significant to satisfaction Shopee users in Surakarta. This means that the more tall level trust users to security transactions, systems payments, as well as protection of personal data, then the more high level satisfaction that is formed in self users. In addition, the experience influential positive and significant to loyalty Shopee users. This is show that good experience in use application No only increase satisfaction, but also encouragement users For still using Shopee in a repeatedly and even recommend it to other people. Trust also matters positive and significant to loyalty Shopee users. This means that the more tall level trust users to the platform, then the more strong loyalty they in term long , though there is Lots alternative other e-commerce applications. Furthermore, satisfaction influential positive and significant to loyalty Shopee users. This is show that users who feel satisfied to Shopee services tend to be own commitment For Keep going use application the as well as No easy move to other platforms. Satisfaction is also evident capable mediate influence experience to loyalty Shopee users in Surakarta. This means that good experience will increase satisfaction moreover first, then push formation loyalty users in a way more strong. In addition, satisfaction is also proven capable mediate



influence trust to loyalty Shopee users. This is show that trust the high will increase satisfaction users, and satisfaction that in the end strengthen loyalty users towards Shopee.

### **Suggestion**

Shopee, it is recommended For Keep going increase quality experience users in use application. This is can done with repair performance application to be more fast and stable, simplify features to be more easy used, as well as increase quality service customer. More experience Good will capable increase satisfaction users who ultimately impact on loyalty term long. continue strengthen aspect trust users. Efforts that can be made done among others with increase system security transactions, strengthening personal data protection, as well as ensure transparency in every transaction process. In addition, the increase service return goods and settlement complaints are also necessary be noted that users the more trust and believe to the platform. In order to improve satisfaction and loyalty users, Shopee is recommended For maintain and develop attractive promotional programs such as free shipping, cashback, and flash sales, but still guard balance between promotion and quality service. This is important for satisfaction users No only formed Because factor price, but also because quality comprehensive service.

For researchers Next, it is recommended For develop study This with add other possible variables influence loyalty e-commerce users , such as quality services , digital promotions, or brand image. In addition , research next also can expand object study No only in Surakarta, but in other areas so that the results study more general and comprehensive . Research next also can use method different analysis such as Structural Equation Modeling (SEM-PLS) for get more results deep related connection between variables. With Thus, the results study This expected can become reference for development study furthermore as well as give contribution practical for e-commerce platform management, in particular in increase experience, trust, satisfaction, and loyalty user.

### **BIBLIOGRAPHY**

- Association Indonesian Internet Service Providers. (2025). Report Indonesian internet survey 2025. APJII.
- Fadillah, Rahmawati. (2023). The Influence promotion and satisfaction to loyalty e-commerce customers in Indonesia. *Journal Digital Management* , 5(2), 112–120.
- Ghozali, Imam. (2021). Application multivariate analysis with the IBM SPSS 26 program . Diponegoro University Publishing Agency.
- Handayani, Tri & Putra, Andi. (2022). Change behavior consumption public in use of e-commerce in the digital era. *Journal Indonesian Economy and Business* , 7(1), 45–56.
- Kurniawan, Dimas. (2024). The Influence experience users to loyalty customers on digital platforms. *Journal Knowledge Management* , 12(3), 201–210.
- Nugroho, Adi. (2022). Adoption digital technology in the next generation Millennials and Gen Z in e-commerce. *Journal Technology Information* , 10(2), 98–107.

- Pratama, Yoga. (2023). The Influence satisfaction customer to loyalty marketplace users in Indonesia. *Journal Digital Economy* , 8(1), 33–42.
- Putri, Siti & Wulandari, Rina. (2021). Shopee's digital marketing strategy in increase decision purchase consumer . *Journal Management Marketing* , 6(2), 75–84.
- Setiawan, Budi. (2024). The Influence experience users to satisfaction and loyalty customer digital application . *Journal System Information* , 9(1), 55–66.
- Utami, Nabila. (2021). Influence trust to satisfaction and loyalty e-commerce customers . *Journal Business and Management* , 11(2), 88–97.
- Ardiansyah, Muhammad Rizky. (2022). The Influence quality service to satisfaction customers in e-commerce in Indonesia. *Journal Administration Business*, 10(3), 145–154.
- Astuti, Dewi Kartika. (2023). Analysis behavior digital consumers on marketplace platforms. *Journal Economics and Business* , 8(2), 77–86.
- Firmansyah, Andi. (2021). Behavior consumers and digital marketing strategy. Qiara Media Publisher.
- Hidayat, Rendi. (2024). The influence of brand trust on loyalty customers on the application online shopping. *Journal Management Indonesian Marketing* , 12(1), 50–60.
- Lestari, Ayu. (2022). The Influence experience customer to decision online purchases. *Journal Knowledge Management* , 9(2), 99–108.
- Maulana, Fikri. (2023). Digital marketing and its influence to satisfaction e-commerce customers . *Journal Digital Economy* , 6(1), 33–41.
- Rahmawati, Siti Nur. (2020). The Influence digital literacy towards use e-commerce application. *Journal Technology and Information*, 7(2), 65–74.
- Sari, Indah Permata. (2021). Behavior consumer Woman in use of online marketplaces. *Journal Economics and Business* , 5(2), 120–129.
- Wibowo, Budi Santoso. (2025). Analysis factors that influence loyalty e-commerce customers in Indonesia. *Journal Management and Business*, 13(1), 15–25.
- Yuliana, Fitri. (2022). The Influence digital promotion of interest buy consumers in the marketplace. *Journal Management Marketing*, 7(3), 88–97.