

MARKETING | RESEARCH ARTICLE

The Role of Relationship Quality and Loyalty Programs in Building Customer Loyalty in E-Commerce Platforms

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ARTICLE HISTORY

Received: January 31, 2026

Revised: April 30, 2026

Accepted: May 18, 2026

DOI

<https://doi.org/10.52970/grmapb.v6i2.2074>

ABSTRACT

This study the role of relationship quality and loyalty programs in building customer loyalty within Indonesian e-commerce platforms, with supplier preference positioned as a mediating variable. Grounded in relationship marketing theory, this research investigates how trust, satisfaction, and commitment influence customer loyalty both directly and indirectly, while also assessing the moderating role of loyalty programs. A quantitative approach was employed using data collected through an online questionnaire distributed to Generation Z consumers in the Jabodetabek region who had made online purchases within the past month and actively participated in e-commerce loyalty programs. A total of 117 valid responses were analyzed using Partial Least Squares Structural Equation Modeling with SmartPLS. The results reveal that relationship quality has a significant positive effect on both supplier preference and customer loyalty. Supplier preference also significantly influences customer loyalty, confirming its role as an important behavioral outcome in e-commerce contexts. In addition, loyalty programs demonstrate significant direct effects on supplier preference and customer loyalty. However, the mediating effect of supplier preference and the moderating role of loyalty programs are not supported. These findings indicate that while transactional incentives remain effective in motivating customer behavior, they do not strengthen the relational mechanisms underlying loyalty formation. This study contributes theoretically by extending relationship marketing literature into digital marketplace settings and practically by offering insights for e-commerce managers in Indonesia to balance relational value and incentive-based strategies. The findings emphasize that sustainable customer loyalty in e-commerce platforms is primarily driven by relationship quality rather than promotional rewards alone.

Keywords: Relationship Quality, Loyalty Programs, Supplier Preference, Customer Loyalty.

JEL Code: D47, M31, O14, L11

I. Introduction

The rapid growth of e-commerce in Indonesia has dramatically changed the way consumers shop and interact with online platforms (Statista, 2023). As the number of digital marketplaces increases, such as Shopee and Tokopedia, customer retention has become a critical challenge for e-commerce firms facing intense competition and low switching costs (Kotler & Keller, 2016). In this environment, customer loyalty is vital for sustainable performance, as loyal consumers tend to repurchase more frequently, recommend the platform to others, and contribute to long-term profitability (Tanlim & Ruslim, 2024). Despite the strategic



importance of loyalty, maintaining it within e-commerce ecosystems is complex (Huang et al., 2019). Traditional determinants of loyalty like price and promotion often produce only short-term effects, whereas deeper mechanisms related to customer experience and relational bonds are necessary for developing long-lasting loyalty (Lemon & Verhoef, 2016). For example, research in Indonesia shows that e-service quality and trust significantly influence customer satisfaction and loyalty in platforms such as Shopee, highlighting the importance of relational constructs beyond mere transactional incentives (Rahmayanti & Oetarjo, 2024). In relationship marketing literature, relationship quality is conceptualized as the strength of the relational bond between customers and a firm, typically operationalized through trust, satisfaction, and commitment (Morgan & Hunt, 1994). Relationship quality has been established as a significant antecedent of both attitudinal and behavioral loyalty in various service contexts (e.g., banking, tourism, and e-services). However, there remains limited empirical research that integrates relationship quality with loyalty programs specifically in the Indonesian e-commerce context. This gap is important because loyalty programs such as digital points, free-shipping vouchers, and exclusive member rewards are widely deployed but not consistently proven to build enduring loyalty beyond short-term purchase incentives (Panjaitan, 2024).

Prior Indonesian studies on e-commerce loyalty have largely focused on isolated constructs such as e-service quality, satisfaction, and trust (Yulihapsari et al., 2025; Tanlim & Ruslim, 2024). Although these variables are significantly related to loyalty, most studies do not examine how relationship quality translates into loyalty outcomes when mediated by supplier preference and moderated by loyalty program characteristics (Palmatier et al., 2006; Kosimwidjaja & Hadiprawoto, 2025). Moreover, existing research rarely explores whether the impact of loyalty programs depends on relational dynamics such as trust and satisfaction, which theory suggests could either enhance or weaken program effectiveness depending on context (Dorotic et al., 2012; Kosimwidjaja & Hadiprawoto, 2025). Therefore, while Indonesia's e-commerce sector demonstrates clear mechanisms by which e-service quality and satisfaction influence loyalty, there is still a research gap in understanding the interplay between relationship quality and loyalty programs in shaping customer loyalty. Specifically, the literature lacks comprehensive models that examine: (1) the direct role of relationship quality on supplier preference and loyalty outcomes, (2) the mediating effect of supplier preference on these relationships, and (3) how loyalty programs might moderate these effects in e-commerce markets particularly in Indonesia. The novelty of this study lies in its integration of relational marketing theory and loyalty program effectiveness within a single empirical framework tailored for Indonesian e-commerce platforms. Unlike previous research that treats loyalty programs and relationship quality as separate antecedents of loyalty, this study examines their joint influence, thereby offering theoretical clarity on how relational drivers interact with promotional incentives to create sustained customer loyalty. This integrated perspective has not been thoroughly tested in Indonesia's digital retail landscape.

Accordingly, this study seeks to comprehensively examine the mechanism through which customer loyalty is developed within Indonesian e-commerce platforms (Kotler et al, 2021). Specifically, this research investigates the effect of relationship quality conceptualized through trust, satisfaction, and commitment on supplier preference and customer loyalty outcomes (Palmatier et al., 2006). Prior studies emphasize that strong relational bonds play a crucial role in shaping customers' long-term behavioral intentions in digital environments characterized by high competition and low switching costs (Rather, 2021; Paulssen et al., 2022). By focusing on relationship quality, this study aims to clarify how relational perceptions influence customer evaluations and preferences toward specific e-commerce platforms (Lemon & Verhoef, 2016). Furthermore, this research examines the mediating role of supplier preference in the relationship between relationship quality and loyalty outcomes. In online marketplaces, consumers are frequently exposed to alternative platforms offering similar products, prices, and promotional schemes. Under such conditions, supplier preference represents an important psychological mechanism through which relationship quality can be translated into both attitudinal and behavioral loyalty (Rather & Hollebeek, 2021). However, empirical evidence examining this mediating role in e-commerce settings particularly within emerging markets such as Indonesia remains limited.

In addition, this study investigates the moderating effect of loyalty programs on the relationships between relationship quality, supplier preference, and customer loyalty. Loyalty programs are widely implemented in digital retail platforms as tools to enhance retention and engagement; however, recent studies suggest that their effectiveness is highly contingent on contextual and relational factors (Dorotic et al., 2021; Leenheer & Bijmolt, 2020). In e-commerce environments, loyalty programs may strengthen the impact of relationship quality by increasing perceived value and switching barriers, or conversely weaken relational effects when customers become overly promotion-oriented (Hofacker et al., 2020). By addressing these research objectives, this study contributes theoretically to the advancement of relationship marketing and customer loyalty literature in digital contexts, particularly by integrating relational constructs, supplier preference mechanisms, and loyalty program dynamics within a unified framework. From a managerial perspective, the findings are expected to provide actionable insights for e-commerce managers in Indonesia in designing more effective loyalty strategies that balance emotional value derived from relationship quality with transactional incentives delivered through loyalty programs, thereby fostering sustainable customer loyalty in increasingly competitive online markets (Kumar et al., 2021).

II. Literature Review and Hypothesis Development

Customer loyalty in e-commerce is widely recognized as a multidimensional construct encompassing both attitudinal loyalties, reflected in psychological attachment, and behavioral loyalty, manifested through repeat purchase behavior and continued usage intentions (Dick & Basu, 1994). In digital marketplace environments, loyalty has become a critical strategic objective due to intense competition and low switching costs that allow consumers to easily move across platforms (Primasari & Dwita, 2025). Empirical evidence from Indonesia demonstrates that customer satisfaction and trust significantly influence loyalty toward major e-commerce platforms such as Shopee and Tokopedia (Islam et al., 2025; Anora et al., 2025), suggesting that beyond transactional convenience, relational experiences play a central role in shaping long-term customer retention. Studies further indicate that e-service quality, including reliability, responsiveness, security, and personalization, strongly affects customer satisfaction and trust, which subsequently enhance loyalty outcomes in online settings where physical interaction is absent (Rahmayanti & Oetarjo, 2024; Islam et al., 2025). However, while operational excellence is essential, recent research emphasizes the importance of integrating affective and relational dimensions, particularly trust and commitment, to better explain loyalty formation in e-commerce contexts, as emotional and relational confidence often mediate customers' behavioral intentions (Tjahjaningsih et al., 2024). Relationship quality, commonly conceptualized through trust, satisfaction, and commitment, represents the overall strength of the relational bond between customers and firms (Morgan & Hunt, 1994; Rauyruen & Miller, 2007). Although originally developed in traditional relational marketing contexts, relationship quality has proven increasingly relevant in digital environments characterized by perceived uncertainty and information asymmetry. Trust reduces perceived risk and enhances confidence in transaction outcomes, satisfaction reflects positive evaluations of cumulative service experiences, and commitment captures customers' enduring intention to maintain long-term relationships despite the availability of alternatives (Anora et al., 2025; Islam et al., 2025).

Collectively, these dimensions form a relational foundation that predisposes customers toward favorable evaluations of a platform and sustained engagement. In highly competitive e-commerce markets, where functional attributes are easily replicated, relationship quality becomes a key differentiator that shapes customers' evaluative judgments and preference formation (Rather, 2021; Paulssen et al., 2022). Supplier preference refers to customers' tendency to favor one e-commerce platform over competing alternatives based on accumulated relational experiences, perceived value, and comparative advantages. Although still underexplored in the Indonesian e-commerce literature, supplier preference plays a critical role in explaining how relationship quality translates into loyalty outcomes. Relational exchange theory suggests that trust-based and affective bonds reinforce decision-making processes that favor incumbent partners, thereby strengthening repeated choice behavior and long-term loyalty (Morgan & Hunt, 1994). When customers

develop strong preferences, they are more likely to simplify decision-making, resist competitive offers, and consistently select the same platform (Rather & Hollebeek, 2021). Empirical studies in online retail contexts confirm that supplier preference positively influences repurchase intentions and loyalty outcomes, indicating its relevance as both an outcome of relationship quality and a driver of loyalty (Paulssen et al., 2022).

In parallel, loyalty programs have become a prevalent marketing instrument in e-commerce platforms, offering rewards such as points, free shipping, discounts, and tiered benefits to encourage repeat patronage. Prior research suggests that loyalty programs can enhance perceived value and reduce switching behavior when effectively integrated into the overall customer experience (Dorotic et al., 2021). Evidence from Indonesia indicates that loyalty programs embedded within digital ecosystems, such as fintech-based rewards, positively affect satisfaction and loyalty when supported by active usage behavior (Pratiwi & Simanjuntak, 2025). Nevertheless, the effectiveness of loyalty programs is not universal, as excessive reliance on promotional incentives may result in short-term transactional engagement rather than sustainable relational loyalty. Recent studies argue that loyalty programs should be viewed as contextual mechanisms that interact with relational drivers, potentially strengthening or weakening the influence of relationship quality on supplier preference and customer loyalty depending on their perceived fairness, relevance, and value (Leenheer & Bijmolt, 2020; Dorotic et al., 2021). Consequently, loyalty programs are increasingly conceptualized as moderating variables rather than direct antecedents of loyalty. Integrating relationship quality, supplier preference, and loyalty programs offers a more comprehensive framework for understanding loyalty formation in competitive e-commerce markets. Relationship quality is expected to enhance supplier preference and customer loyalty directly, while supplier preference may serve as a mediating mechanism that translates relational perceptions into sustained loyalty behavior. At the same time, loyalty programs may condition the strength of these relationships by amplifying or attenuating relational effects. Based on the theoretical arguments and empirical evidence discussed above, this study proposes the following hypotheses:

- H1 : Relationship quality has a positive effect on supplier preference in e-commerce platforms.*
- H2 : Relationship quality has a positive effect on customer loyalty in e-commerce platforms.*
- H3 : Supplier preference has a positive effect on customer loyalty in e-commerce platforms.*
- H4 : Supplier preference mediates the relationship between relationship quality and customer loyalty in e-commerce platforms.*
- H5 : Loyalty programs positively moderate the relationships between relationship quality, supplier preference, and customer loyalty in e-commerce platforms.*

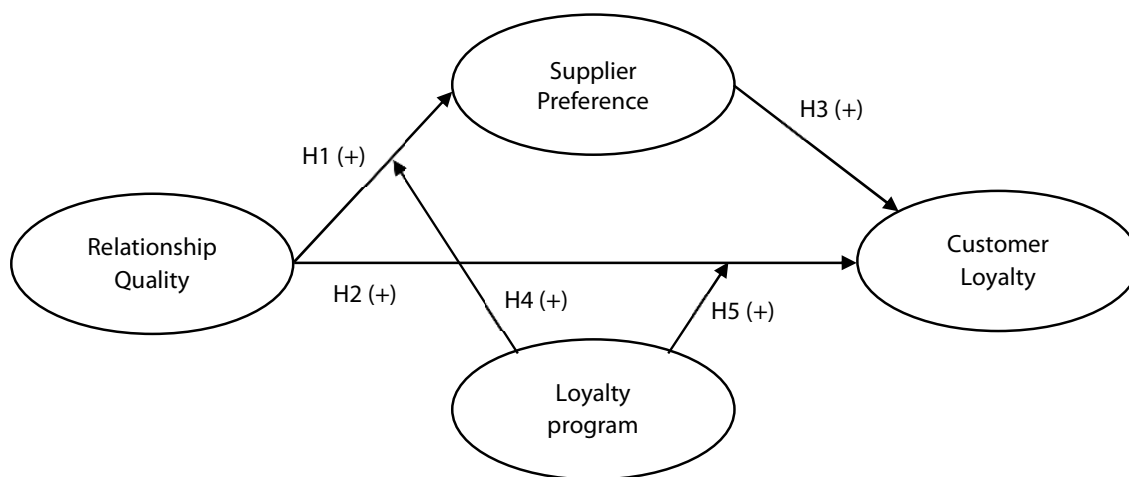


Figure 1. Conceptual Framework

III. Research Method

This study employed a quantitative research design with a causal approach to examine the structural relationships among relationship quality, supplier preference, loyalty programs, and customer loyalty in the context of e-commerce platforms in Indonesia. A cross-sectional survey method was used to collect primary data, as it allows researchers to capture respondents' perceptions and behavioral intentions at a specific point in time (Hair et al., 2022). The research was conducted in December 2025 and focused on customers who actively use e-commerce platforms and have recently engaged in online shopping activities. The unit of analysis in this study was individual e-commerce customers belonging to Generation Z. The population of this study comprised Generation Z consumers in Indonesia who had conducted online purchases through e-commerce platforms and participated in loyalty programs. Generation Z was selected due to their high level of digital literacy, intensive online shopping behavior, and strong responsiveness to promotional incentives and digital rewards (Priporas et al., 2020). The sampling criteria were defined as follows: (1) respondents reside in the Jabodetabek area, (2) have made at least one purchase through an e-commerce platform within the last one month, (3) have used or redeemed a loyalty program such as reward points, digital coins, or free-shipping vouchers, and (4) belong to the Generation Z age cohort. Data were collected using an online questionnaire distributed through Google Forms. Online distribution was considered appropriate due to the digital characteristics of the target respondents and its effectiveness in reaching geographically dispersed participants (Hair et al., 2022). A purposive sampling technique was applied to ensure that all respondents met the predetermined criteria. Responses were assessed using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"), which is commonly employed in behavioral and marketing research to capture respondents' attitudinal perceptions (Hair et al., 2022).

Relationship quality was operationalized as a higher-order construct consisting of trust, satisfaction, and commitment, measured using nine items adapted from prior studies in digital service contexts (Rather, 2021; Paulssen et al., 2022). Supplier preference, defined as customers' tendency to favor one e-commerce platform over alternatives, was measured using four items assessing comparative preference and future choice intentions (Rather & Hollebeek, 2021; Paulssen et al., 2022). Loyalty program perception was captured through five items evaluating reward attractiveness, perceived value, fairness, ease of use, and relevance, adapted from established loyalty program research (Dorotic et al., 2021; Leenheer & Bijmolt, 2020). Customer loyalty was measured using five items reflecting attitudinal and behavioral dimensions, including repurchase intention, recommendation willingness, and continued platform usage, adapted from recent e-commerce studies (Kumar et al., 2021; Rather, 2021). Accordingly, a total of 23 measurement items were employed in this study. Following the rule of thumb commonly applied in Partial Least Squares Structural Equation Modeling (PLS-SEM), the minimum required sample size should be at least five times the number of indicators used in the measurement model. Based on this criterion, the minimum sample size for this study is $5 \times 23 = 115$ respondents. This sample size is considered adequate to ensure reliable parameter estimation and sufficient statistical power for testing the proposed structural relationships using SmartPLS. The data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was selected due to its suitability for predictive research, complex research models, and non-normal data distributions, which are commonly found in consumer behavior studies (Hair et al., 2022). The analysis followed a two-stage approach. First, the measurement model was evaluated by assessing indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Second, the structural model was assessed through path coefficients, coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). The significance of hypothesized relationships was tested using a bootstrapping procedure, as recommended in PLS-SEM literature (Hair et al., 2022).

IV. Result and Discussion

4.1. Analysis Result

A total of 117 respondents were included in this study, with the sample predominantly consisting of female consumers (77.78%) compared to male consumers (22.22%), most of whom primarily used Shopee as their main e-commerce platform (58.12%), followed by Tokopedia (29.91%) and Lazada (11.97%), while geographically the respondents were largely concentrated in the Tangerang area (39.32%), with the remainder residing in Jakarta (26.50%), Depok (18.80%), and Bogor (15.38%), reflecting a strong representation of Generation Z consumers actively engaged in online shopping activities within the Jabodetabek region. The results of the indicator reliability test indicate that the majority of measurement items exhibit satisfactory outer loading values, with most indicators exceeding the recommended threshold of 0.70, thereby demonstrating strong indicator reliability. Several items show loadings slightly below 0.70 but remain above the minimum acceptable level of 0.60, which is still considered adequate in exploratory and behavioral research, particularly in social science studies using PLS-SEM. These indicators were therefore retained, as their removal would not substantially improve construct reliability and they remain theoretically meaningful. The results confirm that the indicators adequately represent their respective constructs, indicating that the measurement model satisfies indicator reliability requirements and is suitable for further validity and structural model analysis, in line with the guidelines of Hair et al. (2022). The internal consistency reliability of the measurement model was assessed using Cronbach's alpha, rho_A, and composite reliability (CR). The results indicate that all constructs demonstrate satisfactory reliability, with Cronbach's alpha values ranging from 0.787 to 0.866, exceeding the recommended threshold of 0.70, thereby confirming adequate internal consistency among the measurement items. Similarly, the rho_A values, which are considered a more precise reliability estimator in PLS-SEM, range between 0.788 and 0.888, further supporting the robustness of the constructs. In addition, the composite reliability values for all latent variables fall between 0.863 and 0.894, surpassing the minimum criterion of 0.70 and remaining below the upper limit of 0.95, indicating strong reliability without evidence of item redundancy.

The discriminant validity of the measurement model was evaluated using the Fornell-Larcker criterion. The results indicate that the square root of the Average Variance Extracted (AVE) for each construct is higher than its correlations with other constructs, as reflected by the diagonal values exceeding the corresponding off-diagonal correlations. This finding confirms that each latent variable shares greater variance with its own indicators than with other constructs in the model, thereby demonstrating adequate discriminant validity. Consequently, the constructs in this study are empirically distinct and measure different conceptual domains, supporting the appropriateness of the measurement model for further structural model analysis. These results are consistent with the criteria suggested by Fornell & Larcker (1981) and the methodological recommendations for PLS-SEM provided by Hair et al. (2022). The discriminant validity of the constructs was further assessed using the Heterotrait-Monotrait Ratio (HTMT). The results indicate that the majority of HTMT values are below the recommended threshold of 0.90, suggesting adequate discriminant validity among most constructs. However, the HTMT value between customer loyalty and supplier preference (0.962) and between relationship quality and supplier preference (0.943) slightly exceeds the conservative threshold, indicating a relatively strong conceptual association between these constructs. Nevertheless, such values remain acceptable in behavioral and relationship marketing research, where constructs are theoretically related yet empirically distinct. Overall, the findings suggest that discriminant validity is largely established, and the measurement model remains suitable for structural model evaluation, in line with the recommendations of Henseler et al. (2015) and Hair et al. (2022).

The structural model evaluation indicates strong explanatory power, as reflected by the coefficient of determination (R^2). The results show that customer loyalty has an R^2 value of 0.691 (adjusted $R^2 = 0.680$), indicating that approximately 69.1% of the variance in customer loyalty is explained by relationship quality, supplier preference, and the moderating effect of the loyalty program. Meanwhile, supplier preference

exhibits an R^2 value of 0.640 (adjusted $R^2 = 0.630$), suggesting that 64.0% of its variance is accounted for by relationship quality. According to the guidelines proposed by Hair et al. (2022), R^2 values above 0.50 indicate substantial explanatory power in behavioral research, thereby confirming that the proposed model demonstrates strong predictive accuracy and is suitable for hypothesis testing. Subsequently, hypothesis testing was conducted using the bootstrapping procedure, which examined the path coefficients, including the original sample estimates, t-statistics, and p-values. The results of the hypothesis testing are presented in Figure 2 below.

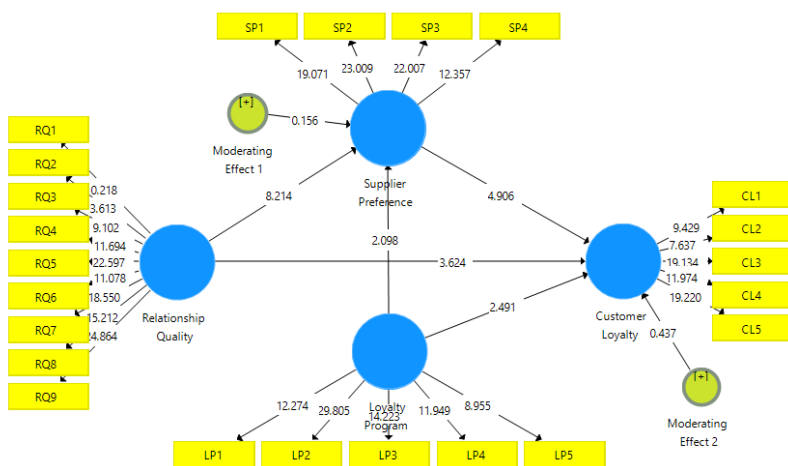


Figure 2. Structural Path T-Value Results

Based on the following figure, the results of hypothesis testing using the path coefficients are formulated. The results of the hypothesis testing are presented in the following table:

Table 1. Hypothesis Testing Results of the Structural Model

Hypothesis	Research Hypothesis Statement	Original Sample	T Statistic (>1,96)	P Value (<0,05)	Explanation
H1	Relationship quality has a positive effect on supplier preference in e-commerce platforms	0.647	8.214	0.000	The data support the hypothesis
H2	Relationship quality has a positive effect on customer loyalty in e-commerce platforms	0.282	3.624	0.000	The data support the hypothesis
H3	Supplier preference has a positive effect on customer loyalty in e-commerce platforms	0.417	4.906	0.000	The data support the hypothesis
H4	Supplier preference mediates the relationship between relationship quality and customer loyalty in e-commerce platforms	-0.010	0.156	0.872	The data do not support the hypothesis
H5	Loyalty programs positively moderate the relationships between relationship quality, supplier preference, and customer loyalty in e-commerce platforms	-0.023	0.437	0.662	The data do not support the hypothesis

4.2. Discussion

The primary objective of this study was to examine the role of relationship quality (trust, satisfaction, and commitment) and loyalty programs in shaping customer loyalty within Indonesian e-commerce platforms, with supplier preference acting as a mediating variable and loyalty programs also tested as a moderating mechanism. The proposed model consisted of seven hypotheses, examining both direct and indirect relationships among the variables. The empirical results indicate that five hypotheses were supported, while two hypotheses related to the moderating effects of loyalty programs were not supported. Specifically, relationship quality and supplier preference were found to exert significant positive effects on customer loyalty, and loyalty programs demonstrated significant direct effects on both supplier preference and customer loyalty. However, the moderating effects of loyalty programs on the relationships between relationship quality and supplier preference, as well as between relationship quality and customer loyalty, were not statistically significant. The findings of this study provide important insights into how relationship-based and incentive-based mechanisms influence customer behavior within Indonesian e-commerce platforms. The results demonstrate that relationship quality plays a central role in shaping customers' behavioral outcomes, particularly in strengthening their preference toward a specific platform. When customers perceive higher levels of trust, satisfaction, and commitment, they are more likely to prioritize one e-commerce provider over others. This finding supports relationship marketing theory, which emphasizes that strong relational bonds enhance customers' evaluative judgments and preference formation even in digital environments (Rather, 2021; Paulssen et al., 2022).

Furthermore, the results indicate that relationship quality exerts a direct and significant influence on customer loyalty. Customers who experience positive relational interactions tend to demonstrate stronger intentions to maintain long-term relationships, engage in repeat purchases, and recommend the platform to others. This suggests that relational value remains a fundamental driver of loyalty despite the technology-mediated nature of e-commerce interactions. These findings are consistent with previous studies asserting that trust, satisfaction, and commitment remain essential antecedents of loyalty in online contexts (Kumar et al., 2021; Rather & Hollebeek, 2021). In addition, supplier preference was found to significantly influence customer loyalty, highlighting its role as a psychological mechanism that translates favorable perceptions into loyal behavior. When customers develop a clear preference for a particular platform, they are more likely to exhibit stable loyalty patterns over time. This result aligns with prior research suggesting that preference acts as an intermediate cognitive stage between relational evaluations and behavioral loyalty, particularly in competitive digital marketplaces where functional differentiation is limited (Paulssen et al., 2022).

However, the findings do not support the mediating role of supplier preference in the relationship between relationship quality and customer loyalty. This indicates that relationship quality may directly influence loyalty without necessarily passing through a preference-based mechanism. One possible explanation is the prevalence of multi-homing behavior among Indonesian e-commerce consumers, especially among Generation Z, who frequently engage with multiple platforms simultaneously. In such contexts, loyalty may emerge from affective trust and satisfaction rather than from exclusive preference formation, as suggested by recent digital consumer behavior studies (Verhoef et al., 2020; Batat, 2021). Moreover, although loyalty programs were found to exert significant direct effects on both supplier preference and customer loyalty, their moderating role was not supported. This finding suggests that loyalty programs function primarily as transactional incentives rather than as relational enhancers. For younger digital consumers, rewards and points are often perceived as short-term economic benefits instead of mechanisms that strengthen emotional bonds with the platform. This outcome supports earlier research indicating that loyalty programs may stimulate purchase frequency but have limited effectiveness in reinforcing relationship-based loyalty in digital environments (Dorotic et al., 2021; Leenheer & Bijmolt, 2020).

V. Conclusion

This study provides several important theoretical contributions to the literature on relationship marketing and customer loyalty in digital commerce. First, the findings reinforce the central role of relationship quality comprising trust, satisfaction, and commitment as a key determinant of customer loyalty in e-commerce environments. The results extend existing relationship marketing theory by demonstrating that relational constructs remain highly influential even in technology-mediated platforms where interactions are largely impersonal. Furthermore, the strong effect of relationship quality on supplier preference supports the argument that preference formation represents an important cognitive outcome of relational value. However, the absence of a mediating effect suggests that loyalty in digital contexts may emerge directly from relational perceptions without necessarily following a sequential preference-based process. This insight contributes to a more nuanced understanding of loyalty formation in multi-platform environments, particularly among Generation Z consumers. From a managerial perspective, the findings offer meaningful implications for e-commerce practitioners in Indonesia. The results indicate that while loyalty programs are effective in directly stimulating customer loyalty and platform preference, they are insufficient as tools for strengthening relational mechanisms. Consequently, e-commerce platforms such as Shopee, Tokopedia, and Lazada should not rely solely on promotional rewards, discounts, or point-based systems to secure long-term loyalty. Instead, managers should prioritize strategies that enhance relationship quality, including transparent transaction processes, reliable customer service, secure payment systems, and consistent user experience quality. For Indonesian consumers, who frequently engage in multi-homing behavior, building emotional trust and perceived fairness appears to be more effective in fostering sustainable loyalty than aggressive short-term incentives alone. Integrating loyalty programs with personalized engagement and value co-creation initiatives may therefore offer greater long-term benefits.

Despite its contributions, this study is subject to several limitations that provide directions for future research. First, the sample was limited to Generation Z consumers in the Jabodetabek region, which may restrict the generalizability of the findings to other demographic groups or geographic areas in Indonesia. Future studies could examine different generations or conduct cross-regional comparisons to enhance external validity. Second, the study employed a cross-sectional design, which limits the ability to capture changes in customer perceptions over time. Longitudinal research could provide deeper insights into the dynamic evolution of relationship quality and loyalty behavior. Third, future studies may incorporate additional variables such as perceived value, customer engagement, platform usability, or brand community participation to further enrich the explanatory power of the model. Comparative studies across different e-commerce platforms may also help identify platform-specific loyalty mechanisms. In conclusion, this study demonstrates that sustainable customer loyalty in Indonesian e-commerce platforms is primarily driven by relationship quality rather than by transactional incentives alone. While loyalty programs remain relevant as direct motivational tools, they do not significantly strengthen the relational pathways leading to loyalty. These findings highlight the importance of balancing economic rewards with long-term relationship-building strategies. By strengthening trust, satisfaction, and commitment, e-commerce platforms can foster deeper customer relationships and achieve enduring competitive advantage in Indonesia's increasingly dynamic digital marketplace.

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