

The Effect of Consumer Trust, Consumer Satisfaction, And Ease of Use on Customer Loyalty in Online Shopping: A Study on Shopee Customers

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Abstract

The growth of e-commerce has intensified competition among shopping platforms, making consumer loyalty essential for business sustainability. This study examined the effects of consumer trust, consumer satisfaction, and ease of use on the loyalty of Shopee consumers in Bantul, Yogyakarta. A quantitative approach was employed using a structured questionnaire distributed through WhatsApp. The sample consisted of 100 Shopee users aged 17 years or older who resided in Bantul and had purchased products through Shopee more than once. Respondents were selected using convenience sampling, and the variables were measured using a four-point Likert scale. Data were analyzed through validity and reliability tests, descriptive statistics, classical assumption tests, and multiple linear regression analysis. The findings showed that consumer trust had a positive and significant effect on consumer loyalty, while consumer satisfaction also had a positive and significant effect. Conversely, ease of use did not have a significant direct effect on consumer loyalty. Collectively, the three independent variables explained 42.7% of the variance in consumer loyalty. These results indicate that loyalty to Shopee is primarily strengthened by platform reliability, transparency, transaction security, and satisfying shopping experiences rather than application simplicity alone. Therefore, Shopee should prioritize transparent services, secure transactions, fulfillment of commitments, responsive customer support, and consistent service quality to strengthen customer loyalty.



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INTRODUCTION

Online commerce has become a widespread trend among a large segment of society. Online transactions rely on digital platforms that connect sellers and buyers, and the increasing volume of online commerce has encouraged the growth of e-commerce companies competing to become consumers' preferred shopping platforms (Cardia & Respati, 2019; Suleman et al., 2020).

Customer loyalty is an important concern for companies operating in both online and offline markets. Loyalty reflects consumers' commitment to a particular product or brand, demonstrated through positive attitudes and consistent repeat purchasing behavior (Tjiptono, 2012). Highly loyal consumers provide benefits to companies by reducing the influence of competitors and offering constructive feedback that helps firms maintain and improve product

quality. Therefore, online retailers need to understand the factors that shape consumer loyalty (Bulut & Karabulut, 2018). Previous research has identified consumer trust, platform ease of use, and consumer satisfaction as key determinants of loyalty (Trivedi & Yadav, 2020b) .

Satisfaction is considered a critical determinant of marketing success (Kotler & Armstrong, 2016) . Alignment between consumer expectations and actual experiences strengthens loyalty, whereas failure to meet expectations may reduce loyalty (Tabrani, 2018) . Satisfaction represents consumers' evaluation of the comparison between pre-purchase expectations and post-purchase outcomes (Oliver, 1980) , which are influenced by service quality and shopping experiences. To achieve long-term benefits, online retailers need to encourage repurchase behavior by creating satisfying consumer experiences (Lekhawipat & Lin, 2014). Dissatisfied consumers are less likely to repurchase through the same platform (Kim & Stoel, 2004). Therefore, satisfaction serves as an important indicator of service quality performance and a foundation for strengthening relationships between companies and consumers, ultimately enhancing trust and loyalty (Bryman, 2012) .

Consumers develop trust in online platforms when these platforms can reduce uncertainty during purchasing decisions (Pattikawa, 2023). Trust decreases perceived transaction risk and increases consumers' sense of security (Siregar, 2021). Because online transactions involve risks such as fraud and uncertainty regarding product quality, consumers who perceive a platform as unreliable may become less loyal and switch to competing platforms. Trust is particularly important in e-commerce because consumers cannot physically evaluate products before purchase (Yulistria et al., 2023). It reflects consumers' confidence in the credibility of information, commitments, and the willingness of a business to fulfill its obligations (Dwyer et al., in Elbeltagi & Agag, 2016). Furthermore, trust plays a vital role in the success of online shopping platforms, particularly regarding personal data protection and transaction security (Leimstoll et al., 2008).

In addition to trust, ease of use is another important factor influencing consumer loyalty. In the digital era, online shopping platforms often serve as the first point of interaction between consumers and companies. Perceived ease of use refers to the extent to which consumers believe that a system can be operated with minimal effort (Davis, 1989), and it is also associated with the convenience of achieving desired transaction outcomes (Monswé et al., 2004). Consumer perceptions of ease of use continue to develop alongside technological advancements, particularly in relation to platform features, functionality, and interface design (Trivedi & Yadav, 2020a). Convenient online shopping services encourage consumers to shop digitally because they are perceived as more efficient than conventional physical shopping (Prathama & Sahetapy, 2019).

Companies implement various strategies to attract and retain loyal customers, including simplified product-search systems, indicators of trending or popular products, seller reputation ratings, and live-chat features that facilitate direct communication between consumers and sellers. Applications that are simple and convenient to use tend to create more favorable consumer experiences, whereas complicated applications may reduce perceived value and satisfaction. Previous studies support these relationships. (Mofokeng, 2023) found that online shopping experience and trust positively influenced consumer loyalty. (Anggarwati, 2023) demonstrated that loyalty toward online platforms was influenced by service quality, consumer

trust, and company image. (Hadi, 2023) found that loyalty was influenced by price and product quality through consumer satisfaction.

Shopee is one of the leading online retail platforms in Indonesia, operating through both Business-to-Consumer (B2C) and Consumer-to-Consumer (C2C) e-commerce models. The platform connects sellers and buyers while facilitating digital transactions within its marketplace ecosystem. Since its launch in Singapore in 2015 and subsequent expansion across Southeast Asia, Shopee has consistently ranked among the most visited online shopping platforms in Indonesia, as shown in Table 1.

Table 1. Online Shopping Platforms with the Highest Number of Visitors in Indonesia (January–December 2024)

No	Company	Number of Visits
1	Shopee	2.34 billion
2	Tokopedia	1.25 billion
3	Lazada	762.4 million
4	Blibli	337.4 million
5	Bukalapak	168.2 million

Source: iprice.co.id (accessed 1 September 2025)

Based on Table 1, Shopee ranked highest in visitor traffic among online shopping platforms in Indonesia, which motivated this study to examine consumer trust, consumer satisfaction, and platform ease of use in relation to Shopee consumer loyalty among consumers in Bantul, Yogyakarta. Accordingly, this study aimed to examine the effects of consumer trust, consumer satisfaction, and ease of use on Shopee consumer loyalty and was expected to provide theoretical contributions to marketing literature as well as practical insights for online retail companies seeking to strengthen consumer loyalty.

Consumer loyalty reflects a favorable attitude toward a particular product or brand, demonstrated through repeated purchases from the same company (Tjiptono, 2011) considered consumers loyal after they made at least three repeat purchases, while Lovelock and Wright (2005) defined loyalty as sustained consumption of products from the same company over an extended period. Loyal consumers benefit companies by increasing market demand and, consequently, profitability (Griffin, 2002; Santoso & Aprianingsih, 2017). Previous studies confirmed that satisfaction contributes to loyalty (Ishak & Luthfi, 2011; Zangmo et al., 2014), as loyal consumers are often the result of satisfying consumption experiences (Chiou & Droge, 2006).

Satisfaction refers to consumers' evaluation after using a product and represents a response derived from purchase and consumption experiences (Lovelock & Wirtz, 2016; Mowen & Minor, 2007). It is evaluated based on product and service quality perceptions (Hidayat, 2019). Kotler and (Armstrong, 2020) considered satisfaction an important reference for future purchase behavior and a strategic factor in online purchasing decisions, as it is closely associated with the development of loyalty (Aryani & Rosinta, 2010; Nguyen, 2020). Satisfaction occurs when a company meets consumer expectations, which subsequently strengthens consumers' trust in the company's credibility (Disastra, 2017).

Trust reflects consumers' confidence in a company's reliability, integrity, and commitment within a business relationship (Kotler & Keller, 2006). Trust develops from the benefits and knowledge consumers obtain from using a product (Hansen & Mowen, 2011). Once established, trust encourages repeat purchases and consumers' willingness to share personal information (Tjiptono, 2011). Trust represents confidence in the reliability, integrity, and consistency of the other party within a relationship (Rasidi & Tiarawati, 2021) and is essential for developing long-term relationships while maintaining the confidentiality of consumers' personal data (Gultom et al., 2020; Kotler & Armstrong, 2016). In online platforms, trust also plays an important psychological role in shaping consumer relationships and reducing anxiety associated with perceived security risks (Nguyen, 2020; Wu et al., 2018).

Ease of use refers to consumers' perception that an online platform can be operated easily and without significant difficulty (Nurdiansyah, 2022; Rahayu, 2015). Consumers generally tend to avoid complicated systems that create barriers during use (Nguyen, 2020). (Mathieson, 1991) described ease of use as consumers' belief that adopting a particular technology requires minimal effort. In e-commerce contexts, ease of use is reflected in consumers' ability to navigate shopping platforms, interact with providers, and access product information efficiently, which can influence purchase intention and behavior (Wu et al., 2018).

The hypotheses and research model in this study were developed based on previous findings regarding consumer loyalty and its determinants, which are summarized in Table 2.

Table 2. Previous Research

No	Year	Variables	Subjects	Findings
1	2023	Ease of use, service quality, and loyalty	Online banking customers in Indonesia	Ease of use and service quality affect customer loyalty
2	2015 (Nugroho)	Consumer satisfaction, consumer loyalty	Telkomsel prepaid card customers	Consumer satisfaction is positively related to consumer loyalty
3	2023 (Musfar et al.)	Trust, satisfaction, and loyalty	Shopee PayLater consumers in Pekanbaru	Trust and satisfaction are jointly and significantly related to consumer loyalty
4	2023	Consumer trust and consumer loyalty	Shopee consumers in Yogyakarta	Consumer trust has a positive effect on consumer loyalty
5	2023 (Mofokeng)	Consumer trust and consumer loyalty	Online shopping platform consumers	Consumer trust has a positive effect on consumer loyalty

Satisfaction plays an important role in encouraging repeat purchases and in building consumer loyalty (Wartini & Utami, 2015). As satisfaction increases, loyalty tends to increase as well (Kotler & Armstrong, 2016) which motivates companies to meet or exceed consumer expectations. High satisfaction fosters emotional attachment to a brand, strengthening long-term relationships and loyalty (Huang & Rust, 2021), and is also positively associated with repurchase intention and willingness to recommend a brand to others (Gummerus et al., 2017). Nugroho

(2015), Anggarwati (2023), and Hadi (2020) similarly found that consumer satisfaction is positively associated with loyalty. Based on this evidence, the following hypothesis is proposed:

H1: Consumer satisfaction has a positive effect on consumer loyalty

The Effect of Consumer Trust on Consumer Loyalty

Trust in an online shopping platform reflects consumers' willingness to transact on that platform, based on the expectation that the platform prioritizes consumers' best interests, is reliable, honest, and transparent. Higher trust increases the likelihood of repeat purchases and fosters loyalty, defined as a consumer's tendency to repeatedly purchase the same product over time, driven by favorable attitudes toward the platform (Kotler & Keller, 2016). Cui et al. (2018) found that perceived security and consumer innovativeness on travel websites positively affect trust, which in turn significantly influences loyalty. Flavián and Guinalíu (2006), Halim et al. (2014), Aisya (2023), and Mofokeng (2023) similarly reported that trust positively affects loyalty. Based on this evidence, the following hypothesis is proposed:

H2: Consumer trust has a positive effect on consumer loyalty

The Effect of Ease of Use on Consumer Loyalty

Ease of use reflects consumers' confidence that an online shopping application is easy to operate (Nasution, 2020) and does not require special skills (Rahadi & Zainal, 2015). Greater perceived ease of use tends to increase consumers' interest in continued use. Musfar (2023) found that ease of use positively affects consumer loyalty, and Anugrah (2020) similarly reported a positive effect of ease of use on consumer loyalty. Based on this evidence, the following hypothesis is proposed:

H3: Ease of use has a positive effect on consumer loyalty.

Conceptual Framework

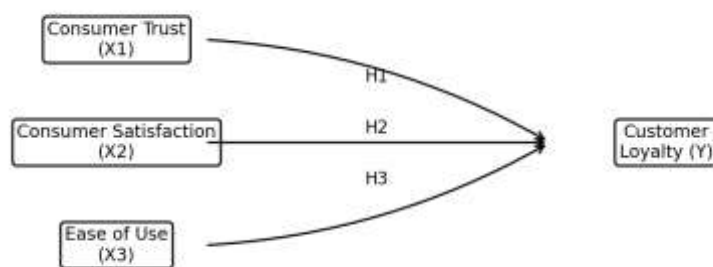


Figure 1. Conceptual Framework

Source: Hadi (2020), Anggarwati (2023), Mofokeng (2023)

METHOD

Research Approach

This research used a quantitative approach, and the data were analyzed using descriptive and inferential statistics. Data were collected through an online questionnaire distributed via WhatsApp.

Research Location

The study was conducted in Bantul, Special Region of Yogyakarta, an area regarded as a microcosm of Indonesia and considered convenient for online data collection.

Population and Sample

The population comprised consumers who used the Shopee online shopping platform and resided in Bantul, Yogyakarta (Cooper & Schindler, 2014). Samples were selected using a non-random, convenience sampling technique (Turner, 2020), targeting Bantul residents aged over 17 years who had made more than one purchase on Shopee. The minimum sample size was calculated using the Cochran formula for an unknown population size, with a significance level (α) of 0.05, $Z = 1.96$, and $p = q = 0.5$:

$$n = Z^2pq / e^2 = (1.96)^2(0.5)(0.5) / (0.1)^2 = 96.04$$

Based on this calculation, a minimum sample of 97 respondents was required; the study used a final sample of 100 respondents.

Research Variables and Operational Definitions

The study examined four variables: consumer trust (X1), consumer satisfaction (X2), and ease of use (X3) as independent variables, and consumer loyalty (Y) as the dependent variable. Consumer trust is consumers' belief that the purchased product can be relied upon and that the company will fulfil its obligations in the business relationship. Consumer satisfaction refers to the comparison between consumers' expectations and the performance they experience after purchasing and using a product. Ease of use refers to the degree to which consumers believe that using the online shopping platform is simple and uncomplicated. Consumer loyalty is a positive response and attitude toward a product or brand on an online shopping platform that results in supportive consumer behavior. Each variable was measured using a set of indicators adapted from prior studies, summarized in Table 3.

Table 3. Research Variables and Indicators

Variable	Number of Indicators	Source
Consumer Trust (X1)	8 items (e.g., consistency, reliability, honesty, integrity of Shopee)	Fang et al. (2014)
Consumer Satisfaction (X2)	4 items (e.g., enjoyment and overall satisfaction with the Shopee shopping experience)	Fang et al. (2014)
Ease of Use (X3)	5 items (e.g., ease of downloading, navigating, purchasing, and paying on Shopee)	Trivedi & Yadav (2020)
Consumer Loyalty (Y)	3 items (e.g., repurchase intention, reliance, and willingness to recommend Shopee)	Haque & Mazumder (2020)

Data Collection

The study used primary data collected through a structured questionnaire (Arikunto, 2022) distributed online via WhatsApp, measured using a four-point Likert scale: “strongly disagree” (score 1), “disagree” (score 2), “agree” (score 3), and “strongly agree” (score 4) (Sekaran & Bougie, 2016).

Data Analysis Method

Instrument quality was verified through validity and reliability tests. Validity was assessed by comparing the calculated correlation coefficient (r) of each item with the critical value (r -table) at $\alpha = 0.05$, based on a trial involving 31 Shopee consumers. The results are shown in Table 4.

Table 4. Validity Test Results

Variable	Item	r-calc.	Sig.	r-table	Result
Consumer Trust (X1)	x1.1	0.663	0.000	0.355	Valid
	x1.2	0.634	0.001	0.355	Valid
	x1.3	0.567	0.000	0.355	Valid
	x1.4	0.677	0.000	0.355	Valid
	x1.5	0.779	0.000	0.355	Valid
	x1.6	0.643	0.000	0.355	Valid
	x1.7	0.671	0.000	0.355	Valid
	x1.8	0.573	0.000	0.355	Valid
Consumer Satisfaction (X2)	x2.1	0.869	0.000	0.355	Valid
	x2.2	0.891	0.000	0.355	Valid
	x2.3	0.933	0.000	0.355	Valid
	x2.4	0.799	0.000	0.355	Valid
Ease of Use (X3)	x3.1	0.714	0.000	0.355	Valid
	x3.2	0.779	0.000	0.355	Valid
	x3.3	0.827	0.000	0.355	Valid
	x3.4	0.918	0.000	0.355	Valid
	x3.5	0.904	0.000	0.355	Valid
Consumer Loyalty (Y)	y1	0.948	0.000	0.355	Valid
	y2	0.914	0.000	0.355	Valid

Variable	Item	r-calc.	Sig.	r-table	Result
	y3	0.913	0.000	0.355	Valid

Source: Primary Data Processed, 2026

Table 4 shows that the calculated correlation (r) for every item exceeded the r-table value of 0.355, with significance below $\alpha = 0.05$, confirming that all items in each variable were valid. Reliability was measured using Cronbach's alpha, with a minimum cut-off value of 0.60 (Ghozali, 2018). The results are presented in Table 5.

Table 5. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Result
Consumer Trust	8	0.797	Reliable
Consumer Satisfaction	4	0.895	Reliable
Ease of Use	5	0.886	Reliable
Consumer Loyalty	3	0.912	Reliable

Source: Primary Data Processed, 2026

Table 5 shows that the Cronbach's alpha value for every research variable exceeded 0.60, confirming that all items in each variable were reliable for use in data collection.

Descriptive statistics were used to summarize respondent characteristics and the central tendency of each variable (Sugiyono, 2013). Multiple linear regression analysis was used to examine the relationship between the independent and dependent variables, expressed as:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

where Y is consumer loyalty, X1 is consumer trust, X2 is consumer satisfaction, X3 is ease of use, and e is the error term. Prior to estimating the regression model, three classical assumption tests were performed: (1) a normality test using the normal P-P plot of regression standardized residuals, in which data points following the diagonal line indicate a normal distribution; (2) a multicollinearity test using the Variance Inflation Factor (VIF), where a VIF below 10 indicates the absence of multicollinearity; and (3) a heteroskedasticity test using a scatterplot of studentized residuals, in which points randomly scattered above and below zero without a discernible pattern indicate homoscedasticity.

RESULTS AND DISCUSSION

Respondent Characteristics

The study involved 100 Shopee consumers residing in Bantul, Yogyakarta, aged 17 years or older, who had purchased on Shopee more than once. Respondent characteristics are presented in Tables 6–11.

Table 6. Gender of Respondents

No	Gender	Frequency	Percentage
1	Male	36	36 %
2	Female	64	64 %
	Total	100	100 %

Source: Primary Data Processed, 2026

Table 6 shows that most respondents were female (64%), while 36% were male.

Table 7. Age of Respondents

No	Age (years)	Frequency	Percentage
1	17 – 19	75	75 %
2	20 – 29	8	8 %
3	30 – 39	7	7 %
4	40 – 49	7	7 %
5	50 or older	3	3 %
Total		100	100 %

Source: Primary Data Processed, 2026

Table 7 shows that most respondents (75%) were aged 17–19 years, while only 3% were aged 50 years or older.

Table 8. Last Education of Respondents

No	Last Education	Frequency	Percentage
1	Junior High School	22	22 %
2	Senior High School	61	61 %
3	Diploma	1	1 %
4	Bachelor's Degree	14	14 %
5	Postgraduate	2	2 %
Total		100	100 %

Source: Primary Data Processed, 2026

Table 8 shows that most respondents (61%) had completed senior high school, while only 1% held a diploma degree.

Table 9. Occupation of Respondents

No	Occupation	Frequency	Percentage
1	Student	75	75 %
2	Civil Servant/Military/Police	9	9 %
3	Self-employed	3	3 %
4	Private Employee	5	5 %
5	Homemaker	8	8 %
Total		100	100 %

Source: Primary Data Processed, 2026

Table 9 shows that most respondents (75%) were students, while only 3% were self-employed.

Table 10. Monthly Income of Respondents

No	Monthly Income	Frequency	Percentage
1	Less than IDR 2,500,000	86	86 %
2	IDR 2,500,001 – 3,500,000	7	7 %
3	IDR 3,500,001 – 4,500,000	4	4 %
4	IDR 4,500,001 – 5,500,000	1	1 %
5	More than IDR 5,500,000	2	2 %
Total		100	100 %

Source: Primary Data Processed, 2026

Table 10 shows that most respondents (86%) earned less than IDR 2,500,000 per month, while only 1% earned between IDR 4,500,001 and IDR 5,500,000.

Table 11. Purchase Frequency

No	Purchase Frequency	Frequency	Percentage
1	2 times	32	32 %
2	2–5 times	25	25 %
3	More than 5 times	43	43 %
Total		100	100 %

Source: Primary Data Processed, 2026

Table 11 shows that 43% of respondents had purchased on Shopee more than five times, 32% had purchased twice, and 25% had purchased between two and five times.

Descriptive Statistics of Research Variables

Respondent scores were categorized based on an interval of 0.75, computed from a maximum score of 4 and a minimum score of 1, resulting in four categories: 1.00–1.75 (very poor), 1.76–2.51 (poor), 2.52–3.25 (good), and 3.26–4.00 (very good).

Table 12. Descriptive Statistics of the Consumer Trust Variable

No	Statement	Mean	Category
1	I believe Shopee is consistent in quality and service	3.12	Good
2	I believe Shopee can meet my needs and wants when shopping online	3.21	Good
3	I believe Shopee is an honest online shopping platform	3.03	Good
4	I believe Shopee keeps its promises and commitments	3.01	Good
5	I believe Shopee wants the best for me	3.09	Good
6	I feel that Shopee can be trusted	3.03	Good

No	Statement	Mean	Category
7	I believe Shopee has high integrity	3.04	Good
8	I believe Shopee can be relied upon	3.04	Good
Average		3.07	Good

Source: Primary Data Processed, 2026

Table 12 shows a mean score of 3.07 for consumer trust (good category). The highest score (3.12) concerned confidence in Shopee's consistent quality and service, while the lowest score (3.01) concerned Shopee's ability to keep its promises and commitments.

Table 13. Descriptive Statistics of the Consumer Satisfaction Variable

No	Statement	Mean	Category
1	I like shopping on Shopee	3.18	Satisfied
2	I am happy with my shopping experience through Shopee	3.18	Satisfied
3	I think shopping on Shopee is a good choice	3.03	Satisfied
4	Overall, I am satisfied with my shopping experience on Shopee	3.14	Satisfied
Average		3.13	Satisfied

Source: Primary Data Processed, 2026

Table 13 shows a mean score of 3.13 for consumer satisfaction (satisfied category). The highest scores (3.18) concerned enjoyment of shopping and the overall shopping experience on Shopee, while the lowest score (3.03) concerned perceiving Shopee as a satisfying shopping choice.

Table 14. Descriptive Statistics of the Ease of Use Variable

No	Statement	Mean	Category
1	The Shopee application is easy to download	3.31	Very Easy
2	I feel Shopee is easy to use	3.30	Very Easy
3	I find it easy to purchase products through Shopee	3.21	Easy
4	I find it easy to make payments on Shopee	3.18	Easy
5	Using Shopee is clear and easy to understand	3.15	Easy
Average		3.23	Easy

Source: Primary Data Processed, 2026

Table 14 shows a mean score of 3.23 for ease of use (easy category). The highest score (3.31) concerned ease of downloading the Shopee application, while the lowest score (3.15) concerned the clarity and comprehensibility of using Shopee.

Table 15. Descriptive Statistics of the Consumer Loyalty Variable

No	Statement	Mean	Category
1	I will continue to purchase products through the Shopee website	2.76	High

No	Statement	Mean	Category
2	I will rely on purchasing products through the Shopee website	2.82	High
3	I am willing to recommend the Shopee online shopping platform to others	2.98	High
Average		2.85	High

Source: Primary Data Processed, 2026

Table 15 shows a mean score of 2.85 for consumer loyalty (high category). The highest score (2.98) concerned willingness to recommend Shopee to others, while the lowest score (2.76) concerned continued purchase intention through the Shopee website.

Classical Assumption Tests

Normality was assessed using a normal P-P plot of regression standardized residuals.

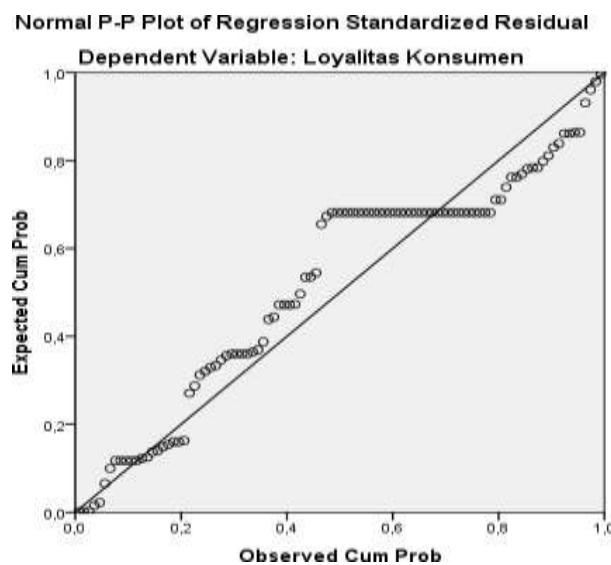


Figure 2. Normality Test

Figure 2 shows that the residual values are distributed around the diagonal line, indicating that the data are normally distributed.

Multicollinearity was assessed using the Variance Inflation Factor (VIF), presented in Table 16.

Table 16. Multicollinearity Test

Independent Variable	VIF	Result
Consumer Trust	2.235	No Multicollinearity
Consumer Satisfaction	2.486	No Multicollinearity
Ease of Use	1.946	No Multicollinearity

Source: Primary Data Processed, 2026

Table 16 shows VIF values of 2.235, 2.486, and 1.946 for consumer trust, consumer satisfaction, and ease of use, respectively, all below the threshold of 10, indicating that the regression model is free from multicollinearity.

Heteroskedasticity was assessed using a scatterplot of studentized residuals.

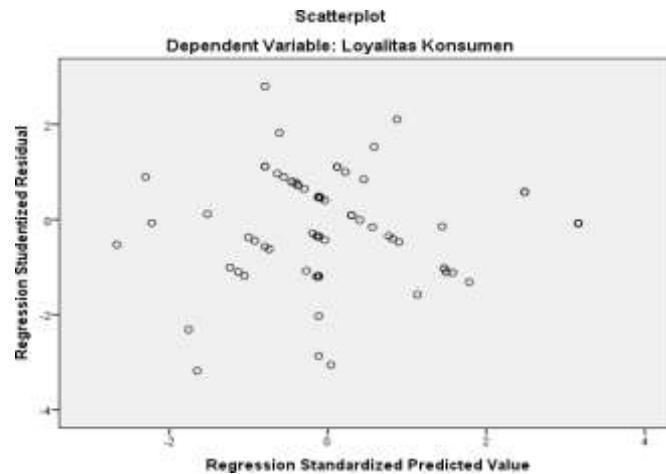


Figure 3. Heteroskedasticity Test

Figure 3 shows that the residual points are randomly scattered above and below zero on the Y-axis without a discernible pattern, indicating that the regression model is free from heteroskedasticity.

Multiple Regression Analysis

The multiple regression results, processed using SPSS for Windows, are presented in Table 17.

Table 17. Multiple Regression Analysis

Variable	Coefficient	t-value	Sig.	Result
Constant	-2.575	-1.717	0.089	-
Consumer Trust	0.328	3.620	0.000	Significant
Consumer Satisfaction	0.440	4.402	0.001	Significant
Ease of Use	-0.151	-1.772	0.080	Not Significant

Source: Primary Data Processed, 2026. $R = 0.654$; $R^2 = 0.427$; Adjusted $R^2 = 0.410$; $F = 23.892$

Based on Table 17, the estimated multiple regression equation is:

$$Y = -2.575 + 0.328X_1 + 0.440X_2 - 0.151X_3$$

The constant of -2.575 indicates that consumer loyalty would decrease by 2.575 points if trust, satisfaction, and ease of use were held constant at zero. The regression coefficient for trust ($b_1 = 0.328$) indicates that loyalty increases by 0.328 points for every one-point increase in trust, holding the other variables constant. The coefficient for satisfaction ($b_2 = 0.440$) indicates that loyalty increases by 0.440 points for every one-point increase in satisfaction, holding the other variables constant. The coefficient for ease of use ($b_3 = -0.151$) indicates that loyalty decreases by 0.151 points for every one-point increase in ease of use, holding the other variables constant.

Hypothesis Testing

The coefficient of determination (R^2) is presented in Table 18.

Table 18. Coefficient of Determination (R^2)

R Square (R^2)	Adjusted R Square	S.E. of Estimate
0.427	0.410	1.251

Source: Primary Data Processed, 2026

Table 18 shows an R^2 value of 0.427 and an adjusted R^2 of 0.410, with a standard error of estimate of 1.251. This indicates that 42.7% of the variance in consumer loyalty is jointly explained by consumer trust, consumer satisfaction, and ease of use, while the remaining 57.3% is explained by other variables outside the scope of this study.

The F test, used to determine whether the independent variables jointly affect the dependent variable, is presented in Table 19.

Table 19. F Test (Simultaneous)

df	F-value	Sig.
3	23.892	0.000

Source: Primary Data Processed, 2026

Table 19 shows an F-calculated value of 23.892 with a significance level of 0.000 (< 0.05), indicating that consumer trust, consumer satisfaction, and ease of use jointly and significantly affect consumer loyalty; H_0 is therefore rejected.

The t test, used to determine the partial effect of each independent variable on consumer loyalty, is presented in Table 20.

Table 20. t Test (Partial)

Variable	t-value	Sig.	Result
Consumer Trust	3.620	0.000	H_0 rejected
Consumer Satisfaction	3.402	0.001	H_0 rejected
Ease of Use	-1.772	0.080	H_0 accepted

Source: Primary Data Processed, 2026. t-table = 1.984

The t-calculated value for consumer trust was 3.620 ($> t$ -table 1.984) with a significance of 0.000 (< 0.05), so H_0 is rejected; consumer trust has a positive and significant partial effect on consumer loyalty. The t-calculated value for consumer satisfaction was 3.402 ($> t$ -table 1.984) with a significance of 0.001 (< 0.05), so H_0 is rejected; consumer satisfaction has a positive and significant partial effect on consumer loyalty. The t-calculated value for ease of use was -1.772 ($< t$ -table 1.984) with a significance of 0.080 (> 0.05), so H_0 is accepted; ease of use does not have a significant partial effect on consumer loyalty.

The hypothesis test confirms that consumer trust has a positive and significant effect on Shopee consumer loyalty (H_2 supported), consistent with Musfar et al. (2023) and Aisya (2023). Consumers who perceive that Shopee prioritizes their best interests, is reliable, and meets their expectations develop greater confidence in the platform, which in turn increases the likelihood of repeat purchases and supports long-term relationships between the platform and its consumers. The descriptive results show a mean trust score of 3.07 (good category), with the highest score reflecting confidence that Shopee meets consumers' needs and wants when shopping online, and the lowest score reflecting confidence in Shopee's ability to keep its promises and commitments.

The hypothesis test also confirms that consumer satisfaction has a positive and significant effect on Shopee consumer loyalty (H_1 supported), consistent with (Anggarwati, 2023). Higher satisfaction increases loyalty, while lower satisfaction reduces it. The descriptive results show a mean satisfaction score of 3.13 (satisfied category), indicating that Shopee is generally able to meet consumers' shopping expectations, which encourages consumers to continue using the platform.

By contrast, the hypothesis test shows that ease of use does not have a significant effect on Shopee consumer loyalty (H3 not supported), which contrasts with the findings of Abdul (Kadir, 2023) and Musfar et al. (2023), who reported a positive effect of ease of use on loyalty. This suggests that although consumers find the Shopee application easy to use, ease of use alone has not been sufficient to increase their loyalty. The descriptive results show a mean ease-of-use score of 3.23 (easy category), with the highest score reflecting ease of downloading the application. (Ahmad et al., 2023) found that ease of use positively affects trust and satisfaction, suggesting that ease of use may influence loyalty indirectly through these variables rather than directly, and that ease of use mainly shapes consumers' first impressions of a platform rather than their long-term loyalty (Sharma Sengupta A. & Panagiotopoulos P, 2020) .

CONCLUSION

This study examined the effects of consumer trust, consumer satisfaction, and ease of use on consumer loyalty among Shopee users in Bantul, Yogyakarta, based on data from 100 respondents analyzed using multiple linear regression. The results showed that consumer trust had a positive and significant effect on consumer loyalty, consumer satisfaction had a positive and significant effect on consumer loyalty, while ease of use did not have a significant effect on consumer loyalty. Collectively, the three variables explained 42.7% of the variance in consumer loyalty, while the remaining variance was explained by factors outside the research model.

These findings indicate that Shopee loyalty was primarily strengthened by consumers' confidence in platform reliability, transparency, and credibility, as well as by satisfaction derived from the shopping experience, rather than by perceived application simplicity alone. Based on these findings, Shopee should sustain and strengthen consumer loyalty by consistently meeting consumer expectations, maintaining transparent and reliable services, fulfilling commitments and promises, and continuously improving the overall shopping experience to enhance consumer satisfaction and trust. Since ease of use was not found to have a significant direct effect on loyalty, Shopee should integrate usability improvements with trust-building and satisfaction-enhancing strategies, such as strengthening transaction security, providing responsive customer service, and maintaining consistent product quality, rather than relying solely on interface simplicity.

Future research should expand the scope of respondents beyond Bantul, Yogyakarta, incorporate additional variables that may explain the remaining variance in consumer loyalty, and examine whether ease of use influences loyalty indirectly through consumer trust or consumer satisfaction as mediating variables. The results of this study can serve as a reference for future research on consumer loyalty in online shopping platforms.

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