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### Gen Z Loyalty: The Role of Brand Communication, SERVQUAL, and Trust in Online Shopping Culture

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**Abstract:**

This study aims to measure the loyalty model of Generation Z's online shopping culture using marketplace brand communication. The research was conducted through a quantitative approach. Data were obtained using a questionnaire and processed by SmartPLS. The research found that brand communication activities and marketplace service quality can affect Generation Z's online shopping culture, which then creates loyalty to a certain marketplace. This tendency is especially shown in the female customer group and income level does not affect the frequency of Generation Z doing online shopping. Creating loyalty is a crucial goal for the sustainability of the marketplace in the industry. Generation Z is one promising market segment. To grab their attention, the media channels must be relevant to those they often use. They must be unique and different from conventional brand communication. This current research took the marketplace as the object, involved respondent age as one of the demographic factors, and observed the online shopping behavior of Generation Z in Indonesia. This selection was because Indonesia has a countless Generation Z age demographics. Besides, this country has various online shopping platforms. Therefore, the results of this study are very relevant to be adopted by other developing countries.

**Keywords:** online shopping, brand communication, service quality, brand trust, brand loyalty.

### Z世代忠诚度：品牌传播、服务质量和信任在在线购物文化中的作用

**摘要：**

本研究旨在利用市场品牌传播来衡量Z世代在线购物文化的忠诚度模型。该研究是通过定量方法进行的。使用问卷获得数据并由智能PLS处理。研究发现，品牌传播活动和市场服务质量会影响Z一代的在线购物文化，从而产生对某个市场的忠诚度。这种趋势在女性顾客群体中尤为明显，收入水平并不影响Z世代网购的频

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率。建立忠诚度是行业市场可持续性的关键目标。Z世代是一个很有前景的细分市场。为了吸引他们的注意力，媒体渠道必须与他们经常使用的渠道相关。它们必须是独一无二的，并且不同于传统的品牌传播。本次研究以市场为对象，将受访者年龄作为人口统计因素之一，观察印度尼西亚Z一代的在线购物行为。这个选择是因为印度尼西亚有无数的Z世代人口统计数据。此外，这个国家有各种各样的在线购物平台。因此，本研究的结果对其他发展中国家的采用具有重要意义。

**关键词：**在线购物、品牌传播、服务质量、品牌信任、品牌忠诚度。

## 1. Introduction

Technological development has unquestionably entered all aspects of life, and consumer behavior is an aspect that is directly and indirectly affected by this development. Consumers are currently spending more and more time online so the way to fulfill their needs and desires also switched to digital media (Djatnika & Gunawan, 2021). All consumers in all demographic structures have adopted this new way of life to get what they need and want in this era of the digital economy, including baby boomers who previously struggled to adapt to technology and millennials who were less exposed to technology before. However, Generation Z is a generation born in the era of rapid technological development so they certainly have no difficulty adjusting to the digital world (Amalia et al., 2021).

Dynamically changing consumer behavior is always a challenge for every company. Marketing communication activities are then adjusted to reach consumers. One of the ways is migrating media channels into digital formats (Belch & Belch, 2003). Marketers have shifted their advertising activities to digital media as a new transformation of the technological era, and the internet has become the number one helper at this point. Marketing communication activities, ranging from brand communication (advertising) to transactions, are now carried out on digital platforms. Seizing the audience's attention is the main goal of marketers; thus, products and brands are competing to conduct very intensive and massive (multiplatform) advertising activities (Gunawan et al., 2021). Various programs to attract customer attention are launched, such as routine-free shipping programs and dual date promotions.

The online shopping culture is currently becoming a trend and increasingly strengthening the dominance of the digital world (Wongpinunwatana & Kongpolprom, 2021). In some literature, online shopping is said to be a representation of the digital economy (Shimp & Andrews, 2018). Customers' behavior during their online shopping activities is always very dynamic; no customers continue to hold on to one particular marketplace provider for a long time (Busalim et al., 2021). They tend to change their choice of marketplace according to the discount offered, convenience, and some other impulsive factors. Therefore, the ability of a marketplace to conduct brand communication and service delivery is very crucial in influencing the selection of online shopping media (Voorveld, 2019). Appropriate brand communication and service delivery

create customer trust toward a marketplace that then realizes online shopping activities (Kwan et al., 2019). These are the three key variables in determining customer loyalty (Zhu et al., 2019); thus, it is necessary to study how they create customer loyalty toward marketplaces.

Consumer behavior regarding the new culture is an interesting topic to research, and it has a significant impact on the e-commerce industry. However, the attention given to this matter is still very limited (Pichler et al., 2021). Previous scholars have excluded several important aspects in their study, such as the influence of age on online shopping culture. Therefore, this study attempts addressing this gap by making Generation Z the focus of research since this generation is deemed the most promising market segment due to its high population and purchasing power. Integrating the age demographics in studying online shopping culture is the novelty that distinguishes this research from other related studies in the past.

## 2. Literature Review

### 2.1. Generation Z

Generation Z, or millennials, is born during the development of technology and the internet; thus, they have high engagement with these two (Szymkowiak et al., 2021). This generation is used to interacting and communicating in a connected world in which they can get new, frequent, creative, and fast information. They have a high ability to adapt and feel comfortable with technology and prefer to choose digital media over traditional ones. This tendency affects their interpersonal life since these young people are more supportive of communicating using media than meeting people directly (Pichler et al., 2021). Generation Z is the first generation of digital natives with the availability of internet access every moment (Duffett, 2017), so technology plays a critical role in numerous big aspects of their lives, including communication, socialization, and the fulfillment of their needs and wants in the digital economy perspective.

Fast-developed technology because of the Internet of Things (IoT) factor has made tremendous progress on a multidomain and multimedia basis. Hardware-software collaboration gives rise to a new consumer behavior pattern. The way customers find and obtain their needs, as well as access information, has changed. The integration of IoT technology and Web 2.0 makes it easy for Generation Z to socialize, do their jobs, create

networking, and, most importantly, shop through social media. In other words, this generation has adapted to social media, connectivity, entertainment, and instant knowledge (Lestari, 2019). Further, their opinions and choices are very affected by advertisers, close friends, favorite celebrities, and opinion leaders. Therefore, it is interesting to observe their behavior to achieve business success and superior competitiveness.

## 2.2. Brand Communication

Nowadays, a brand not only functions as a tool for developing an efficient business strategy. It also becomes a mandatory requirement to help a company create sustainable competitive advantage (Aaker & Biel, 2013). A brand is a name, term, symbol, sign, design, or a combination of the previously mentioned that is used to identify the products or services of a business and to distinguish that particular business from its competitors (Shimp & Andrews, 2014). Brand engagement can be strengthened in two ways; first, by influencing consumers' cognitive evaluations, and second, by modifying brand effective communication (Voorveld, 2019).

Communication that creates a brand's reputation in consumers' minds is called brand communication (Kotler et al., 2019). It creates customer assessment and builds customer attitude toward a brand (Yadav & Rahman, 2017). Brand communication is considered an important assimilation component that manages the relationship between the brand and its customers. It does not only intend to sell products to customers but also create customer awareness regarding the value, price, features, and availability of the product (Cheung et al., 2019). In the case of marketplaces, brand communication is formed through the relationship between the marketplaces and customers, both verbally and non-verbally, such as advertisement, promotions, publicity, public relations, online communities, chat rooms, and others (Shimp & Andrews, 2018). When those aspects can result in a customer's positive assessment of the marketplaces, it will impact customer buying behavior. A positive marketplace brand image brings consumers trust and loyalty, which then have a big impact on the brand's success (Kwan et al., 2019). Thus, the first hypothesis is as follows:

*H1:* Marketplace brand communication has a positive and significant impact on customer trust in the marketplace.

## 2.3. Service Quality

Service quality is undoubtedly one of the most important factors in dynamic business activities (Gandhy et al., 2019). Services given to consumers can affect the growth of a company and shape its operations; therefore, service quality improvement is compulsory, especially for those companies that conduct a customer-driven strategy (Agustien, 2021; Gunawan & Gaffar, 2021). The quality of service can be seen from the experience felt by consumers during their interaction and transaction with service providers.

Thus, service quality is influenced by perceived service and expected service (Kotler et al., 2019; ).

Scholar agrees that service quality is about the fulfillment of customer needs and desires. Thus, to improve service quality means to reduce the gaps between consumer expectations and what is given to fulfill the expectation (Kotler et al., 2019). In other words, the unified perception of service quality is about meeting customer needs and desires and the exactness of delivery to meet customer expectations (Gunawan et al., 2021; Lu et al., 2020).

The quality of service electronically (E-SERVQUAL) happens when there are customer-seller relationship activities through electronic (digital) media. E-SERVQUAL is a process of transforming physical service quality into online service quality. It is compulsory to be acknowledged by digital business actors, including marketplace providers, if they want to survive in the industry and have customer trust (Kusdibyo & Februadi, 2019). There is a positive correlation between perceived value and brand trust. The higher the perceived value, the higher the post-purchase trust in the product (Diputra & Yasa, 2021). Interactive service quality is a huge value that can stimulate trust in consumers. Thus, the second hypothesis proposed is:

*H2:* Marketplace service quality has a positive and significant impact on customer trust in the marketplace.

## 2.4. Brand Trust

Brand trust refers to consumer trust in a certain brand. Experts affirm that it is very crucial for companies to establish a good relationship with their consumers for it later will create customer brand trust (Portal et al., 2019). Customer brand trust can be achieved by providing consistent and quality product performance; this later will lead to repeat purchases or recommendations to others (Khasanah et al., 2021). Brand trust is seen as a customer expectation of the brand to be reliable and responsible in every situation, especially when risking the customers. Trust is an important factor that is affected by service quality and customer satisfaction.

A product that is trusted and reliable can meet consumer needs; it is known as product functional performance (Chahal & Rani, 2017; Djatnika & Gunawan, 2021). Brand trust goes beyond the level of consumer satisfaction with functional performance, and this makes customers loyal to a brand (Kim & Koo, 2018; Portal et al., 2019). Brand trust leads to brand commitment since it is a belief that the other party can be trusted.

The marketing literature reveals that trust can be more noticed in an uncertain situation. Thus, customer brand trust is the willingness of customers to rely on a brand through its real functional performance. Brand trust that exceeds the level of consumer satisfaction with functional performance will make consumers loyal to the brand. In other words, brand trust impacts brand loyalty (Khasanah et al., 2021; Portal et al., 2019).

Therefore, the hypothesis developed is:

*H3*: Marketplace brand trust has a positive and significant impact on customer loyalty toward the marketplace.

### 2.5. Brand Loyalty

A loyal customer shows a commitment to keep buying a product or using a service repeatedly and consistently regardless of future marketing situations that potentially change his behavior (Bilgin, 2018). Such a customer fully understands the product he purchases and has his own perceptions of where he can get it. Consumer satisfaction with a certain service will lead to customer loyalty (Ibrahim et al., 2021). Having loyal consumers is an advantage for the company to increase sales, bring more new customers through recommendations, and reduce promotion and marketing costs. Therefore, giving maximum service, gaining trust, and having good communication with customers will result in gaining consumer loyalty, which, in the end, has a long-term impact on the company.

The development of advertising is currently in a very dynamic stage, carried out massively as a form of brand communication to consumers. However, this condition is inversely proportional to the level of loyalty. This means that the more the advertising spreads to attract customer attention, the more difficult it is to gain customer loyalty.

Advertising today is dominantly spread through digital platforms, in which Generation Z has a very high involvement. It will be very interesting to conduct research regarding the involvement of Gen Z and its behavior toward marketplace brands. As agreed previously, a brand is one of the important communication tools in customer relationship management. It helps reduce consumer risk in purchases and saves decision-making costs. It is also a mechanism for engaging customers and sellers in long-term relationships. Here, a brand can be used as a defensive tool to retain current customers and an offensive tool to attract new customers.

The main objective of this study is to investigate the effect of marketplace communication and service quality in building customer loyalty through the role of customer trust in the marketplace. The benefits will lead to a deeper understanding of the concepts of brand communication, service quality, and brand trust that can be used by a manager, decision-maker, and marketer to set up strategies to increase loyalty toward marketplaces. The research began by making a model and developing relationships between the variables, was then continued with analyzing the data to test all proposed hypotheses. Below is the model of the research.

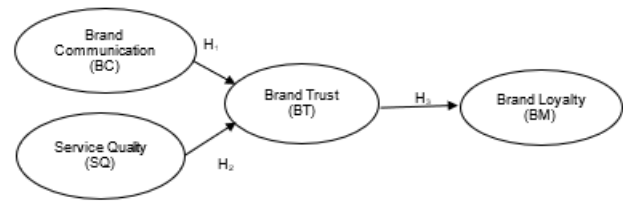


Figure 1. Research model

### 3. Research Methods

This study employed the quantitative approach through quantitative descriptive methods. Quantitative research analyzes and measures variables to get results. This activity involves the usage and analysis of numerical data and uses specific statistical techniques to answer questions of what, who, where, when, how much, and how. Each construction of this research was written in positive sentences and measured using a scale of 1 to 5 (1 = strongly disagree and 5 = strongly agree).

PLS-SEM (Partial Least Squares) analysis using the Smart-PLS tool was used as a statistical analysis method. PLS is widely applied in various research since it can be used to construct measurement models and to create, develop, or build theories (Hair et al., 2017). The validity and reliability criteria were set to calculate the PLS for model testing; 1) the Loading Factor Value must be > 0.7 for each item, 2) AVE (Average Variance Extracted) value must be > 0.5, 3) the Composite Reliability value must be > 0.7, and 4) The significance test based on T-statistic value must be > 1.96. If all these criteria are met, the measurement model tested can be considered valid and reliable (Ghozali & Latan, 2015).

The number of respondents in this study could not be certainly determined so the non-probability technique was applied. The non-probability technique is performed by determining the quality and characteristics of sampling from a population of subjects or research objects (Suhartanto, 2014). We firstly ensured that the respondents were from the population required for this research at the beginning of the questionnaire. Generation Z which has experienced online shopping activities was chosen as respondents according to the model and research objectives. The minimum requirement was 200 respondents, and the sample error margin was 5.24%.

### 4. Results and Discussions

Table 1 shows that the online shopping activity of Generation Z is dominated by women (83%). Based on gender characteristics, women are considered to have more needs than men. Regarding the income and shopping frequency, Gen Z tends to shop based on their needs and the attractiveness of the advertising, but on average, they make purchases 2–4 times per month. It is also shown that the level of income does not affect the frequency of online shopping, proven by the dominance of the respondent's income is less than 1,000,000 IDR.

The respondents of this research, obtained using random sampling, were 214 Generation Z representatives, who have experienced online shopping. Table 1 presents their demographic information.

Table 1. Respondent identification

Variable		Frequency	Percentage
Gender	Man	36	17%
	Woman	178	83%
Education	Senior High School	169	79%
	Diploma 1/2/3	31	14%
	Diploma 4/Undergraduate	13	6%
	Graduate	1	0%
	Postgraduate	0	0%
Profession	Student	203	95%
	Civil servant	1	0%
	Private employee	3	1%
	Businessperson	2	1%
	Not employed	2	1%
	Other	3	1%
Income per month	Less than 1.000.000 IDR	170	79%
	1.000.000 – 2.400.000 IDR	32	15%
	2.500.000 – 3.900.000 IDR	6	3%
	4.000.000 – 5.000.000 IDR	4	2%
	More than 5.000.000 IDR	2	1%
Online shopping frequency	1–2 products/month	85	40%
	3–4 products/month	110	51%
	5–7 products/month	12	6%
	More than 7 products/month	7	3%

The reflective indicator using the correlation between item and construct scores was used to test the validity (Table 2). The measurements using the reflective indicator can show when other indicators in

the same construct change (or are removed from the model). The recommended value is 0.5. Based on the data, the loading factor is above 0.5, with the lowest of 0.741. Therefore, the model is valid.

Table 2. Results of outer loading

Indicator	Brand Communication (BC)	Service Quality (SQ)	Brand Trust (BT)	Brand Loyalty (BL)
BC1	0.824			
BC2	0.847			
BC3	0.796			
BC4	0.791			
SQ1		0.741		
SQ2		0.800		
SQ3		0.744		
SQ4		0.750		
SQ5		0.762		
SQ6		0.751		
BT1			0.824	
BT2			0.847	
BT3			0.796	
BT4			0.791	
BL1				0.776
BL2				0.810
BL3				0.784
BL4				0.817
BL5				0.832
BL6				0.773

Table 3. Results of cross loading

	Brand Trust (BT)	Service Quality (SQ)	Brand Comm (BC)	Brand Loyalty (BL)
BT 1	0.824	0.593	0.528	0.587
BT 2	0.847	0.620	0.467	0.467
BT 3	0.796	0.597	0.415	0.439
BT 4	0.791	0.599	0.496	0.405
SQ1	0.584	0.741	0.382	0.489
SQ2	0.598	0.800	0.443	0.558
SQ3	0.523	0.744	0.417	0.608
SQ4	0.519	0.750	0.361	0.348
SQ5	0.610	0.762	0.418	0.423
SQ6	0.510	0.751	0.365	0.424
BC3	0.486	0.436	0.796	0.434
BC2	0.501	0.459	0.847	0.387
BC1	0.433	0.346	0.775	0.391

Continuation of Table 3

BC4	0.520	0.491	0.892	0.528
BL1	0.443	0.522	0.452	0.776
BL2	0.438	0.488	0.396	0.810
BL3	0.347	0.404	0.352	0.784
BL4	0.417	0.449	0.415	0.817
BL5	0.534	0.550	0.397	0.832
BL6	0.553	0.553	0.489	0.773

An indicator is valid if it has the highest loading factor of the intended construct. Based on Table 3, all indicators are considered valid. Table 4 presents the results of the Average Variance Extracted (AVE) calculation. All AVE values are above 0.5. The highest AVE value is 0.687 on the marketplace brand communication construct and the lowest is 0.575 on the service quality construct.

The Cronbach's alpha value for each construct is between 0.7 - 0.9, which proves that each construct is satisfactory. Composite reliability is another measure of internal consistency reliability that assumes the same threshold but produces a higher value than the reliability of Cronbach's alpha. All constructs have a composite reliability value above 0.7, which indicates that all constructs in the estimated model meet the discriminant validity criteria. The lowest composite reliability value of 0.888 is in the brand trust construct

(KE). This means that, based on the results of structural testing, brand communication and service quality can affect brand trust by 59.6%. Meanwhile, service quality can affect brand loyalty by 34.1%.

Table 4. Average variance extracted (AVE)

Average Variance Extracted (AVE)	
BT	0.664
SQ	0.575
BC	0.687
BL	0.638

Table 5. Composite reliability, Cronbach's alpha, and R square adjusted

	Cronbach's Alpha	Composite Reliability	R Square Adjusted
BT	0.831	0.888	0.596
SQ	0.852	0.89	
BC	0.847	0.897	
BL	0.887	0.914	0.341

Table 6. Hypothesis test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
BT → BL	0.587	0.590	0.49	12.035	0.000	Accepted
SQ → BT	0.594	0.595	0.52	11.42	0.000	Accepted
BC → BT	0.275	0.275	0.56	4.871	0.000	Accepted

Table 6 shows that the relationship between brand communication and brand trust is very significant, showing a value of 4.871 (> 1.96). The original sample estimate value is 0.275, which means that brand communication and brand trust have a positive relationship. Therefore, H1 is also accepted. The relationship between service quality and brand trust is very significant, showing a value of 11.42 (> 1.96). The original sample estimate value is positive, 0.594, which means that service quality and brand trust have a positive relationship. Thus, H2 is accepted.

The relationship between brand trust and brand loyalty is very significant, showing a value of 12,035 (> 1.96). The original sample estimate value is positive, 0.587, which means that brand trust and brand loyalty have a positive relationship. Thus, hypothesis H3 is accepted.

## 5. Conclusion

The results of the analysis found that Generation Z's loyalty to the marketplace in their online shopping behavior can be predicted using three variables: brand trust, brand communications, and service quality. Generation Z demonstrates their loyalty based on their trust in the marketplace, it is shaped by brand

communication and the service quality. Generation Z's confirmation of marketplace brand trust and brand loyalty is quite high. They believe in the reliability of the chosen marketplace, which then creates their loyalty shown by repeating online shopping and giving good reviews to sellers and the marketplace as a form of advocacy.

The results of this study support previous research that examined the relationship between brand trust and brand loyalty. Several studies have shown that brand trust can be a critical factor to rely on, especially in uncertain times. This study strengthens this statement because the research on Generation Z's online shopping culture states that brand trust can create brand loyalty. The competitive climate between marketplace providers can be neutralized by the brand trust that is formed in the minds of Generation Z so that this competitive condition does not disturb their shopping culture activities. In the end, Generation Z continues to show their loyalty to a particular marketplace for their shopping activities.

This study implies that maintaining loyalty to a marketplace can be done by creating brand trust. The concept of trust includes reciprocity from the two parties. Ease of use, the availability of a complaint menu, and chat activities are seen to be the media of

interactions with the marketplace. The higher interaction can make the greater trust.

This research describes the loyalty of the online shopping culture, but this study has limitations. The respondents in this study were not clustered based on the special programs carried out by marketplaces. Currently, each marketplace has routine programs such as payday promotion programs, free shipping programs, bundling programs, and others.

Loyalty to the marketplace in Generation Z shopping activities is a formation of brand trust that occurs through brand communication and the service quality. Marketplace brand communication on various channels can reach Generation Z in general. In terms of service quality, various touch points of customer-seller marketplaces are interactive to create value for customers. A recommendation for further research is provided regarding the attractiveness of routine programs carried out by each marketplace. Research on marketplace preferences in terms of gender is also recommended because there is a natural difference for certain target market groups (difference in preferences of men and women).

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## Authors' Contributions

This research is a joint work activity contract. Arie Indra Gunawan conducted a preliminary study to find industrial problems and was responsible for conducting literature reviews and designing research, while Tjetjep Djatnika drafted research proposals and carried out research supervision. In this session, we state that there are no ghost writers, all of whom have contributed to research and publications.

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