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CONSUMER INNOVATION, E-TRUST, AND E-LOYALTY: EVIDENCE FROM THE E-COMMERCE INDUSTRY IN ACEH, INDONESIA

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ABSTRACT

Objectives:	This think about points to look at the affect of consumer innovation on e-trust and e-loyalty inside the setting of e-commerce in Aceh, Indonesia. It too examines the intervening part of e-trust within the relationship between consumer innovation and e-loyalty.
Methodology:	A quantitative inquire about plan was utilized utilizing Auxiliary Condition Modeling-Partial Least Squares (SEM-PLS) to analyze the connections between consumer innovation, e-trust, and e-loyalty. A organized study was conveyed to 200 e-commerce clients in Banda Aceh and Lhokseumawe, employing a non-probability testing strategy. Information was analyzed utilizing SmartPLS computer program, evaluating the coordinate and backhanded impacts between the key factors.
Findings:	The discoveries uncover that consumer innovation features a noteworthy and positive impact on both e-trust (coefficient = 0.727) and e-loyalty (coefficient = 0.602). E-trust moreover emphatically impacts e-loyalty (coefficient = 0.287). Also, e-trust serves as a arbiter between shopper advancement and e-loyalty, with an backhanded impact of 0.209. These comes about emphasize the significance of advancement and believe in upgrading client dependability in e-commerce.
Conclusion:	Consumer innovation and e-trust are essential drivers of e-loyalty in e-commerce environments. The study emphasizes that innovation not only attracts consumers but also builds trust, which is crucial for fostering long-term engagement. E-trust, in turn, acts as a mediator, strengthening the impact of consumer innovation on loyalty. To ensure sustainable customer loyalty, e-commerce platforms should focus on both innovation and trust-building strategies, delivering high-quality services and fostering positive consumer experiences.
Keywords:	Consumer Innovation, E-Trust, E-Loyalty, E-Commerce
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INTRODUCTION

E-commerce in Indonesia has experienced momentous development in later a long time, driven by gigantic appropriation of advanced innovations and moving buyer behavior amid the Covid-19 widespread. Information from iPrice highlights a 52% increment within the number of guests to the best 10 e-commerce stages, rising from 242 million in Q1 2020 to 367.8 million in Q1 2021. Moreover, the esteem of e-commerce exchanges come to IDR 27.2 trillion in February 2021, stamping a 45.28% increment compared to the past year (Muharam et al., 2021). These figures show that the e-commerce segment not as it were withstood the challenges of the widespread but too accomplished critical development.

However, this rapid expansion is not without challenges. Intense competition has forced some platforms, such as Blanja.com and MatahariMall.com, to cease operations due to their inability to compete effectively (Muharam et al., 2021). Moreover, aggressive promotional strategies, such as "burning money," are often unsustainable if not accompanied by clear innovation and differentiation. In this context, building e-loyalty

(electronic customer loyalty) has become increasingly crucial for the sustainability of e-commerce businesses. Strong customer loyalty is a key driver of long-term success, especially in a highly competitive market.

Previous studies have demonstrated that e-loyalty is significantly influenced by factors such as e-trust (electronic trust) and consumer innovation (Al-Adwan & Al-Horani, 2019; Aslam et al., 2019; Marta et al., 2021). Customer trust, often serving as a mediator, plays a pivotal role in linking these factors to customer loyalty (Suhartanto et al., 2019). Additionally, consumer innovation, which reflects customers' ability and willingness to adopt and use new technologies, has also been shown to enhance loyalty towards e-commerce platforms (Elamparo, 2023; Losaura et al., 2022).

In spite of the fact that the relationship between e-trust and e-loyalty has been broadly examined, a few inquire about holes stay unexplored. To begin with, most considers have been conducted in created nations or major cities in Indonesia, clearing out districts like Aceh, which have special social and social characteristics, underexplored. Shopper behavior in Aceh is altogether affected by neighborhood values and culture, which can affect client believe and dependability toward e-commerce stages. Moment, there's constrained investigate in Indonesia analyzing the interceding role of e-trust within the relationship between key variables and e-loyalty utilizing Auxiliary Condition Modeling (SEM). Furthermore, earlier thinks about have however to coordinated buyer development as an autonomous variable in these models. Third, numerous thinks about tend to analyze customer development and other variables independently, without binding together them in a single conceptual demonstrate to investigate their combined affect on e-loyalty through e-trust.

This research offers a novel perspective on understanding the factors that shape customer loyalty in emerging markets such as Indonesia, particularly in Aceh. Employing SEM enables the examination of both direct and indirect relationships (mediation), providing deeper insights into the role of trust as a connecting factor between the main variables. Furthermore, the findings from this study are expected to contribute significantly to the development of e-commerce business strategies that align with local socio-cultural contexts while enriching the international literature on digital consumer behavior in developing countries.

LITERATURE REVIEW

Consumer Innovation

Customer innovation could be a multifaceted concept molded by different components, counting innovative headways, supportability, and consumer behavior. A basic component of usually customer innovativeness—the propensity of buyers to embrace modern items and innovations. Considers recommend that innovativeness essentially influences the acknowledgment of advancements in businesses like mold and nourishment. For instance, Ju & Lee (2021) found that fashion innovativeness moderates the relationship between cost rationality and resistance to smart clothing, with higher innovativeness reducing resistance to expensive options but increasing resistance to affordable ones. Similarly, Zhao (2023) emphasizes the importance of aligning packaging designs with consumer trends to improve product acceptance, while Hsieh & Chang (2016) highlight how innovative mindsets drive the adoption of new food technologies.

Sustainability also plays a vital role in consumer innovation, as growing demand for eco-friendly products pushes companies to adopt eco-innovation strategies. Research by Aibar-Guzmán & Somohano-Rodríguez (2021) demonstrates how modern consumers

prioritize products with social and environmental benefits. Güven et al. (2024) further emphasize that sustainability-driven innovation can enhance market competitiveness, as seen in the bakery industry. For example, Królak et al. (2022) show that introducing fiber-enriched bread responds to consumer preferences for functional and health-oriented foods, strengthening brand loyalty and addressing market demands.

Finally, successful product development relies on integrating consumer feedback and participation in the innovation process. Szwajlik & Gracz (2017) underscore the importance of co-creation, noting that involving consumers in service innovation results in products more aligned with their needs. Ruan et al. (2019) also highlight the positive impact of consumer involvement on the adoption of new products. Additionally, Hsieh & Chang (2016) explore brand co-creation, emphasizing that active consumer participation can enhance brand value and foster innovation. By effectively leveraging consumer innovativeness, sustainability considerations, and participatory approaches, companies can create products that resonate with consumers, ensuring stronger market performance and long-term success.

E-Trust

E-trust, or consumer trust in e-commerce, is a critical component of online purchasing behavior and loyalty. It encompasses dimensions such as perceived website quality, company reputation, and the innovative capabilities of e-retailers. As the e-commerce landscape continues to grow, understanding the dynamics of e-trust is crucial for businesses seeking to build consumer loyalty and gain a competitive edge. Factors like website innovativeness play a pivotal role in shaping e-trust. O’Cass & Carlson (2012) highlight that consumers are more likely to trust online retailers with innovative, user-friendly websites. Similarly, Chalirafi et al. (2021) link e-trust to consumer innovativeness and company reputation, showing how investment in cutting-edge digital practices strengthens trust and fosters loyalty.

Another essential aspect of e-trust is the perceived value of e-commerce platforms. Chen (2012) emphasizes that believe essentially impacts online obtaining eagerly by diminishing the seen dangers related with online exchanges. This, in turn, encourages greater consumer engagement and purchase frequency. The integration of social media into e-commerce further amplifies the importance of e-trust. Pandowo et al. (2024) note that consumers increasingly rely on product reviews and recommendations shared on social platforms, making trust a decisive factor in their purchasing decisions.

Finally, the development of e-trust requires addressing both institutional and interpersonal trust. Pennanen et al. (2007) distinguish institutional trust, related to confidence in the platform itself, from interpersonal trust, which arises from interactions with individuals or entities within the platform. Geng et al. (2021) add that continuous innovation is vital to sustaining consumer trust, particularly in rapidly evolving markets. In conclusion, e-trust is shaped by a combination of website innovativeness, company reputation, perceived value, and the interplay of different forms of trust. Businesses that prioritize these elements and adapt to evolving consumer expectations are better positioned to secure loyalty and long-term success in the digital marketplace.

E-Loyalty

E-loyalty, characterized as a consumer's steady commitment to repurchase or proceed employing a brand or benefit within the e-commerce environment, could be a basic determinant of commerce victory. This devotion is essentially formed by variables

1 such as e-trust, e-satisfaction, and e-service quality, which collectively impact buyer behavior within the computerized commercial center. Among these, e-trust plays a foundational part by reflecting consumers' certainty within the unwavering quality and keenness of online retailers. Widodo et al. (2022) emphasize that e-trust enhances e-loyalty, particularly in e-banking, while Aslam et al. (2019) highlight trust as a key driver of loyalty in e-commerce. Furthermore, Carter et al. (2014) illustrate how trust moderates the impact of switching costs on loyalty, reinforcing its importance in customer retention even amidst competitive alternatives.

E-satisfaction, or the satisfaction derived from online shopping experiences, is another essential pillar of e-loyalty. It is influenced by factors such as customer service, trust, and enjoyable shopping experiences, as noted by Al-dweeri et al. (2017). Investigate moreover proposes that e-satisfaction intercedes the relationship between e-trust and e-loyalty, with fulfilled shoppers more likely to stay faithful to online retailers (Geng et al., 2021). This interconnection between trust and satisfaction aligns with findings by Pane et al. (2018), who underscore their combined impact in fostering loyalty. These insights highlight the importance of creating positive and satisfying shopping experiences as a strategy for cultivating long-term customer commitment.

The quality of e-service given by online retailers advance fortifies e-loyalty by upgrading both believe and fulfillment. High-quality administrations straightforwardly contribute to positive client encounters, as famous by Alnaim et al. (2022), who recognize the intervening parts of e-trust and e-satisfaction in connecting benefit quality to devotion. Huang et al. (2019) additionally underscores that steady benefit brilliance impacts fulfillment and devotion, emphasizing the require for businesses to prioritize uncommon benefit conveyance. In conclusion, e-loyalty could be a multifaceted develop molded by the energetic intelligent of e-trust, e-satisfaction, and e-service quality. Businesses that comprehensively oversee these variables can cultivate important shopper connections, guaranteeing loyalty, sustainable development, and a competitive edge within the advancing e-commerce scene.

METHOD

Research Design

72 This study is outlined employing a quantitative approach with the Basic Equation Modeling-Partial Least Squares (SEM-PLS) strategy. The quantitative approach was chosen to empower the estimation of connections between factors equitably through numerical information that can be analyzed measurably (Hair et al., 2019; Sugiarta et al., 2023). The SEM-PLS strategy was utilized due to its capability to at the same time test causal connections, both coordinate and circuitous (intercession), and its reasonableness for complex models indeed with moderately little test sizes (Armutcu et al., 2024; Palinkas et al., 2015). This study utilized a structured survey to examine three key factors: customer innovativeness, e-trust, and e-loyalty. The study population consisted of individuals in Aceh who use e-commerce marketplace services. To ensure more representative data, the survey was conducted across four regions in Aceh: Banda Aceh and Lhokseumawe. A non-probability sampling technique was applied, specifically using an incidental sampling approach, allowing data collection from respondents who were conveniently available at the study locations. A total of 200 respondents participated in the study. The research aims to provide a deeper understanding of the relationships between the factors under investigation (Mariana et al., 2018, 2024; Ramadana et al., 2023).

Data Collection

The information for this ponder were collected employing a organized survey conveyed to e-commerce clients in Aceh, focusing on factors of customer innovativeness, e-trust, and e-loyalty. Customer innovativeness reflects the propensity to embrace modern innovations, e-trust relates to certainty in stage unwavering quality and security, whereas e-loyalty measures commitment to proceeded utilize and proposals of the stage. Each variable was measured utilizing pertinent markers on a 5-point Likert scale, and information collection was conducted in Banda Aceh and Lhokseumawe with 200 respondents chosen through non-probability testing utilizing an coincidental examining approach. This approach ensures systematic and standardized data for analysis. The operational variables table will be structured as follows:

Table 1 Operational Variables

Variable	Definition	Measurement Indicators
E-Loyalty (EL)	The tendency of consumers to adopt new technologies and try new things on e-commerce platforms (Chou et al., 2015; Lin et al., 2018)	<ul style="list-style-type: none"> - Future product purchases - Encouraging friends and relatives to use the platform - Speaking positively about e-commerce - Recommending e-commerce marketplaces
E-Trust (ET)	The level of consumer certainty within the security, unwavering quality, and judgment of the e-commerce stage (Li et al., 2015; Lin et al., 2018)	<ul style="list-style-type: none"> - Trust in services or products - Security for subscriptions - Goodwill of the e-commerce marketplace - Overall trust in the platform
Consumer Innovative ness (KC)	Consumer loyalty to the e-commerce platform demonstrated through the intention to shop repeatedly. (Cui et al., 2018; Midgley & Dowling, 1978)	<ul style="list-style-type: none"> - Experimenting with new technologies - Being the first to try new technologies - Enjoying trying new technologies - Exploring innovative ways to use new technology

Data Analysis

The information investigation in this consider is carried out in a few stages utilizing the Auxiliary Condition Modeling-Partial Slightest Squares (SEM-PLS) strategy. The method starts with clear measurable investigation to summarize respondents' statistic profiles and give an outline of the collected information. This step incorporates calculating the cruel, standard deviation, and recurrence conveyance of each variable (Tohari et al., 2021). Following, the estimation demonstrate assessment is performed to evaluate the unwavering quality and legitimacy of the α develops. Unwavering quality is tried utilizing Composite Unwavering quality (CR) and Cronbach's Alpha, with a limit of ≥ 0.7 , whereas legitimacy is surveyed through Focalized Legitimacy (Normal Change Extricated ≥ 0.5) and Discriminant Legitimacy utilizing the Fornell-Larcker model (Niazi et al., 2019).

After affirming the reliability and validity of the estimation show, the structural model evaluation is conducted to look at the connections between the factors. Way coefficients and R-squared values are analyzed to decide the quality and noteworthiness of the connections. Bootstrapping is performed with 5,000 subsamples to test the importance of the direct and indirect effects (Henseler et al., 2016). Lastly, hypothesis testing is carried out based on the path coefficients and p-values. Hypotheses are accepted if the p-value is ≤ 0.05 . The SEM-PLS analysis allows for simultaneous testing of the direct and mediating effects between consumer innovativeness, e-trust, and e-loyalty. The analysis is conducted using SmartPLS software to ensure accurate and reliable results (Saptasari & Aji, 2020).

RESULTS AND ANALYSIS

Results

Validity Test

Table 2 Results of the Validity Test

No.	Indicator	Variable	Outer Loading (r-Value)
1	KC1	Consumer Innovation	0.916
2	KC2	Consumer Innovation	0.849
3	KC3	Consumer Innovation	0.779
4	KC4	Consumer Innovation	0.83
5	ET1	E-Trust	0.734
6	ET2	E-Trust	0.816
7	ET3	E-Trust	0.847
8	ET4	E-Trust	0.769
9	EL1	E-Loyalty	0.703
10	EL2	E-Loyalty	0.79
11	EL3	E-Loyalty	0.71
12	EL4	E-Loyalty	0.732

The validity test comes about appear that all markers have external stacking values over 0.7, showing that all pointers are substantial in speaking to their particular inactive factors, to be specific Consumer Innovation, E-Trust, and E-Loyalty. In this manner, the demonstrate meets the criteria for marker legitimacy.

Reliability Test

It seems that there are inconsistencies in the structure of your table or description. I can help reorganize and present the reliability test results more clearly. Here's a revised format for Table 2 Results of the Reliability Test, showing all the variables and their reliability metrics:

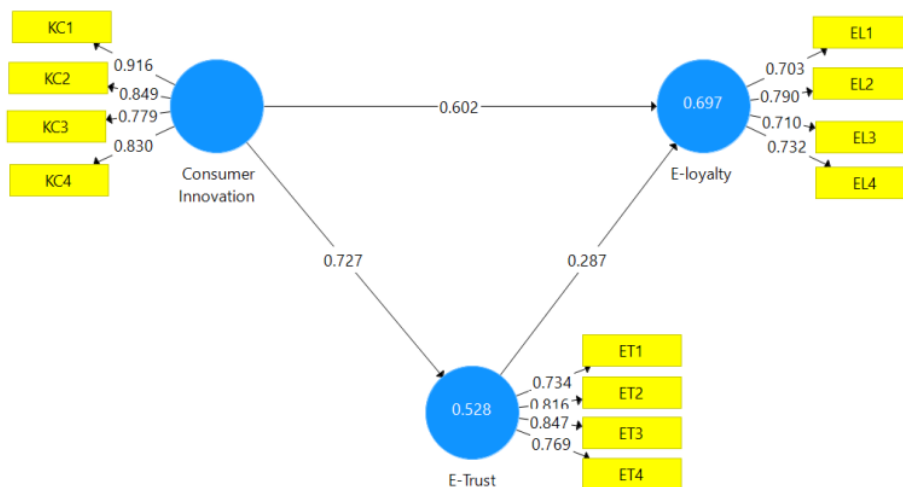
Table 2 Results of the Reliability Test

No.	Variable	Cronbach's Alpha	Composite Reliability
1	Consumer Innovation	0.866	0.909
2	E-Trust	0.801	0.871
3	E-Loyalty	0.722	0.824

All factors in this ponder have Cronbach's Alpha values over the least edge of 0.7 and satisfactory Composite Reliability values (over 0.8), demonstrating that the inquire about instrument utilized is solid and tried and true for supporting assist investigation.

Evaluation of the Structural Model (Inner Model)

The assessment of the auxiliary demonstrate (internal demonstrate) uncovers that the connections between the idle factors are noteworthy and solid. Buyer Development features a coordinate positive impact on both E-Trust (0.727) and E-Loyalty (0.602), whereas E-Trust moreover emphatically influences E-Loyalty (0.287). The demonstrate clarifies a considerable sum of change, with R^2 values of 0.528 for E-Trust and 0.697 for E-Loyalty, showing solid prescient control. These discoveries affirm the model's legitimacy, appearing that Consumer Innovation impacts E-Loyalty both directly and indirectly through E-Trust. Generally, the auxiliary demonstrate viably captures the key elements between the factors. The details of these connections can be seen within the figure over.



Picture 1 Comes about of the Bootstrapping Prepare

Model Fit Test

The table underneath presents the R-Square and Balanced R-Square values for the factors, which are utilized to survey the goodness of fit of the show in clarifying the fluctuation within the subordinate factors.

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Table 4 R-Square Values

Variable	R-Square	Adjusted R-Square
E-Trust	0.528	0.526
E-loyalty	0.697	0.694

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The R-Square values indicate that the model explains a substantial proportion of the variance in the dependent variables. E-Trust explains approximately 52.8% of the variance, while E-Loyalty explains 69.7%. The adjusted R-Square values, which account for model complexity, remain similarly high, indicating a good fit for both variables.

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Hypothesis Testing

Table 4 underneath presents the comes about of the theory testing, outlining the connections between the factors and their individual direct and indirect impacts.

Table 4 Hypothesis Testing Results

No.	Variable Relationship	Direct Influence	Indirect Effect	Remarks
1	Consumer Innovation → E-Trust	0.727	-	Significant, positively influential
2	Consumer Innovation → E-Loyalty	0.602	-	Significant, positively influential
3	E-Trust → E-Loyalty	0.287	-	Significant, positively influential
4	Consumer Innovation → E-Trust → E-Loyalty	-	0.209	Significant, positively influential

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Consumer Innovation significantly and positively influences both E-Trust and E-Loyalty. The direct effect of Consumer Innovation on E-Trust is strong, with a coefficient of 0.727, indicating that higher consumer innovation enhances trust in the system or product. Similarly, Consumer Innovation directly impacts E-Loyalty with a coefficient of 0.602, showing its critical role in building customer loyalty. E-Trust also contributes positively to E-Loyalty, albeit moderately, with a coefficient of 0.287, suggesting that increased trust fosters greater loyalty. Moreover, E-Trust serves as a mediator in the relationship between Consumer Innovation and E-Loyalty, with an indirect effect of 0.209, reinforcing its importance in strengthening this connection. Overall, the findings demonstrate that Consumer Innovation and E-Trust are essential drivers of E-Loyalty, both through direct and indirect pathways.

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Analysis

The Impact of Consumer Innovation on E-Trust

Consumer innovation has been recognized as a key factor influencing e-trust, as evidenced by a strong positive coefficient of 0.727, highlighting a robust relationship. This aligns with previous studies that underscore the role of perceived innovativeness in fostering trust in online environments. For example, research by O’Cass & Carlson (2012)

shows that consumers who perceive a website's service as innovative tend to have greater trust in the platform. Similarly, Geng et al. (2021) emphasize that firm-level innovation plays a vital role in building consumer trust, particularly within the sharing economy. Their findings suggest that innovation not only helps retain existing customers but also establishes trust, which is critical for sustained engagement.

The link between consumer innovation and e-trust is further supported by research examining the moderating effects of consumer characteristics. For instance, Pookulangara et al. (2022) found that innovation significantly influences trust in specific scenarios, such as ordering from cloud kitchens, with variations observed across demographic groups like gender. Additionally, Menidjel et al. (2017) explore how consumer innovativeness strengthens the relationship between brand trust and loyalty, demonstrating that consumers who value innovation are more likely to trust and remain loyal to innovative brands.

However, not all studies have consistently shown a strong link between consumer innovation and trust. Zheng et al. (2023) highlight that individual factors, such as service expertise, also shape consumer responses to innovation, suggesting that trust may depend on more than just perceived innovativeness. Similarly, Acharya (2021) argue that brand familiarity may play a greater role in building trust than innovation in certain contexts. These findings illustrate the complex nature of the relationship, where innovation interacts with other variables that can amplify or limit its influence on trust.

In conclusion, while the evidence strongly supports the positive impact of consumer innovation on e-trust, with a significant and substantial relationship, the nuances of this interaction merit further exploration. Factors such as demographic differences, brand familiarity, and service expertise highlight the multifaceted nature of trust in the digital marketplace, where innovation remains a critical driver of consumer confidence.

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The Role of Consumer Innovation in Enhancing E-Loyalty

The direct positive influence of consumer innovation on e-loyalty, reflected by a significant coefficient of 0.602, highlights the critical role innovation plays in fostering consumer loyalty in digital environments. This finding aligns with prior research that underscores the strong relationship between perceived innovation and customer loyalty. For instance, Kunz et al. (2011) demonstrate that perceived firm innovativeness significantly impacts consumer loyalty, particularly in the context of consumer goods, where the effect is more pronounced compared to services. This suggests that consumers are more inclined to remain loyal to brands they perceive as innovative, reinforcing the importance of innovation as a key driver of e-loyalty.

Further supporting this view, Channa et al. (2022) found a positive relationship between technological innovation and consumer loyalty in e-commerce settings. Their research indicates that innovations enhancing customer experience directly contribute to increased loyalty. Similarly, Panda & Kapoor (2017) emphasize that integrating innovation with consumer commitment strategies strengthens brand loyalty by fostering a deeper emotional connection between consumers and brands.

However, some studies offer a more nuanced perspective on this relationship. Pappu & Quester (2016) argue that while innovativeness positively influences brand loyalty, mediating factors such as consumer involvement and satisfaction can significantly shape this relationship. This implies that innovation alone may not suffice to drive e-loyalty; other elements also play critical roles.

Additionally, Sun et al. (2021) suggest that customer loyalty can mitigate resistance to innovation. Loyal consumers are more likely to embrace new innovations, indicating a reciprocal relationship between loyalty and innovation. This dynamic reinforces the importance of fostering loyalty to enhance receptiveness to innovative offerings but also underscores the complexity of the interplay between these factors.

In conclusion, while consumer innovation has a clear and significant positive influence on e-loyalty, as demonstrated by the strong coefficient, the relationship is multifaceted. Factors such as consumer involvement, satisfaction, and the broader context of the innovation significantly shape the extent of its impact. Thus, while fostering innovation is essential, brands must also consider these additional elements to effectively build and sustain consumer loyalty.

The Impact of E-Trust on E-Loyalty

The positive and noteworthy impact of e-trust on e-loyalty, with a coefficient of 0.287, demonstrates a direct but important relationship between these two develops. This finding adjusts with existing writing that highlights the significance of believe in cultivating loyalty in online situations. For instance, Hur et al. (2011) demonstrate that e-satisfaction, which is influenced by e-trust, plays a crucial role in enhancing e-loyalty. Their research shows that trust not only directly impacts loyalty but also acts as a precursor to satisfaction, which in turn influences loyalty outcomes.

Supporting this perspective, Cahyanti et al. (2022) found that e-trust significantly affects e-loyalty among e-payment users, noting that satisfied users are more likely to exhibit loyalty towards the service. Similarly, Widodo et al. (2022) report a strong positive relationship between e-trust and e-loyalty in the context of e-banking consumers, emphasizing that e-trust contributes essentially to benefit quality, which is basic for cultivating customer loyalty.

Aslam et al. (2019) assist strengthen the basic part of e-trust in affecting consumer loyalty in e-commerce settings. Their discoveries adjust with prior thinks about, recommending that consumers are more likely to stay faithful to brands they believe. This idea is reverberated by Al-Adwan & Al-Horani (2019), who contend that believe intervenes the relationship between benefit quality and dependability, outlining e-trust's urgent part in devotion arrangement.

However, some studies present a more nuanced view of the relationship between e-trust and e-loyalty. For instance, Carter et al. (2014) suggest that while trust is essential, other factors, such as switching costs, can complicate the loyalty dynamics. Their findings indicate that high switching costs may undermine the positive effects of trust on loyalty, suggesting that the relationship is not strictly linear.

Moreover, Menidjel et al. (2017) highlight that whereas e-trust essentially impacts e-loyalty, other intervening variables, such as buyer fulfillment, too play a basic part. This implies that e-trust operates within a broader context of consumer experiences and perceptions, reinforcing the complexity of the relationship between e-trust and e-loyalty.

In conclusion, the evidence strongly supports the assertion that e-trust positively influences e-loyalty, with a significant coefficient indicating its importance. However, the relationship is multifaceted and influenced by factors such as consumer satisfaction and switching costs. This complexity underscores the need for brands to cultivate trust as a foundational element of their customer engagement strategies to enhance loyalty effectively.

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The Mediating Role of E-Trust in the Relationship Between Consumer Innovation and E-Loyalty

The indirect effect of consumer innovation on e-loyalty through e-trust, quantified at 0.209, underscores the significant mediating role that e-trust plays in enhancing the relationship between consumer innovation and e-loyalty. This finding highlights the importance of trust as a conduit through which innovation leads to loyalty, reinforcing the idea that innovative practices not only attract consumers but also build the trust necessary for fostering long-term loyalty.

Past investigate underpins this intervening impact of e-trust. Aslam et al. (2019) affirm that believe in e-commerce essentially impacts customer loyalty, recommending that when shoppers see a brand as inventive, their believe in that brand increments, which in turn improves their dependability. Similarly, Munandar et al. (2022) also emphasize the positive impact of e-trust on e-loyalty, indicating that a strong commitment to a brand can lead to increased loyalty when trust is established.

Additionally, Al-Adwan & Al-Horani (2019) stress the mediating role of e-trust in the relationship between service quality and e-loyalty. Their findings suggest that higher service quality fosters greater trust in the service provider, which subsequently enhances loyalty. This supports the notion that consumer innovation, by improving service quality and customer experience, can lead to higher e-trust and, consequently, greater e-loyalty.

However, some studies present a more nuanced view of the relationship between these constructs. Kurniadi & Rana (2023) discusses how the relationship between consumer satisfaction and loyalty is strengthened by the inclusion of trust as a mediator. This suggests that while e-trust is crucial, it interacts with other factors, such as consumer satisfaction, which can also mediate the relationship between innovation and loyalty. Similarly, Gotama & Indarwati (2019) highlight that while e-trust positively impacts e-loyalty, the overall effect may be influenced by various dimensions of service quality and customer satisfaction.

Moreover, research by Wijaya & Pandjaitan (2023) indicates that while e-trust significantly enhances e-loyalty, the process is not entirely straightforward. Their findings suggest that the online shopping experience and service quality play critical roles in shaping both trust and loyalty, indicating that the relationship between consumer innovation, e-trust, and e-loyalty is multifaceted and influenced by various contextual factors.

In conclusion, the evidence strongly supports the idea that e-trust mediates the relationship between consumer innovation and e-loyalty, with a significant indirect effect underscoring its importance. However, the relationship is complex, influenced by factors such as service quality and consumer satisfaction. This complexity emphasizes the need for brands to focus not only on innovation but also on building trust through high-quality service and positive consumer experiences to effectively enhance loyalty.

Conclusion

Consumer innovation plays a pivotal role in enhancing e-trust and e-loyalty in digital environments. The evidence strongly supports the notion that innovation significantly impacts consumer trust, with a robust positive relationship quantified at 0.727. Innovation not only attracts consumers but also builds trust, which is critical for sustained customer engagement. However, the impact of innovation on trust is influenced

by factors such as demographic characteristics and service expertise, highlighting the complexity of this relationship.

The direct effect of consumer innovation on e-loyalty is also evident, with a coefficient of 0.602, indicating that innovation is a powerful driver of customer loyalty. While prior studies emphasize the importance of innovation in fostering brand loyalty, other mediating factors such as consumer satisfaction and involvement also shape the strength of this relationship. Therefore, brands must integrate innovation with strategies that foster consumer commitment and satisfaction to maximize loyalty.

The impact of e-trust on e-loyalty is similarly significant, with a coefficient of 0.287. Trust not only directly influences loyalty but also acts as a precursor to customer satisfaction, which further enhances loyalty outcomes. This underscores the importance of cultivating trust as a foundation for long-term customer engagement. However, the relationship between e-trust and e-loyalty is multifaceted, influenced by factors such as switching costs and consumer experiences, requiring brands to consider the broader context in their strategies.

Finally, e-trust plays a crucial mediating role in the relationship between consumer innovation and e-loyalty, with a significant indirect effect quantified at 0.209. This finding reinforces the idea that trust is a critical mechanism through which innovation translates into loyalty. While the relationship between these constructs is complex and influenced by factors such as service quality and consumer satisfaction, the evidence highlights the importance of combining innovation with trust-building efforts to foster long-term loyalty effectively. Brands should focus not only on innovating but also on delivering high-quality service and creating positive consumer experiences to strengthen e-loyalty.

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