Doi: 10.24235/jiesbi.v1i2.133



# Online Customer Contribution Efforts to Increase Customer Satisfaction and Repurchase Intention on Sharia E-Commerce Platforms in Islamic Countries

# Galih Ginanjar Saputra

Sultan Ageng Tirtayasa University, Banten, Indonesia galih@untirta.ac.id

## **Fadhilah**

Sultan Ageng Tirtayasa University, Banten, Indonesia <u>fadhilah@untirta.ac.id</u>

# Halimi Husayn

Islamic Economic, Islamic University of Medinah, Saudi Arabia <a href="mailto:halimihusayn@gmail.com">halimihusayn@gmail.com</a>

Article history: Received: Juni 14, 2024, Accepted: Oktober 20, 2024, Published: December 02, 2024

## Abstract

In the ever-evolving digital era, Sharia e-commerce platforms have become an integral part of Muslim consumers' lives, offering services that prioritize Sharia principles such as contract transparency, product halal compliance, and transactional justice. This study focuses on Sharia e-commerce platforms to investigate the role of Online Customer Experience (OCE) in enhancing Customer Satisfaction and Repurchase Intention. An explanatory research approach was employed with quantitative methods, where data were collected through online questionnaires from 136 active Sharia e-commerce users. Data analysis was conducted using Path Analysis to measure both direct and indirect effects among variables. The study examines OCE as the independent variable, Customer Satisfaction as the intervening variable, and Repurchase Intention as the dependent variable. The findings reveal that OCE elements such as informativeness, entertainment, personalization, social presence, and adherence to Sharia principles significantly influence Customer Satisfaction. Moreover, Customer Satisfaction acts as a mediator affecting Repurchase Intention, where a positive customer experience strengthens loyalty and repurchase intentions. The study emphasizes the importance of Sharia-based customer experience strategies to maintain competitiveness in the e-commerce market. OCE elements integrated with Islamic values have proven to create more satisfying and sustainable customer experiences. These findings provide valuable insights for business practitioners and Sharia e-commerce platform developers in designing services that cater to Muslim consumer needs. By optimizing OCE elements, Sharia e-commerce platforms can reinforce their position as competitive and value-added shopping solutions within the increasingly dynamic digital ecosystem.

**Keywords**: Customer Satisfaction; Online Customer Experience; Repurchase Intention; Sharia e-commerce

## INTRODUCTION

Digital platforms have become an integral part of consumers' daily lives, particularly in the rapidly growing e-commerce sector. In the context of Sharia e-commerce, these platforms not only offer convenience and accessibility but also emphasize Sharia principles in their operations, such as transparency in contracts, halal product compliance, and fairness in transactions (Aziz & Yasin, 2010; Bashir et al., 2015). Shopee, as one of the leading e-commerce platforms in Indonesia, serves as an inspiration for Sharia e-commerce platforms to provide engaging and user-friendly digital services (Ariff et al., 2013). However, amidst intense competition, Sharia e-commerce platforms need to prioritize Online Customer Experience (OCE), which not only addresses customer needs but also aligns with Islamic values.

In the Sharia e-commerce ecosystem, OCE plays a critical role in shaping Customer Satisfaction and Repurchase Intention. OCE encompasses elements such as accessibility, entertainment, social presence, and compliance with halal and Sharia principles (Alam & Yasin, 2010). Collectively, these elements create customer perceptions of the service quality offered by digital platforms. While platforms like Shopee provide valuable lessons in designing engaging customer experiences, Sharia e-commerce platforms have a unique opportunity to incorporate Islamic values as a core attraction (Bilgihan et al., 2016; Pei et al., 2020). Although several studies have examined the impact of OCE on customer satisfaction and repurchase intention, there remains a research gap in the context of Sharia e-commerce. Previous research often focused on general e-commerce platforms without considering the specific influence of OCE elements on Sharia-based platforms. This is significant because Sharia platforms possess unique features, such as transparency in contracts, halal supervision, and value-based transaction management, which affect customer perceptions and behaviors differently (Nguyen et al., 2021). This study aims to fill this gap by exploring the relationship between OCE elements, customer satisfaction, and repurchase intention within the Sharia e-commerce context.

The uniqueness of this study lies in its holistic approach to OCE, relevant to Sharia e-commerce (Hasbi, 2021). It integrates elements of informativeness, entertainment, personalization, social presence, and compliance with Sharia principles to analyze their impact on customer satisfaction and repurchase intention. Previously, most studies focused on one or two OCE elements without explicitly addressing Sharia aspects (Bleier et al., 2019). This research provides a novel contribution by demonstrating how integrating Islamic values into customer experience can enhance customer loyalty and encourage repeat purchasing behavior.

As one of the world's largest Muslim-majority countries, Indonesia presents a significant opportunity for the growth of Sharia e-commerce. The purchasing behavior of Muslim consumers in Indonesia offers critical insights into how Sharia ecommerce platforms can meet customer needs while adhering to Islamic principles (Zhu et al., 2019). Elements such as transaction transparency, product halal compliance, and Sharia-compliant service features become attractive value propositions for consumers. This study highlights the importance of Sharia-based customer experience strategies to maintain the competitiveness of digital platforms in the growing Indonesian market. This research aims to provide both academic and practical contributions through an in-depth analysis of the role of OCE in enhancing customer satisfaction and repurchase intention on Sharia e-commerce platforms. The findings are expected to offer valuable insights for Sharia digital platform developers in designing customer experience strategies integrated with Islamic values. Additionally, this study expands the literature on consumer behavior in the Shariabased e-commerce ecosystem, providing a robust foundation for building platform competitiveness in meeting the needs of Muslim customers in an increasingly competitive market (Iswanaji & Aziz, 2022).

The success of e-commerce has become the government's concern with the issuance of the XIV Economic Policy Package on e-commerce. The ability of ecommerce to support the rate of economic growth is predicted to be one of the backbones of the Indonesian economy. Based on an analysis conducted by Ernst & Young, (2016) the growth of online businesses in Indonesia has increased by 40 percent each year. It is noted that Indonesia is the country with the highest number of e-commerce users in the world. The existence of e-commerce can provide opportunities for business owners who want to access the global market. It is not surprising that now more and more business owners are developing their businesses through cyberspace to increase sales. The large number of e-commerce users, both business owners and consumers, is an opportunity for e-commerce companies. This opportunity has caused e-commerce companies to compete to become market leaders so the war between e-commerce in Indonesia is increasingly intense. Consumers are becoming more aware of the value and quality of e-commerce and evaluating the various attributes and services provided by e-commerce. So, it is not surprising that they are willing to compare many e-commerce to find products that suit what they want. This can cause consumers to easily switch to using other e-commerce. Research conducted by Nielsen Media (2019) also stated that Asia Pacific consumers have the highest tendency to switch brands with 47 percent willing to change brands or try different products, followed by Africa and the Middle East at 45 percent and Latin America at 42 percent (Hasbi et al., 2023).

Two steps need to be taken to understand online consumption behavior. The first step is to understand the factors that cause them to be willing to buy online. The second step is to understand the reasons why they are motivated to buy again, which is very important for the success of an e-commerce site. According to Agag, (2017), increased loyalty and repurchase intentions are the most common outcomes expected in improving the quality of customer relationships. However, between the two steps, the repurchase rate is the most neglected indicator by e-commerce (Sutto, 2016). Meanwhile, a study by Mainspring and Bain Company (2000) showed that the average

customer must shop four times at an online store before the store makes a profit from the customer. Thus, understanding how customers' repurchase intentions is a business strategy that needs to be done to increase long-term profitability in the online market (Li et al., (2016). Therefore, understanding the beliefs and motivations underlying customers' repurchase intentions towards online shopping through ecommerce is one of the objectives of this study. Several studies related to repurchase intentions have been conducted. However, the role of brand leadership perceived by consumers from e-commerce in Indonesia is still unknown. Research conducted by Chang et al. (2016) previously found the extent to which consumers consider brand or service leaders to influence decision-making behavior. Choosing a leading brand or service is not only considered to provide better quality or value and ultimately they feel satisfied, but can also represent the consumer's self-image (Intan, 2024).

## **METHODOLOGY**

This study employed an explanatory research approach with a quantitative method. The respondents were 136 Shopee users in Indonesia who had made repeat purchases. Data were collected through an online questionnaire and analyzed using Path Analysis. The variables examined included Online Customer Experience (X), Customer Satisfaction (Y), and Repurchase Intention (Z). The research model was tested through path analysis with the following hypotheses:

- 1. OCE has a direct influence on Customer Satisfaction.
- 2. OCE has a direct influence on Repurchase Intention.
- 3. Customer Satisfaction has a direct influence on Repurchase Intention.
- 4. OCE has an indirect influence on Repurchase Intention through Customer Satisfaction.

This study utilized Path Analysis to examine the direct and indirect relationships between variables. The path equation models used are as follows.

## Model 1

$$Y = \beta_1 X + \varepsilon_1$$

Where:

Y = Customer Satisfaction

X =

Online Customer Experience

 $\beta_1$  = Regression coefficient for OCE

 $\epsilon_1$  = Error term

## Model 2

$$Z = \beta_2 X + \beta_3 Y + \varepsilon_2$$

Where:

Z = Repurchase Intention

Z = Online Customer Experience

Y = Customer Satisfaction

 $\beta_1$ .  $\beta_2$  = Regression coefficients

 $\epsilon_2$  = Error term

## The formula for Indirect Influence

Indirect Influence =  $\rho_{YX} X \rho_{ZY}$ 

## The formula for Total Influence:

Total Influence = Direct Influence + Indirect Influence

### RESULTS AND DISCUSSION

# The Influence of Online Customer Experience on Customer Satisfaction

The analysis indicates that Online Customer Experience (X) has a significant direct influence on Customer Satisfaction (Y). The statistical results for Model 1 are as follows.

Table 1. Model Summary (Path 1)

Model	Model R R Square		Adjusted R Square	Std. Error of the Estimate		
1	0.825	0.681	0.679	2.968		

Source: Author Estimation, 2024

The analysis results indicate that the R-Square value of 0.681 suggests that 68.1% of the variability in Customer Satisfaction can be explained by Online Customer Experience (OCE). This means that elements of OCE, such as informativeness, entertainment, social presence, and sensory appeal, significantly contribute to the level of customer satisfaction on digital platforms. These findings demonstrate that a good customer experience, ranging from ease of access to interactive features, directly influences how customers evaluate their satisfaction with services or products offered by platforms like Shopee. In other words, efforts to improve customer experience can effectively drive higher satisfaction levels. However, 31.9% of the variability in Customer Satisfaction is influenced by other factors not included in this study. These factors might include product quality, pricing, delivery speed, or even external elements such as market trends and brand perception. These variables may have additional impacts on customer satisfaction but were not analyzed in this research. These findings suggest that while OCE is a key predictor of customer satisfaction, further research is needed to explore the influence of other variables that contribute to customer satisfaction more comprehensively. By understanding all these factors, digital platforms can develop more integrated strategies to optimally enhance customer satisfaction.

Table 2. Coefficients (Path 1)

Variable	В	Std. Error	Beta	t	Sig.
(Constant)	9.654	1.413	-	6.831	0.000
Online Customer Experience (X)	0.675	0.040	0.825	16.923	0.000

Source: Author Estimation, 2024

The significance test results show that Online Customer Experience (OCE) has a significant direct influence on Customer Satisfaction (CS). This is evidenced by the tvalue of 16.923, which is much higher than the critical t-table value of 1.977, and a pvalue of 0.000, which is smaller than the significance level of 0.05. Therefore, the first hypothesis (H1) stating that OCE directly affects CS is accepted. This indicates that elements of OCE, such as informativeness, entertainment, social presence, and sensory appeal, are statistically proven to influence the level of customer satisfaction. These findings affirm that customers who have a positive experience interacting with a platform are more likely to be satisfied with the services or products offered. Furthermore, the Beta coefficient value of 0.825 indicates that the influence of OCE on CS is very strong. This coefficient shows that for every one-unit increase in OCE, customer satisfaction improves by 0.825 units. This finding underscores the importance of customer experience as a key factor in shaping customer satisfaction. OCE elements such as accessibility, interactivity, and engaging features create enjoyable experiences that directly enhance customers' positive perceptions of digital platforms. With these results, platforms like Shopee can optimize OCE elements to maintain and improve customer satisfaction while building long-term loyalty.

# The Influence of Online Customer Experience on Repurchase Intention

The analysis in Model 2 examines the direct influence of Online Customer Experience (X) on Repurchase Intention (Z). The results are as follows.

Table 3. Model Summary (Path 2)

Model	odel R R Square		Adjusted R Square	Std. Error of the Estimate		
2	0.801	0.642	0.637	1.801		

Source: Author Estimation, 2024

Table 4. Coefficients (Path 2)

Variable	В	Std. Error	Beta	t	Sig.
(Constant)	1.520	0.996	-	1.527	0.129
Online Customer Experience (X)	0.093	0.043	0.200	2.178	0.031

Source: Author Estimation, 2024

The results of the significance test revealed that Online Customer Experience (OCE) has a significant direct influence on Repurchase Intention (RI). This is evidenced by the t-value of 2.178, which is greater than the t-table of 1.977, and the p-value of 0.031, which is smaller than the significance level of 0.05. Thus, the second hypothesis (H2) which states that OCE has a direct effect on RI is accepted. These results indicate that elements in OCE, such as ease of access, entertainment, and social presence, make a real contribution to customer intention to repurchase on digital platforms such as Shopee. When customers feel their shopping experience is positive, they are more likely to remain loyal to the platform. In addition, the Beta coefficient value of 0.200 indicates that the influence of OCE on RI is at a significant level although not too strong. This means that every one-unit increase in OCE will increase customer

repurchase intention by 0.200 units. Although this direct contribution is not as large as the influence of OCE on Customer Satisfaction, this result is still important because it shows that good customer experience can create incentives to make repeat purchases. Digital platforms can take advantage of this finding by improving elements of the customer experience to strengthen loyalty and ensure the sustainability of repeat purchase intentions, especially amidst increasingly fierce ecommerce competition. By focusing on improving customer experience, platforms like Shopee can maintain market share and strengthen their position in the digital market.

## The Influence of Customer Satisfaction on Repurchase Intention

Next, path analysis tests the direct influence of Customer Satisfaction (Y) on Repurchase Intention (Z). The results are as follows.

Table 5. Coefficients (Path3)

Variable	В	Std. Error	Beta	t	Sig.
Customer Satisfaction (Y)	0.359	0.052	0.628	6.840	0.000

Source: Author Estimation (2024

The significance test reveals that Online Customer Experience (OCE) has a significant direct influence on Repurchase Intention (RI). This is demonstrated by a t-value of 2.178, which exceeds the critical t-table value of 1.977, and a p-value of 0.031, which is smaller than the 0.05 significance level. Therefore, the second hypothesis (H2), stating that OCE directly affects RI, is accepted. These findings indicate that elements of OCE, such as accessibility, entertainment, and social presence, significantly contribute to customers' intentions to make repeat purchases on digital platforms like Shopee. When customers perceive their shopping experience as positive, they are more likely to remain loyal to the platform.

Moreover, the Beta coefficient of 0.200 indicates that the influence of OCE on RI is significant, albeit moderate. This means that for every one-unit increase in OCE, customers' repurchase intention increases by 0.200 units. While this direct contribution is not as substantial as OCE's influence on Customer Satisfaction, it remains important as it shows that a good customer experience can create incentives for repeat purchases. Digital platforms can leverage this finding by enhancing customer experience elements to strengthen loyalty and ensure the sustainability of repurchase intentions, especially in the increasingly competitive e-commerce landscape. By focusing on improving the customer experience, platforms like Shopee can retain their market share and reinforce their position in the digital marketplace.

# The Indirect Influence of Online Customer Experience on Repurchase Intention through Customer Satisfaction

The mediation model indicates that Online Customer Experience (X) has an indirect influence on Repurchase Intention (Z) through Customer Satisfaction (Y). The mediation calculation is as follows.

$$\rho_{YX} X \rho_{ZY} = 0.825 \times 0.628 = 0.518 (51.8 \%)$$

The Total Influence of Online Customer Experience (OCE) on Repurchase Intention (RI) is calculated as 0.718, combining the direct effect (0.200) and the mediated effect through Customer Satisfaction (0.518). This indicates that most of the influence is carried through the mediating role of Customer Satisfaction, highlighting its critical importance in strengthening repurchase intentions. Efforts to enhance OCE should focus not only on direct interactions but also on strategies that improve Customer Satisfaction to maximize the overall impact on customer loyalty and repeat purchase behavior.

### DISCUSSION

## The Significance of OCE in Enhancing Customer Satisfaction

Research shows that the informative element within Online Customer Experience (OCE) plays a crucial role in improving customer satisfaction. Klaus and Maklan (2013) emphasize that customer experiences supported by clear, accurate, and relevant information help customers make more confident decisions. The information available on platforms like Shopee, such as detailed product descriptions, user reviews, and preference-based recommendations, enables customers to feel more assured in their purchasing decisions. This aligns with Bleier et al. (2019), who found that the informative aspect enhances customer experience and builds trust in digital platforms. In addition to being informative, the entertainment element also significantly contributes to customer satisfaction. Klaus and Maklan (2013) highlight that customers who feel entertained while using a platform are more emotionally engaged, which ultimately increases their satisfaction. Features like Shopee's games, interactive discount programs, and live shopping events exemplify entertainment elements that encourage customers to spend more time on the platform. Belgian et al. (2014) also assert that entertainment creates enjoyable experiences, strengthening the emotional bond between customers and the platform.

The combination of informative and entertainment elements in OCE results in a synergistic impact on customer satisfaction. Klaus and Maklan (2013) emphasize that integrating these elements creates a holistic customer experience, where rational aspects (informative) and emotional aspects (entertainment) complement each other. On Shopee, experiences such as receiving personalized notifications based on shopping history while enjoying interactive live shopping programs strengthen the connection between customers and the platform. Nguyen et al. (2021) further support this finding, highlighting that the combination of informative and entertainment elements enhances customer satisfaction and loyalty. In the context of intensifying competition among digital platforms, this research underscores the relevance of OCE elements identified by Klaus and Maklan (2013). Shopee, as a leading digital platform in Indonesia, has successfully adopted strategies integrating informative and entertainment elements to enhance customer experience. By focusing on these two aspects, the platform can achieve sustainable customer satisfaction, ultimately increasing loyalty and repurchase intention. This aligns with Pei et al. (2020), who state that the success of digital platforms in the modern era depends on their ability to provide rich and integrated customer experiences (Lestari, 2024).

# Repurchase Intention Supported by Customer Satisfaction

Customer satisfaction has long been considered a key factor in determining loyalty and repurchase intention. Nguyen et al. (2021) assert that customers who are satisfied with their shopping experience are more likely to return and make repeat purchases. This occurs because satisfaction creates a positive perception of the platform, strengthens trust, and reduces the likelihood of customers switching to competitors. For instance, Shopee customers who are satisfied with easy navigation and product quality tend to choose the platform as their primary option for future transactions.

Customer satisfaction not only drives repurchase intention but also strengthens long-term loyalty. Research by Nguyen et al. (2021) indicates that satisfied customers are more likely to recommend the platform to others through positive reviews or personal testimonials. These recommendations serve as an effective form of organic promotion, helping digital platforms like Shopee expand their customer base. Over time, the loyalty built through customer satisfaction can become a competitive advantage that is difficult for competitors to replicate. In the context of intense competition in the e-commerce market, customer satisfaction plays a central role in customer retention strategies. Nguyen et al. (2021) identify that customer satisfaction can reduce churn rates or the rate of customer loss. When customers feel that their needs are met—whether in terms of product quality or service—they are less inclined to switch to other platforms. Shopee, for example, leverages data-driven strategies to continuously improve customer experience, such as through personalized product recommendations and exclusive discounts for loyal customers (Sari, 2024).

Nguyen et al. (2021) further emphasize that customer satisfaction directly influences repurchase intention. This is relevant to customer-oriented business strategies, where the focus is on creating a satisfying shopping experience to encourage repeat transactions. On platforms like Shopee, implementing features such as product reviews, flexible payment methods, and fast delivery becomes key to enhancing customer satisfaction. By optimizing these factors, platforms can create a positive cycle in which customer satisfaction contributes to increased repurchase intention.

# The Mediating Role of Customer Satisfaction

Research findings show that a positive customer experience significantly influences the level of customer satisfaction. Artana et al. (2022) emphasize that service quality, platform navigation, and personalization are key components driving positive customer experiences. For example, features like personalized product recommendations and transparent product reviews on platforms such as Shopee create a more satisfying experience for users. When customers feel their needs are efficiently met, they are more likely to feel satisfied with the platform. Customer satisfaction acts as a mediator that strengthens the relationship between customer experience and repurchase intention. Artana et al. (2022) demonstrate that high satisfaction increases customer trust in the platform, which in turn fosters loyalty and the intention to repurchase. For instance, satisfied Shopee customers are more likely

to return to the platform because they perceive the value they received aligns with their expectations. In this context, satisfaction becomes a key indicator of the success of customer experience strategies (Muftih, 2024).

Artana et al. (2022) further highlight that a good customer experience not only enhances satisfaction but also strengthens consumer loyalty. This loyalty is evident in customers' tendencies to recommend the platform to others, provide positive reviews, and remain long-term users. Shopee, with features such as exclusive promotions and loyalty programs, has successfully retained customers over time. This demonstrates that a well-designed customer experience can create strong emotional bonds between customers and the platform. The research findings underscore the relevance of customer experience in driving repurchase intention. Artana et al. (2022) state that customers who have positive experiences are more likely to develop habitual repeat purchasing behaviors on the same platform. At Shopee, the integration of elements such as entertainment, social interaction, and service efficiency creates a cycle of sustainable satisfaction. By ensuring that every customer experience meets or exceeds expectations, platforms can consistently increase repurchase intentions while building a competitive advantage in the market (Supriyadi, 2024).

## **CONCLUSION**

Based on the research findings, Online Customer Experience (OCE) plays a crucial role in enhancing customer satisfaction, which ultimately strengthens repurchase intention, particularly in the context of Sharia e-commerce platforms. Elements such as informativeness, entertainment, personalization, social presence, and adherence to Sharia principles create a positive customer experience, reinforcing loyalty and driving repeat purchasing behaviors. Customer satisfaction acts as a key mediator connecting customer experience with repurchase intention, demonstrating that strategies focused on improving customer satisfaction can have a significant impact on loyalty and business sustainability. By effectively integrating these elements and incorporating Islamic values such as contract transparency, halal product compliance, and transactional fairness, Sharia e-commerce platforms could establish long-term relationships with customers. This becomes a highly relevant competitive advantage amidst the intensifying competition in the e-commerce market. These findings align with previous research, emphasizing the importance of highquality customer experiences as a strategic factor not only for retaining the existing customer base but also for expanding market share among Muslim consumers. Therefore, Sharia e-commerce platforms can leverage these findings to design more integrated and relevant strategies tailored to the needs of customers in the digital era. This approach ensures that platforms meet customer expectations while adhering to Islamic principles, enabling them to thrive in an increasingly dynamic and competitive digital marketplace.

## ACKNOWLEDGMENT

We would like to express our sincere thanks to colleagues who have contributed during this research, as well as to the respondents who have taken the time to fill out the questionnaire, thus providing very valuable answers for data collection in this research. Through its publication Journal of Islamic Economics and Business Ethics (JIESBI) on this occasion, we would like to thank you for your efforts and membership as a reviewer. Your help allows us to meet scheduled times and maintain journal observation standards. We appreciate your dedication as the number of manuscripts increases each year.

## **REFERENCES**

- Alam, S. S., & Yasin, N. M. (2010). An investigation into the antecedents of customer satisfaction of online shopping. Journal of Marketing Development and Competitiveness, 5(1), 71-78.
- Ali, A., & Ahmed, I. (2011). Determinants of customer satisfaction in cell phone services in Pakistan. African Journal of Business Management, 5(28), 11887-11893.
- Amin, M. (2016). Internet banking service quality and its implication on e-customer satisfaction and e-customer loyalty. International Journal of Bank Marketing, 34(3), 280-306.
- Ariff, M. S. M., et al. (2013). Consumer perceptions of online shopping factors in Malaysia: An empirical study. Journal of Business and Retail Management Research, 7(2), 64-76.
- Aziz, A., & Yasin, N. M. (2010). The influence of market orientation on innovation and performance of small and medium enterprises in Malaysia. Asian Journal of Business Management, 2(4), 65-77.
- Aziz, A., & Prabuwono, A. S. (2023). Hajj Funds Management Based on Maq ā ṣ id Al-Shar ī ʿ ah ; A Proposal for Indonesian. AL-IHKAM: Jurnal Hukum & Pranata Sosial, 18(2), 544–567.
- Bashir, A., et al. (2015). Determinants of customer satisfaction and loyalty in the Pakistani banking sector. International Journal of Bank Marketing, 33(4), 404-422.
- Bilgihan, A., Okumus, F., Nusair, K., & Bujisic, M. (2014). Online experiences: flow theory, measuring online customer experience in e-commerce and managerial implications for the lodging industry. Information Technology & Tourism, 14, 49–71.
- Bilgihan, A., Okumus, F., Nusair, K., & Bujisic, M. (2016). Online experiences: Flow theory, measuring online customer experience in e-commerce and managerial implications for the lodging industry. Information Technology & Tourism, 16, 49–71.
- Bleier, A., Harmeling, C. M., & Palmatier, R. W. (2019). Creating effective online customer experiences. Journal of Marketing, 83(2), 98–119.
- Bleier, A., Harmeling, C. M., & Palmatier, R. W. (2019). Creating effective online customer experiences. Journal of Marketing, 83(2), 98–119.
- Chaidir Iswanaji, Aziz muslim, M. Z. N. H. (2022). Ijarah Collaborative Service Model In Sharia Banking. Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE), 5(2), 702–718
- Chong, A. Y. L., et al. (2010). Online banking adoption: an empirical analysis. International Journal of Bank Marketing, 28(4), 267-287.

- Cui, Y., & Wang, Y. (2010). The impact of online community on e-loyalty: The mediating role of customer satisfaction. International Journal of Electronic Commerce, 15(1), 105-124.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Quarterly, 13(3), 319-340.
- Delone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: A ten-year update. Journal of Management Information Systems, 19(4), 9-30.
- Gefen, D., & Straub, D. W. (2000). The relative importance of perceived ease of use in IS adoption: A study of e-commerce adoption. Journal of the Association for Information Systems, 1(1), 1-28.
- Hernandez, B., et al. (2009). The impact of self-efficacy, ease of use and usefulness on e-purchasing: An analysis of experienced e-shoppers. Interacting with Computers, 21(1-2), 146-156.
- Hsu, C. L., & Lin, J. C. C. (2008). Acceptance of blog usage: The roles of technology acceptance, social influence, and knowledge sharing motivation. Information & Management, 45(1), 65-74.
- Hasbi, M. Z. N., Munajat, M., & Qoyum, A. (2023). A Conceptual Framework of The Islamic Human Development Index (I-HDI) and its Relationship with Maqāṣid Al Sharī 'ah. Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah, 7(2), 258–273.
- Intan Zahira, M. Zidny Nafi' Hasbi, S. F. (2024). Strengthening Economic and Development Relations Transformation Efforts Towards Golden Indonesia 2045. Journal of Islamic Economics and Business Ethics, 1(3), 125–135. https://doi.org/10.24235/jiesbi.v1i2.133
- Ipuk Widayanti. (2015). Framing Information and its Impact on Saving Decision in Conventional and Sharia Banks: Experimental Study of Students of the Faculty of Islamic Economics and Business in Yogyakarta. Global Review of Islamic Economics and Business, 151(1), 10–17. https://doi.org/10.1145/3132847.3132886
- Jarvenpaa, S. L., & Tractinsky, N. (1999). Consumer trust in an Internet store: A crosscultural validation. Journal of Computer-Mediated Communication, 5(2), JCMC526.
- Kim, D. J., et al. (2009). Trust and satisfaction, two stepping stones for successful e-commerce relationships: A longitudinal exploration. Information Systems Research, 20(2), 237-257.
- Kim, H. W., & Gupta, S. (2012). Investigating customer resistance to change in transaction-based online services: An application of the status quo bias perspective. Journal of the Association for Information Systems, 13(4), 1-28.
- Klaus, P., & Maklan, S. (2013). Towards a better measure of customer experience. International Journal of Market Research, 55(2), 227–246.
- Koufaris, M. (2002). Applying the technology acceptance model and flow theory to online consumer behavior. Information Systems Research, 13(2), 205-223.
- Lin, H. F. (2007). The impact of website quality dimensions on customer satisfaction in the B2C e-commerce context. Total Quality Management & Business Excellence, 18(4), 363-378.

- Liu, C., & Arnett, K. P. (2000). Exploring the factors associated with Web site success in the context of electronic commerce. Information & Management, 38(1), 23-33.
- Lestari, D. (2024). Factors that influence the Islamic Perspective Human Development Index as Evidence of the Development of the Muslim Community. Journal of Islamic Economics and Business Ethic (JIESBI), 1(2), 75–93.
- Muftih, A. (2024). Implementation of Accountability and Reporting Based on Islamic Sharia in Efforts to Prevent Regional Government Financial Fraud. Journal of Islamic Economics and Business Ethic (JIESBI), 1(2), 94–107.
- M. Zidny Nafi' Hasbi, I. W. (2021). Analysis of Ijarah Contract Service Innovations in Sharia Banking Transactions. In Annual International Conference on Islamic Economics and Business (Vol. 2021).
- McKinney, V., et al. (2002). The measurement of Web-customer satisfaction: An expectation and disconfirmation approach. Information Systems Research, 13(3), 296-315.
- Molla, A., & Licker, P. S. (2001). E-commerce systems success: An attempt to extend and respecify the Delone and McLean model of IS success. Journal of Electronic Commerce Research, 2(4), 131-141.
- Nguyen, L., Nguyen, T. H., & Tan, T. K. P. (2021). An empirical study of Customers' satisfaction and repurchase intention on online shopping in Vietnam. The Journal of Asian Finance, Economics and Business, 8(1), 971–983.
- Nguyen, L., Nguyen, T. H., & Tan, T. K. P. (2021). An empirical study of customers' satisfaction and repurchase intention on online shopping in Vietnam. The Journal of Asian Finance, Economics and Business, 8(1), 971–983.
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. International Journal of Electronic Commerce, 7(3), 101-134.
- Pei, X.-L., Guo, J.-N., Wu, T.-J., Zhou, W.-X., & Yeh, S.-P. (2020). Does the Effect of Customer Experience on Customer Satisfaction Create a Sustainable Competitive Advantage? Sustainability, 12(18), 7436.
- Ranganathan, C., & Ganapathy, S. (2002). Key dimensions of business-to-consumer Web sites. Information & Management, 39(6), 457-465.
- Sari, I. R. (2024). Considerations of Religion and Situational Factors, Internal Control on the Occurrence of Fraud Trends: An Experimental Study of the Financial Services Sector in Indonesia. Journal of Islamic Economics and Business Ethic (JIESBI), 1(2), 56–74.
- Supriyadi, A. (2024). Strengthening Muamalah Maliyah ' 's Literacy Understanding of Online Transactions in Indonesia. Journal of Islamic Economics and Business Ethic (JIESBI), 1(2), 108–124.
- Santos, J. (2003). E-service quality: A model of virtual service quality dimensions. Managing Service Quality: An International Journal, 13(3), 233-246.
- Szymanski, D. M., & Hise, R. T. (2000). E-satisfaction: An initial examination. Journal of Retailing, 76(3), 309-322.
- Thong, J. Y. L., et al. (2006). The effects of post-adoption beliefs on the expectation-confirmation model for information technology continuance. International Journal of Human-Computer Studies, 64(9), 799-810.

- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. Management Science, 46(2), 186-204.
- Wang, Y. S., et al. (2003). Determinants of user acceptance of Internet banking: An empirical study. International Journal of Service Industry Management, 14(5), 501-519.
- Wixom, B. H., & Todd, P. A. (2005). A theoretical integration of user satisfaction and technology acceptance. Information Systems Research, 16(1), 85-102.
- Yusfiarto, R., Setiawan, A., & Nugraha, S. S. (2020). Literacy and Intention to Pay Zakat. International Journal of Zakat, 5(1), 15–27.
- Zhu, G., Zhang, Y., & Zhang, J. (2019). The role of social presence in online shopping: Mediating effects of trust and perceived credibility. Internet Research, 29(6), 1120–1143.