Consumer Innovation, e-Trust, and e-Loyalty: Evidence from the e-Commerce Industry in Aceh, Indonesia

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ABSTRACT

Objectives: *This study looks at how consumer innovativeness affects e-trust and e-loyalty in the e-commerce setting in Aceh, Indonesia. It also examines whether e-trust plays a role in connecting consumer innovativeness with e-loyalty.*

Methodology: *The research uses a quantitative approach and applies the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method to test the hypotheses. Data was gathered from 200 e-commerce users in Banda Aceh and Lhokseumawe through non-probability incidental sampling. The analysis was done using SmartPLS software to look at both direct and indirect links between the key variables.*

Findings: *The findings reveal that consumer innovativeness exerts a positive influence on both e-trust and e-loyalty. Furthermore, e-trust significantly enhances consumer loyalty and acts as a mediating variable between innovativeness and loyalty. These results suggest that higher levels of innovativeness foster greater consumer confidence in e-commerce platforms, which, when supported by reliability and ethical practices, contribute to sustained customer engagement and loyalty.*

Conclusion: *Consumer innovativeness and e-trust emerge as critical drivers of e-loyalty in Aceh's e-commerce environment. Innovation fosters trust, and trust, in turn, builds long-term loyalty. The study highlights that innovation strategies should be both technologically progressive and culturally aligned with local values such as honesty, reliability, and ethical conduct to ensure sustainable consumer relationships.*

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 study presents a new way to understand what influences customer loyalty in growing markets like Indonesia, especially in Aceh. Using structural equation modeling, we can look at both direct and indirect connections between key factors, helping us better see how trust plays a role in linking them. The results of this research are likely to help create better e-commerce strategies that fit the local culture and social values, while also adding valuable information to global studies on how people behave as digital consumers in developing nations.

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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, which is the trust that consumers have in online shopping, is very important for how people behave when buying things online and staying loyal to a brand. It includes things like how good a website looks, what people think about the company, and how creative the online store is in offering new ideas. As more people are buying online, it's very important for businesses to understand e-trust because it helps them keep customers coming back and stay ahead of their competition. Things like how creative a website is can have a big impact on how much trust customers have. 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. E-trust is shaped by a combination of website innovativeness, company reputation, perceived value, and the interplay of different forms of trust, with continuous innovation being vital to sustaining consumer trust in rapidly evolving markets (Geng et al., 2021). 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 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.

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METHOD

Research Design

This study uses a quantitative method based on the Basic Equation Modeling-Partial Least Squares (SEM-PLS) approach (Zulkarnaini et al., 2025). 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. Two hundred people took part in the study. The purpose of the research is to better understand how the factors being studied are connected (Firdaus et al., 2025; Mariana et al., 2018, 2024; Ramadana et al., 2023).

Data Collection

Data for this research were gathered through a structured questionnaire distributed among e-commerce users in Aceh. The study examined three primary constructs: consumer innovativeness, e-trust, and e-loyalty. Consumer innovativeness indicates an individual's inclination to adopt new technologies, e-trust denotes confidence in the reliability and security of online platforms, and e-loyalty reflects users' commitment to continued platform usage and recommendations.

Each variable was operationalized using previously validated measurement indicators on a five-point Likert scale. All items were adapted from established instruments in earlier studies and translated into Bahasa Indonesia through a back-translation procedure to maintain linguistic and cultural accuracy (Brislin, 1980). A pilot study involving 30 participants was conducted to evaluate item clarity, reliability, and cultural appropriateness within the Acehnese context.

The survey involved 200 respondents from Banda Aceh and Lhokseumawe, selected through non-probability incidental sampling due to accessibility considerations. While this method provided convenience, it may limit the generalizability of results to the broader Aceh population. Therefore, this limitation is explicitly acknowledged, and future research is recommended to include more diverse regions to improve representativeness.

Table 1 Operational Variables

Variable	Definition	Measurement Indicators
Consumer Innovativeness (CI)	The tendency of consumers to adopt and try new technologies and products earlier than others. It reflects openness to novelty and willingness to experiment with innovative	- Enjoy trying new technologies - Being the first to try new innovations - Exploring new ways to use e-commerce features

Variable	Definition	Measurement Indicators
	solutions (Chou et al., 2015; Lin et al., 2018).	– Interest in adopting technological updates
E-Trust (ET)	The level of consumer confidence in the reliability, integrity, and security of the e-commerce platform and its services (Li et al., 2015; Lin et al., 2018).	– Trust in services and products – Perceived security of transactions – Belief in the goodwill of the e-commerce provider - Overall trust in the platform
E-Loyalty (EL)	The customer's commitment to continuously purchase from, recommend, and speak positively about an e-commerce platform (Cui et al., 2018; Midgley & Dowling, 1978).	- Intention to repurchase - Willingness to recommend to others - Speaking positively about the platform – Continued usage of the platform

Data Analysis

In this study, data analysis was done in several steps using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method. Before starting the analysis, the data was checked for possible common method bias (CMB), which can happen when data comes from self-reported surveys. A Harman's single-factor test was performed, and it showed that the first factor explained less than 50% of the total variation. This means that common method bias was not a big problem in this study.

After that, the measurement model was evaluated to make sure it was both valid and reliable. The Composite Reliability (CR) and Average Variance Extracted (AVE) scores were higher than the recommended thresholds (CR of at least 0.7 and AVE of at least 0.5). Also, discriminant validity was checked using the Fornell–Larcker criterion.

The analysis began with descriptive statistics to summarize respondents' demographic profiles and provide an overview of the collected data. This step included calculating means, standard deviations, and frequency distributions for each variable (Tohari et al., 2021). After that, they checked how well the measurement model worked to make sure the results were reliable and accurate. To check reliability, they used Composite Reliability and Cronbach's Alpha, and they wanted Cronbach's Alpha to be at least 0.7. For validity, they looked at Convergent Validity, which means they checked if the items measured the same thing, and they wanted the Average Variance Extracted to be at least 0.5. They also checked Discriminant Validity using the Fornell-Larcker criterion to make sure the variables were distinct from each other (Niazi et al., 2019).

Once the measurement model's reliability and validity were checked, the structural model was evaluated to look at how the variables are connected. We looked at path coefficients and R-squared values to understand how strong and important these connections are. To check if the direct and indirect effects are significant, we used bootstrapping with 5,000 subsamples (Henseler et al., 2016). At the end, hypothesis testing was done using path coefficients and p-values, and hypotheses were considered accepted if the p-value was less than or equal to 0.05. The SEM-PLS analysis lets us check both direct and indirect effects between consumer innovativeness, e-trust, and e-loyalty at the same time. This analysis was carried out with SmartPLS software to make sure the results are accurate and dependable (Saptasari & Aji, 2020).

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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 3 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

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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.

Building on these results, the bootstrapping diagnostics indicate that the direct paths from Consumer Innovation to E-Trust and E-Loyalty, as well as the mediated path via E-Trust, are statistically reliable and practically meaningful. The sizeable coefficients, together with the explained variance for E-Trust ($R^2 = 0.528$) and E-Loyalty ($R^2 = 0.697$), suggest strong predictive power and a well-specified structural model. Taken together, the findings imply that fostering consumer-driven innovation not only strengthens trust but also translates into sustained loyalty—both through a direct mechanism and an indirect trust-based channel.

Figure 1 Comes about of the Bootstrapping Prepare
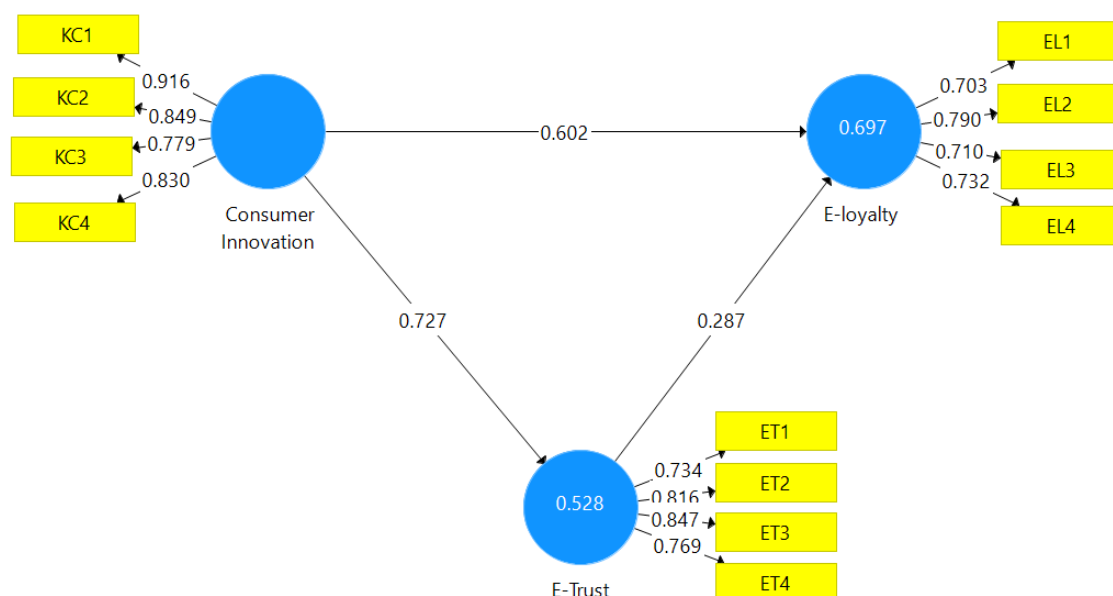
Model Fit Test

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.

Table 4 R-Square Values

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

The R-Square results demonstrate that the model accounts for a considerable proportion of variance in the dependent variables. Specifically, E-Trust explains approximately 52.8% of the variance, while E-Loyalty accounts for about 69.7%. The adjusted R-Square values, which consider model complexity, remain comparably high further confirming that the model exhibits a good overall fit for both constructs.

Hypothesis Testing

Table 5 presents the results of hypothesis testing, summarizing the relationships among the variables and their respective direct and indirect effects.

Table 5 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

Consumer innovativeness significantly and positively influences both e-trust and e-loyalty among e-commerce users in Aceh. This finding suggests that consumers who are open to adopting new technologies are more likely to trust and remain loyal to online platforms. Innovative consumers tend to view technological advancement as a sign of reliability and modern service quality, which enhances their confidence in using e-commerce systems.

E-trust also exerts a positive influence on e-loyalty, confirming that when consumers perceive online platforms as reliable, transparent, and secure, they are more inclined to maintain long-term engagement. Moreover, e-trust plays a mediating role in the relationship between consumer innovativeness and e-loyalty, indicating that innovation fosters loyalty primarily through the establishment of trust.

These results reflect the socio-cultural characteristics of Acehnese consumers, who highly value honesty, integrity, and ethical business conduct. In this context, technological innovation that supports transparent communication, secure payment systems, and compliance with Islamic principles strengthens both trust and loyalty. Hence, innovation in e-commerce must go hand in hand with moral and cultural values to create sustainable consumer relationships.

Discussion

The Impact of Consumer Innovation on E-Trust

Consumer innovation has been recognized as a key factor influencing e-trust, highlighting a robust positive relationship between the two. 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,

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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 the context of Aceh, these findings imply that while innovation fosters trust, ethical alignment and cultural fit are equally essential. Consumers in Aceh value honesty, transparency, and compliance with Islamic principles, making culturally sensitive innovation a stronger foundation for trust. Thus, innovation must not only focus on technological advancement but also uphold local ethical standards to enhance consumer confidence.

The Role of Consumer Innovation in Enhancing E-Loyalty

Consumer innovation is very important in building loyalty among customers in digital settings. This matches what other studies have found, showing that when customers feel a company is innovative, they are more likely to stay loyal. For example, Kunz et al. (2011) and others showed that how innovative a company seems can greatly affect customer loyalty, especially in products. This effect is stronger in products than in services. This means customers tend to stick with brands they see as creative and new, which shows that innovation is a major factor in keeping customers loyal online.

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 Aceh, this dynamic is further shaped by socio-cultural expectations. Consumers are more loyal to e-commerce platforms that are not only innovative but also uphold ethical integrity and reliability. This suggests that innovation alone is not sufficient to sustain loyalty—it must resonate with local values and demonstrate consistency, transparency, and respect for cultural norms.

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The Impact of E-Trust on E-Loyalty

The good and important effect of e-trust on e-loyalty shows a clear and necessary link between these two ideas. This result matches what other studies have found, showing that trust is very important in building loyalty online. For example, Hur et al. (2011) show that e-satisfaction, which is affected by e-trust, is key to increasing e-loyalty. Their work explains that trust not only directly affects loyalty but also comes before satisfaction, which then affects how loyal customers are.

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 Aceh, where interpersonal trust and religious values are deeply embedded in consumer behavior, trust acts as the moral and psychological foundation of loyalty. E-commerce platforms that uphold transparency, reliability, and ethical responsibility can transform trust into enduring loyalty among their consumers.

E-Trust as a Mediator Between Consumer Innovativeness and E-Loyalty

The results also show that e-trust helps make the connection between consumer innovation and e-loyalty stronger. Trust serves as a conduit through which innovation translates into long-term consumer commitment. When consumers perceive innovative practices as reliable, transparent, and aligned with ethical standards, their trust increases, fostering sustained loyalty.

This result is consistent with 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

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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 means that even though e-trust is important, it works together with other things like customer satisfaction, which can also affect how innovation influences 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, The connection between how consumers come up with new ideas, their trust in online environments, and their loyalty to online brands is complex and depends on many different situations and factors.

In Aceh's cultural context, the mediating role of trust becomes even more important. Trust bridges the gap between technological innovation and social values, ensuring that innovation aligns with ethical expectations. Thus, building trust through moral credibility and quality service becomes essential for converting innovation-driven interest into lasting loyalty.

CONCLUSION

This study concludes that consumer innovativeness and e-trust are critical determinants of e-loyalty in the e-commerce industry in Aceh. The findings confirm that consumers who are open to new technologies tend to develop stronger confidence in digital platforms, and this trust, in turn, strengthens their loyalty. Innovation enhances consumer trust by signaling reliability, transparency, and technological competence, which are essential in fostering long-term engagement.

The study also highlights the mediating role of e-trust in connecting innovation and loyalty. In the Acehnese context, where ethical business conduct, honesty, and religious values shape consumer perceptions, innovation that aligns with these moral and cultural principles tends to generate greater trust and loyalty. This indicates that technological progress must go hand in hand with ethical assurance and social responsibility.

From a theoretical perspective, the results enrich the understanding of how trust functions as a bridge between innovation and loyalty in culturally distinctive settings. The study contributes to the literature by demonstrating that the strength of these relationships is context-dependent, emphasizing the importance of socio-cultural and religious norms in shaping consumer behavior in developing regions.

From a practical standpoint, e-commerce platforms should prioritize innovation strategies that simultaneously build trust and reflect local values. Efforts such as secure payment systems, transparent communication, ethical marketing, and compliance with Islamic principles can reinforce consumer confidence and loyalty. Managers should recognize that innovation alone is insufficient without cultural sensitivity and ethical alignment.

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However, this study acknowledges a limitation in its use of incidental sampling from only two cities in Aceh, which restricts the generalizability of results. Future research should include more diverse regions or employ probability-based sampling to enhance representativeness. It would also be beneficial to explore other influencing factors, such as consumer satisfaction, religiosity, or digital literacy, to gain a more comprehensive understanding of how innovation and trust shape e-loyalty.

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