Increasing E-Loyalty of E-Commerce Users Through E-Satisfaction and E-Trust

Ayi Wahid[1*], Vivi Afifah[2]
[1]Universitas Persada Indonesia YAI, Indonesia, email: aawahid2021@gmail.com
[2]Institut Teknologi dan Bisnis Bank Rakyat Indonesia, Indonesia, email: vivi.afifah@gmail.com

*Corresponding Author: aawahid2021@gmail.com[1]

Abstract: This study aims to prove and analyze the effect of e-service quality on e-loyalty, both directly and indirectly through e-satisfaction and e-trust of e-commerce users. The unit of analysis used was e-commerce users (Tokopedia, Shopee, Bukalapak, Lazada, Blili) in the DKI Jakarta area. The method used was a quantitative method with a sample of 200 respondents, data processing using the structural equation model method. The results of the analysis show that e-service quality directly or indirectly has a positive effect on e-loyalty through e-satisfaction and e-trust. Other results show that e-satisfaction and e-trust are partial mediating on the effect of e-service quality on e-loyalty. However, mediating e-satisfaction on the effect of e-service quality on e-loyalty has the greatest influence, when compared to the direct effect of e-service quality on e-loyalty and the indirect effect through e-trust. The research implication was an increase in e-loyalty, especially an increase in purchase intention of e-commerce users was by increasing e-satisfaction, especially increasing convenience, where e-satisfaction can be increased if e-commerce companies were able to improve e-service quality, especially increasing fulfillment of e-users commerce.

Keywords: E-Service Quality, E-Satisfaction, E-Trust, E-Loyalty, E-Commerce.

INTRODUCTION

Indonesia was the country with the highest e-commerce adoption in the world. The percentage of 90% of internet users aged 16 - 64 years have done shopping online. The great potential that Indonesia currently has makes it one of the countries with great potential. It is evident from the many choices of e-commerce in Indonesia that are currently available with the various advantages offered, making many users even darker to shop through online stores. Indonesia's e-commerce map shows tough competition from e-commerce players based on quarterly average website visitors, application rankings, social media followers, and number of employees (iprice.co.id/insights/mapofecommerce, 2021). Tokopedia has the largest market share through website visits, namely 135,076,700 visitors per month or 25% of the total market. Shopee has in second place nationally with 127,400,000 visitors per month or

22% of the total market. Furthermore, the third to fifth positions respectively are Bukalapak (34,170,000), Lazada (30,516,700), and Bibli (19,590,000). Meanwhile, the most downloaded e-commerce application in Indonesia was Shopee through both the App Store (iOS) and the Play Store (Android), followed by Lazada, Tokopedia, Bukalapak, Zalora and Bibli. The category of social media followers (Twiter, Instagram, Facebook) with the most followers was Lazada, followed by Shopee, Tokopedia, Bibli, Zalora, and Bukalapak.

According Delgado-Ballester & Munuera-Alemán (2005), it states that building a strong brand in the market is the goal of many companies because a strong brand can provide a number of benefits for companies, such as getting bigger margins, opportunities to expand brands and stronger defense against the marketing actions of competitors. So that every company is required to be able to lead the competition. The way that can be done to lead the competition is to achieve consumer loyalty, where loyalty itself is the goal of e-commerce companies and conventional companies in general (Pasharibu, Paramita, & Stephani, 2018). Consumer loyalty provides an advantage for marketers in terms of costs, because the costs of generating new customers are far more than the costs of retaining existing customers (Wierich & Zielke, 2014). Meanwhile, in electronic transaction mechanisms, loyalty is referred to as electronic loyalty, which is the willingness of virtual shoppers to visit certain websites intensely or consider buying something from the website concerned (Cyr, Bonanni, Bowea, & Ilsever, 2005).

Electronic service quality or e-service quality has been shown to have a direct and significant effect on electronic consumer loyalty (e-loyalty) (Puspita, Sudarmiatin, & Dhewi, 2022). Electronic trust or so-called e-trust has a positive and significant effect on electronic loyalty, electronic service quality has a positive and significant effect on electronic loyalty (Widodo, Putra, Sukriyah, Nadeak, & Novitasari, 2022). Satisfaction mediates the relationship between e-services quality and behavior and attitude loyalty (Al-dweeri, Obeidat, Al-dwiry, Alshurideh, & Alhorani, 2017). Electronic service quality, electronic satisfaction, electronic trust, and electronic commitment play a key role in building online customer electronic loyalty (Romadhoni, Hadiwidjojo, & Aisjah, 2015). Electronic service quality has a positive and significant direct effect on electronic loyalty; electronic trust has a positive and significant direct effect on electronic loyalty; electronic satisfaction has a positive and significant direct effect on electronic loyalty; Electronic service quality has a positive and significant direct effect on electronic satisfaction; electronic trust has a positive and significant direct effect on electronic satisfaction; electronic service quality indirectly has a positive and significant effect on electronic loyalty through electronic satisfaction; electronic trust has a positive and significant indirect effect on electronic loyalty through electronic satisfaction (Cahyanti, Sudarmiatin, & Dhewi, 2022).

LITERATURE REVIEW
E-Service Quality

E-service quality is a service for customers or consumers who use the internet by providing a way to make it easier for them to transact efficiently and effectively (Komara (2013) in Cahyanti et al., (2022)). E-service quality was developed to evaluate a service from the internet network (Cahyanti et al., 2022). E-Service quality can be interpreted as a service through a website for media in several activities such as shopping, buying, paying, and distributing effectively and efficiently ((Zeithaml et al., 2013) in Prasetyo & Yusran (2022)). E-service quality has an important role to play in creating perceived value online in the shopping environment. Consumers' perceived value is an evaluation by comparing the benefits they get from the services provided and their sacrifices to get the product. Six dimensions key for e-service quality (Askari, Kazempoor, Saedi, Eslamirad, & Lajevardi, 2012), includes re liability, responsiveness, ease of use, personalization, website design, security. Furthermore, Al-dweeri et

al. (2017) e-service quality is measured by dimensions such as efficiency, privacy, fulfillment, enjoyment, and communication.

E-Satisfaction

E-satisfaction is defined as customer satisfaction with respect to previous purchasing experience with a particular e-company (Cyr et al., 2005). Customer satisfaction refers to the ability of a product or service to meet or exceed customer expectations (Prasetyo & Yusran, 2022). The value of customer satisfaction depends on the ability of a product or service to meet customer expectations (Alam et. al. (2016) in Prasetyo & Yusran (2022)). E-satisfaction is a response to the customer's feelings of pleasure related to the experience experienced after making a purchase transaction of goods or online services (Anderson, Rolph E., and Srinivasan (2003) in (Cahyanti et al., 2022). Kim et al. (2009) in (Barkah & Nabila, 2021) defines e-satisfaction as the accumulation of satisfaction that consumers get on every purchase and experience of consuming goods or services from time to time on an online site.The e-satisfaction indicator is measured by 4 indicators, namely convenience, product information, financial security, site appearance (Suprapti & Suparmi, 2020).
.

E-Trust

The concept of trust is also one of the most important elements in creating long-term relationships with customers, especially in relation to maintaining the confidentiality of information relating to clients, and related to a commitment to provide the best service/product from time to time (Al-dweeri et al., 2017). E-trust in online transactions is often used as a benchmark for how well the quality of a product or service can meet customer perceptions (Sativa, Amila and Sri, 2016). E-trust in online transactions is created from interactions between customers and service providers, so that e-trust is the basis for creating a desire to buy online (Flavian, 2005; McKnight, 2004). Sativa et al., (2016) in (Barkah & Nabila, 2021) e-trust is measured by three indicators, namely: the site has a good reputation, the site provides security in transactions, and the belief that the site will help in the event of a violation or fraud. According to McKinney, Yoon, & Zahedi (2002) in (Barkah & Nabila, 2021), e-trust relies on guarantees of security, reputation, web search, fulfillment, presentation, technology, and interaction.

E-Loyalty

Online loyalty has parallels with the concept of loyalty to an establishment, in the sense that loyalty to an establishment results in buying behavior and repeated visits to stores (Anderson & Srinivasan (2003) in (Al-dweeri et al., 2017). Online loyalty (e- loyalty) as a consumer's willingness to buy from the website in question, and the consumer will not switch to another website (Flavian (2005) in (Antarwiyati, Nurhakim, & Kusuma, 2010). E-loyalty as a consumer's willingness to revisit a website or buy from the relevant website in the future (Cyr et al., 2005). Electronic loyalty has the main characteristics, namely the willingness to revisit and purchase intention from a website, and to continue using the website in question even though there are alternative websites (Antarwiyati et al., 2010).

Hypoothesis
H1: Electronic service quality (E_SQ) has an effect on increasing electronic customer loyalty (E_CL) of e-commerce users.
H2: Electronic service quality (E_SQ) has an effect on increasing electronic customer satisfaction (E_CS) of e-commerce users.
H3: Electronic service quality (E_SQ) has an effect on increasing electronic customer trust (E_CT) for e-commerce users.

H4: Electronic customer satisfaction (E_CS) has an effect on increasing electronic customer loyalty (E_CL) of e-commerce users.

H5: Electronic customer trust (E_CT) has an effect on increasing electronic customer loyalty (E_CL) of e-commerce users.

H6: Electronic service quality (E_SQ) has an indirect effect on increasing electronic customer loyalty (E_CL) through electronic customer satisfaction (E_CS) for e-commerce users.

H7: Electronic service quality (E_SQ) has an indirect effect on increasing electronic customer loyalty (E_CL) through electronic customer trust (E_CT) for e-commerce users.
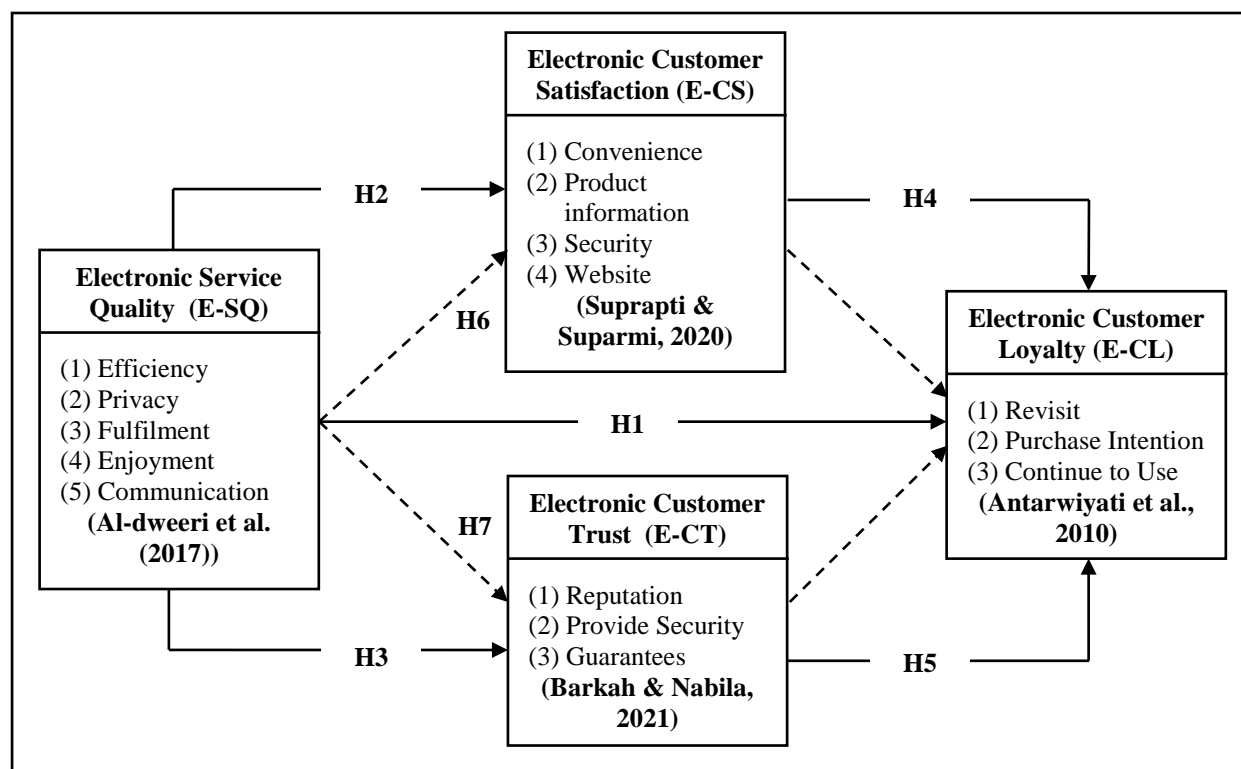

Figure 1. Research Framework

RESEARCH METHODE

The method used in this study uses a quantitative method with a descriptive and verification analysis approach. Data collection comes from primary data and secondary data. Primary data comes from field research using a questionnaire. The population in this study are consumers who use the top 5 e-commerce in Q1 (2021) (Tokopedia, Shopee, Bukalapak, Lazada, Blili) in the DKI Jakarta area. The sampling method uses the incidental sampling method with the criteria of respondents having used e-commerce at a minimum in the last 6 months when surveyed. The total sample of 200 respondents was adjusted to the structural equation model method and the data processing analysis tool Lisrel 8.80 (Hair, J.F., Black, W.C., Babin, B.J., & Anderson, 2010).

RESULT AND DISCUSSION

The profile of e-commerce users in the DKI Jakarta area based on the results of data collection of 200 respondents shows the following composition.

Table 1. Respondent Profile

Respondent Profile	Description		Percentage (%)
Gender	(1)	Male	65.0
	(2)	Female	35.0
Age	(1)	≤ 20 Tahun	18.0
	(2)	21 - 30	33.0
	(3)	31 - 40	22.5
	(4)	41 - 50	19.0
	(5)	> 50	7.5
Education	(1)	Senior High School/	12.0
		Equivalent	23.0
	(2)	Undergraduate	41.0
	(3)	Postgraduate	15.0
	(4)	Doctor	9.0
Job	(1)	Student	11.0
	(2)	Private Employees	31.0
	(3)	ANS/TNI/Police	16.0
	(4)	Entrepreneurs	29.0
	(5)	Other	13.0
Frequency of using	(1)	≤ 2	38.0
e-commerce by month	(2)	3 – 4	42.0
	(3)	> 5	20.0

Source: Primary Data Processing, 2022

Model Analysis
Model Fit Index

Table 2. Model Fit Index

GoF Statistics	Indek Expectation	Result	Fit Index
GFI	GFI > 0,90	0,93	Good
RMSEA	RMSEA < 0,08	0,063	Good
NNFI	NNFI > 0,90	0,98	Good
NFI	NFI > 0,90	0,97	Good
AGFI	AGFI > 0,90	0,88	Marginal
RFI	RFI > 0,90	0,95	Good
IFI	IFI > 0,90	0,98	Good
CFI	CFI > 0,90	0,98	Good

Source: Primary Data Processing, 2022

The results of the index model show seven model indices with good fit categories (GFI, RMSEA, NNFI, NFI, RFI, IFI and CFI), except AGFI with marginal fit categories.
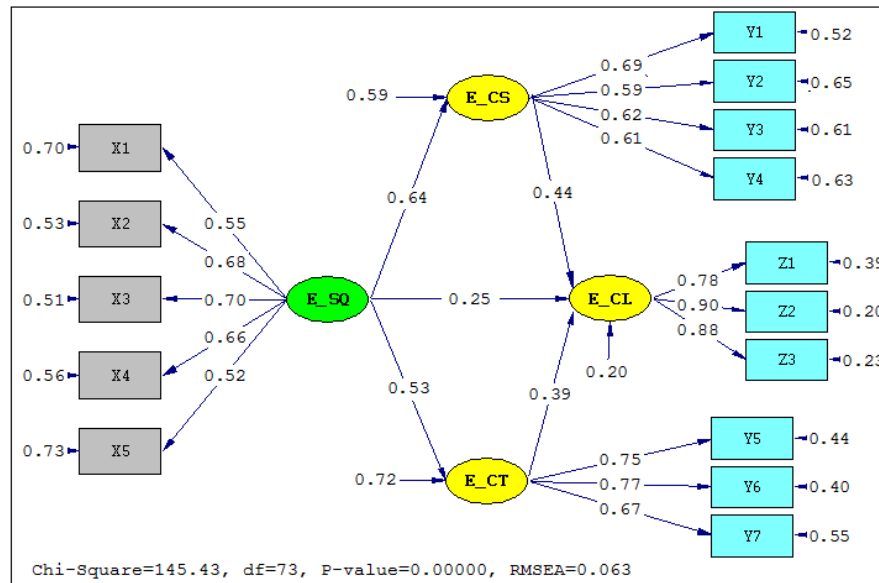
Source: Primary Data Processing, 2022
Picture 2. Standardized Model
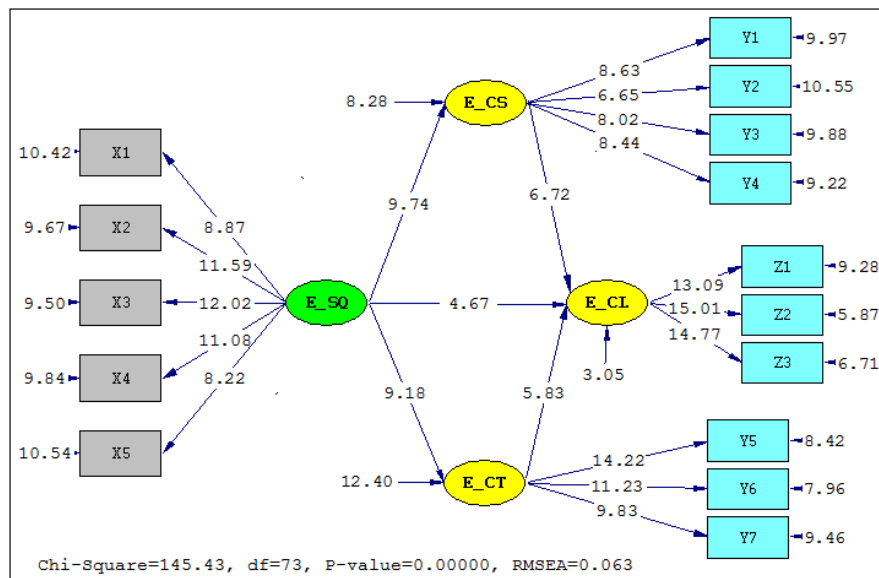
Source: Primary Data Processing, 2022
Picture 3. t-Model

Measurement Model Analysis

Table 3. Measurement Model

Measurement Model		STD. Loading Factor	STD. Error	t_value	Construct Reliability (CR)	Variance Extract (VE)
Latent Variable	Dimension					
E_SQ	Efficiency	0.55	0.062	8.87	0.970	0.867
	Privacy	0.68	0.059	11.59		
	Fulfilment	0.70	0.058	12.02		
	Enjoyment	0.66	0.060	11.08		
	Communication	0.52	0.063	8.22		
E_CS	Convenience	0.69	0.080	8.63	0.952	0.832
	Product Information	0.59	0.089	6.65		
	Securiy	0.62	0.077	8.02		
	Website	0.61	0.072	8.44		

Measurement Model		STD. Loading Factor	STD. Error	t_value	Construct Reliability (CR)	Variance Extract (VE)
Latent Variable	Dimension					
E_CT	Reputation	0.78	0.060	13.09	0.973	0.924
	Provide Security	0.90	0.060	15.01		
	Guarantees	0.88	0.060	14.77		
E_CL	Revisit	0.75	0.053	14.22	0.962	0.894
	Purchase Intention	0.77	0.069	11.23		
	Continue to Use	0.67	0.068	9.83		

Source: Primary Data Processing, 2022

The results of the measurement model show that the indicators that measure each latent variable are all valid and reliable. This is evidenced by the indicators for each variable having a loading factor coefficient value above 0.50, t_count above 1.96, a construct reliability value above 0.70, and a variance extract value above 0.50 (Hair, J.F., Black, W.C., Babin, B.J., & Anderson, 2010).

Measurement Model Analysis

Table 4. Structural Model

Structural Model	Path Cofficient	t_{value}	$t_{critical}$	Result
E_SQ →E_CL	0.25	4.67	1.96	Accepted
E_SQ →E_CS	0.64	9.74	1.96	Accepted
E_SQ →E_CT	0.53	9.18	1.96	Accepted
E_CS →E_CL	0.44	6.72	1.96	Accepted
E_CT →E_CL	0.39	5.83	1.96	Accepted
E_SQ →E_CS →E_CL	0.284	3.36	1.96	Accepted
E_SQ →E_CT →E_CL	0.21	2.87	1.96	Accepted

Source: Primary Data Processing, 2022

Discussion
1. The fulfillment aspect is the most dominant aspect in measuring electronic service quality (E_SQ) with a coefficient of 0.70, while the communication aspect with a coefficient of 0.52 is the lowest. Meanwhile, in electronic customer loyalty (E_CL), the most dominant aspect is purchase intention with a coefficient of 0.77 and the lowest is continuing to use. The results of electronic service quality testing on electronic customer loyalty show a positive and significant effect. This is evidenced by the path coefficient value of 0.25 with a t_count value of 4.67 above the minimum t (1.96) at a significant level of 5%. The results of this test are in line with some of the results of previous studies which state that e-service quality has a direct positive and significant effect on e-loyalty (Cahyanti et al., 2022); (Suprapti & Suparmi, 2020).
2. The convenience aspect is the most dominant aspect in measuring electronic customer satisfaction (E_CS) with a coefficient of 0.69, while the product information aspect with a coefficient of 0.59 is the lowest. The results of electronic service quality testing on electronic customer satisfaction show a positive and significant effect. This is evidenced by the path coefficient value of 0.64 with a t_count value of 9.74 above the minimum t (1.96) at a significant level of 5%. The results of this test are in line with some of the results of previous studies which state that e-service quality, e-trust, and e-wom have a significant effect on e-satisfaction (Barkah & Nabila, 2021); (Suprapti & Suparmi, 2020);

satisfaction mediates the relationship between e-SQ and behavior and attitudinal loyalty (Al-dweeri et al., 2017).

3. The provide security aspect is the most dominant aspect in measuring electronic customer trust (E_CT) with a coefficient of 0.90, while the reputation aspect with a coefficient of 0.78 is the lowest. The results of electronic service quality testing on electronic customer trust show a positive and significant effect. This is evidenced by the path coefficient value of 0.53 with a t_count value of 9.18 above the t_minimum (1.96) at a significant level of 5%. The results of this test are in line with some of the results of previous studies which state that the variable of trust can mediate between the variables of service quality and purchase outcomes (Setyowati & Suryoko, 2020).

4. The results of electronic customer satisfaction (E_CS) testing on electronic customer loyalty (E_CL) show a positive and significant effect. This is evidenced by the path coefficient value of 0.44 with a t_count value of 6.72 above the minimum t (1.96) at a significant level of 5%. This shows that to increase electronic customer loyalty, especially in increasing the aspect of purchase intention, is to increase electronic customer satisfaction, especially in the aspect of convenience. The results of this test are in line with some of the results of previous studies which state that satisfaction mediates the relationship between e-SQ and behavior and attitudinal loyalty (Al-dweeri et al., 2017); e-satisfaction has a positive and significant direct effect on e-loyalty (Cahyanti et al., 2022).

5. The test results of electronic customer trust (E_CT) on electronic customer loyalty (E_CL) show a positive and significant effect. This is evidenced by the path coefficient value of 0.39 with a t_count value of 5.83 above the minimum t (1.96) at a significant level of 5%. This shows that to increase electronic customer loyalty, especially in increasing the aspect of purchase intention, is to increase electronic customer trust, especially in the aspect of providing security. The results of this test are in line with some of the results of previous studies which state that e-trust has a direct, positive and significant effect on e-loyalty (Cahyanti et al., 2022); e-service quality, e-satisfaction, etrust and e-commitment play a key role in building online customer e-loyalty (Romadhoni et al., 2015); the trust variable can mediate between the service quality variable and the purchase outcome (Setyowati & Suryoko, 2020); e-trust has a positive and significant influence on e-loyalty (Widodo et al., 2022).   .

6. The results of electronic service quality testing on electronic customer loyalty through electronic customer satisfaction show a positive and significant effect. This is evidenced by the path coefficient value of 0.28 with a t_count value of 3.36 above the minimum t (1.96) at a significant level of 5%. This shows that to increase electronic customer loyalty, especially in increasing the aspect of purchase intention, is to increase electronic customer satisfaction, especially in the convenience aspect, where electronic customer satisfaction can be increased by increasing electronic service quality, especially in the fulfillment aspect. The results of this test are in line with some of the results of previous studies which state that satisfaction mediates the relationship between e-SQ and behavior and attitudinal loyalty (Al-dweeri et al., 2017).

7. The results of electronic service quality testing on electronic customer loyalty through electronic customer trust show a positive and significant effect. This is evidenced by the path coefficient value of 0.21 with a t_count value of 2.87 above the t_minimum (1.96) at a significant level of 5%. This shows that to increase electronic customer loyalty,

especially in increasing the aspect of purchase intention, is to increase electronic customer trust, especially in the provide security aspect, where electronic customer trust can be increased by increasing electronic service quality, especially in the fulfillment aspect. The results of this test are in line with some of the results of previous studies which state that the variable of trust can mediate between the variables of service quality and purchase outcomes (Setyowati & Suryoko, 2020).

CONCLUSION AND SUGGESTION
Conclusion
1. Electronic service quality (E_SQ), especially on the fulfillment aspect, has a positive effect on electronic customer loyalty (E_CL) for e-commerce users, especially on the aspect of purchase intention.
2. Electronic service quality (E_SQ), especially on the fulfillment aspect, has a positive effect on electronic customer satisfaction (E_CS) of e-commerce users, especially on the convenience aspect.
3. Electronic service quality (E_SQ), especially in the aspect of fulfillment, affects electronic customer trust (E_CT) of e-commerce users, especially in the aspect of providing security.
4. Electronic customer satisfaction (E_CS), especially on the convenience aspect, has a positive effect on electronic customer loyalty (E_CL) of e-commerce users, especially on the aspect of purchase intention.
5. Electronic customer trust (E_CT), especially on the aspect of providing security, has a positive effect on electronic customer loyalty (E_CL) of e-commerce users, especially on the aspect of purchase intention.
6. Electronic service quality (E_SQ), especially on the fulfillment aspect, indirectly has a positive effect on electronic customer loyalty (E_CL), especially on the aspect of purchase intention through electronic customer satisfaction (E_CS) on the convenience aspect of e-commerce users.
7. Electronic service quality (E_SQ), especially on the fulfillment aspect, indirectly has a positive effect on electronic customer loyalty (E_CL), especially on the aspect of purchase intention through electronic customer trust (E_CT) on the aspect of providing security for e-commerce users.

Suggestion
Increasing electronic customer loyalty, especially increasing the purchase intention of e-commerce users in DKI Jakarta is by increasing electronic customer satisfaction, especially increasing satisfaction over convenience, where electronic customer satisfaction can be increased if e-commerce companies are able to improve electronic service quality, especially improvement in fulfillment aspects e-commerce users.

REFERENCES
Al-dweeri, R. M., Obeidat, Z. M., Al-dwiry, M. A., Alshurideh, M. T., & Alhorani, A. M. (2017). The Impact of E-Service Quality and E-Loyalty on Online Shopping: Moderating Effect of E-Satisfaction and E-Trust. *International Journal of Marketing Studies*, *9*(2), 92. https://doi.org/10.5539/ijms.v9n2p92

Antarwiyati, P., Nurhakim, A. L., & Kusuma, H. (2010). Determinan Electronic Loyalty (e-Loyalty) Pada Website. *Jurnal Akuntansi Dan Auditing Indonesia*, *14*(1), 1–21. Retrieved from file:///C:/Users/hp/Downloads/2245-2281-1-PB (1).pdf

Barkah, B., & Nabila, M. E. (2021). Pengaruh E-Service Quality, E-Trust, dan E-WOM Terhadap ESatisfaction Pengguna Aplikasi Shopee Di Kota Pontianak. *Proceeding Seminar Bisnis Seri V*, 269–277. Retrieved from https://pascasarjanafe.untan.ac.id/wp-content/uploads/2022/05/26.pdf

Cahyanti, A. A. A., Sudarmiatin, & Dhewi, T. S. (2022). Effect of E-Service Quality and E-Trust on E-Loyalty of E-Payment Through E-Satisfaction of Shopee pay Users). *International Journal Of Humanities Education And Social Sciences*, *2*(1), 239–246.

Cyr, D., Bonanni, C., Bowea, J., & Ilsever, J. (2005). Beyond trust: Web site design preferences across cultures. *Journal of Global Information Management*, *13*(4), 25–54. https://doi.org/10.4018/jgim.2005100102

Delgado-Ballester, E., & Munuera-Alemán, J. L. (2005). Does brand trust matter to brand equity? *Journal of Product and Brand Management*, *14*(3), 187–196. https://doi.org/10.1108/10610420510601058

Hair, J.F., Black, W.C., Babin, B.J., & Anderson, R. E. (2010). *Multivariate Data Analysis. Seventh Edition. Prentice Hall*. *Exploratory Data Analysis in Business and Economics*. https://doi.org/10.1007/978-3-319-01517-0_3

Pasharibu, Y., Paramita, E. L., & Stephani, G. (2018). The effect of online customer experience towards repurchase intention. *International Journal of Supply Chain Management*, *7*(5), 548–558.

Prasetyo, A. N., & Yusran, H. L. (2022). Pengaruh E-Service Quality Dan E-Trust Terhadap Repurchase Intention Melalui E-Satisfaction Pada Pengguna E-Commerce, *4*(1), 137–151.

Puspita, A. M. D., Sudarmiatin, & Dhewi, T. S. (2022). The Effect of E-Service Quality on E-Customer Loyalty with E-WOM and Brand Image as Mediating Variables (Study on Shopee Food Consumers in Malang City). *International Journal Of Humanities Education And Social Sciences (IJHESS) E-ISSN*, *2*(1), 2808–1765. Retrieved from https://ijhess.com/index.php/ijhess/

Romadhoni, B., Hadiwidjojo, D., & Aisjah, S. (2015). Relationship between E-Service Quality, E-Satisfaction, E-Trust, E-Commitment In Building Customer E-Loyalty: A Literature Review. *International Journal of Business and Management Invention*, *4*(2), 1–9. Retrieved from https://www.ijbmi.org/papers/Vol(4)2/Version-2/A4220109.pdf

Setyowati, D., & Suryoko, S. (2020). PENGARUH E-SERVICE QUALITY TERHADAP KEPUTUSAN PEMBELIAN MELALUI E-TRUST SEBAGAI VARIABEL MEDIASI (Studi pada Pengguna Situs BukaLapak di Kota Semarang). *Jurnal Ilmu Administrasi Bisnis*, *9*(1), 251–260. https://doi.org/10.14710/jiab.2020.26331

Suprapti, S., & Suparmi. (2020). JKBM, *6*(2), 240–255. https://doi.org/10.31289/jkbm.v6i2.3795

Widodo, A., Putra, F., Sukriyah, S., Nadeak, M., & Novitasari, D. (2022). The Role of e-Trust and e-Service Quality on e-Loyalty of e-banking Consumers in Tangerang. *PINISI Discretion Review*, *5*(2), 301. https://doi.org/10.26858/pdr.v5i2.31938

Wierich, R., & Zielke, S. (2014). How retailer coupons increase attitudinal loyalty – the impact of three coupon design elements. *European Journal of Marketing*, *48*(3/4), 699–721. https://doi.org/10.1108/ejm-01-2012-0030