

AI Chatbot Experience, Perceived Usefulness, Trust in Technology, Customer Loyalty: The Moderating Role of Satisfaction in TikTok Shop

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Abstract.

This study aims to analyze the influence of AI Chatbot experience, perceived usefulness, and trust in technology on customer loyalty, with customer satisfaction as a moderating variable among TikTok Shop users. A quantitative approach was employed, with data collected through an online questionnaire from 250 respondents who had shopped on TikTok Shop and used its AI Chatbot services. Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) through the SmartPLS 4.0 software. The results indicate that AI Chatbot experience, perceived usefulness, and trust in technology have a positive and significant effect on customer loyalty. However, customer satisfaction was found to significantly moderate only the relationship between perceived usefulness and customer loyalty. In contrast, its moderating effect on the relationship between AI Chatbot experience and trust in technology with customer loyalty was not significant. The practical implications of this research are to support the use of the Technology Acceptance Model (TAM), particularly TAM 3, which emphasizes experience, perceived usefulness, and trust in technology as key determinants of customer loyalty in digital services.

Keywords: AI Chatbot, customer, TikTok Shop, TAM.

Introduction

The development of digital technology has significantly driven the increase in internet usage in Indonesia. According to Ruqoyyah & Rahmawan (2023), internet usage reached 221.5 million people, representing 79.5% of the total population. This phenomenon has also triggered the growth of e-commerce and a shift in consumer behavior from direct transactions to digital platforms. Consumers now prefer to shop online due to more competitive prices, discounts, and convenient payment methods (Purnama, 2024). One platform that has shown rapid growth is TikTok, with 126.8 million users in Indonesia in 2024 (wearesocial, 2024). Since the launch of TikTok Shop in April 2021, the platform has become a new space for buying and selling transactions, not only relying on entertainment but also facilitating product marketing and direct sales (Yanti et al., 2023). The products offered range from fashion to cosmetics, all aimed at building consumer loyalty.

Various businesses, including TikTok Shop, have started to use AI chatbots as tools to automatically handle consumer inquiries to support fast and efficient service. Chatbots enable faster and more personalized service, while also supporting operational efficiency and customer response analysis (Hutomo et al., 2016). However, despite the many conveniences chatbots offer, many consumers still feel uncomfortable using them because AI chatbots are not yet capable of addressing personal needs or handling more complex complaints (Hapizin & Yolanda, 2023). There are still challenges in understanding natural language and complex consumer needs, which can reduce user comfort (Fasa et al., 2025).

In addition to the chatbot experience, perceived usefulness also affects customer loyalty. Consumers who perceive a technology as genuinely helpful in their shopping process are more likely to reuse it. However, Hapsari (2022) found that not all consumers are encouraged to be loyal just because the technology is deemed useful, especially with the resurgence of offline shopping trends post-pandemic (Populix, 2024). Hapsoro et al. (2022) shows that the digital transformation in the financial sector has changed patterns of economic activity, including among micro-entrepreneurs and traditional market traders. Another important factor in maintaining customer loyalty is trust in technology. Consumers are reluctant to conduct transactions if they do not feel safe and confident in the technology system being used (Melorose et al., 2015). Therefore, trust is a critical element in the context of e-commerce, particularly those based on AI, such as TikTok Shop.

Ultimately, customer satisfaction plays a crucial role in bridging the relationship between experience, perception, and trust with loyalty (Kotler, P., & Keller, 2016). Service quality plays an important role in building strong relationships between companies and customers (Miswanto & Angelia, 2017). Customers who are satisfied with the service and interaction are more likely to make repeat purchases and recommend the service to others (Purba et al., 2019). In this context, customer satisfaction can strengthen

the influence of AI chatbot experience, perceived usefulness, and trust in technology on customer loyalty.

The inconsistency of previous research is caused by the presence of i) inconsistency due to the perceived usefulness of the technology used is sometimes able to be accessed flexibly, anytime, and anywhere, but sometimes not due to various factors, ii) the context of TAM, user experience plays a role in shaping perceptions of usefulness and ease of use. Positive past experiences with similar technologies reinforce the belief that new technology is useful and easy to use, while negative experiences reduce such perceptions, iii) and Lack of trust is one of the main reasons why consumers are reluctant to make transactions through online stores, especially in the early stages of digital commerce development.

Customer satisfaction is positioned as a moderating variable because the level of customer satisfaction can strengthen or weaken the influence of AI chatbot experience, perceived usefulness, and trust in technology on customer loyalty. In the context of AI-based social commerce TikTok Shop, customer loyalty is determined not only by the quality of the technology used, but also by the customer's affective evaluation of the overall shopping experience. Customers with high levels of satisfaction are more likely to translate positive experiences with AI chatbots, perceived benefits of the technology, and trust in the system into long-term commitment and repeat purchase behavior. Conversely, at low levels of satisfaction, the influence of these three factors on customer loyalty is weakened. Therefore, customer satisfaction acts as a reinforcing factor that determines how much AI experience and trust in technology can be converted into customer loyalty in the TikTok Shop social commerce ecosystem.

The inconsistency of previous research results prompted the author to include customer satisfaction as a moderating variable that influences the relationship between AI chatbot experience, perceived usefulness, and trust in technology on customer loyalty, especially in the context of AI-based social commerce TikTok shop. For instance, Dewi (2023) found that AI chatbot experience positively influences customer loyalty. Similarly, Syariah & Nasabah (2024) and Makbul et al. (2025) found that perceived usefulness influences customer loyalty, whereas Hapsari (2022) found no such relationship. The novelty of this research lies in the integration of three independent variables AI chatbot experience, perceived usefulness, and trust in technology into a single model, with customer satisfaction as a moderating variable. Although several previous studies have shown the influence of these variables on customer loyalty, the findings remain inconsistent.

This research question is whether customer satisfaction as a moderating variable influencing the relationships between AI chatbot experience, perceived usefulness, and trust in technology with customer loyalty, particularly in the context of AI-based social commerce on TikTok Shop. This study is expected to fill the research gap by exploring whether AI chatbot experience, perceived usefulness, and trust in technology can positively influence customer loyalty when customer satisfaction acts as a moderating

variable. The practical implications of this research are to support the use of the Technology Acceptance Model (TAM), particularly TAM 3, which emphasizes experience, perceived usefulness, and trust in technology as key determinants of customer loyalty in digital services.

Literature Review and Hypothesis

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was introduced by Davis (1989) to understand how individuals accept and use new technologies, particularly in the context of information systems. The two main components of TAM are perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which a person believes that using a particular technology will enhance their performance. Meanwhile, perceived ease of use refers to the extent to which a person believes that the technology is easy to use. TAM has been widely applied not only in information systems but also in modern technology applications such as e-commerce, IoT, and social media (Venkatesh & Davis, 2000).

Technology Acceptance Model 2 (TAM 2)

TAM 2, developed by Venkatesh & Davis (2000), is an extension of the original TAM. It retains the two core variables perceived usefulness and perceived ease of use but introduces additional elements such as social influence and experience as moderating variables. Social influence reflects the effect of the social environment such as friends, coworkers, or authoritative figures that shapes a user's intention to adopt technology. This influence results from the integration of attitude and subjective norms, which were treated separately in previous behavioral models. TAM 2 offers a more comprehensive explanation of technology adoption behavior, especially in organizational and work contexts. The validity of this model has been tested in various technological applications, including e-commerce, mobile banking, and digital systems. Overall, TAM 2 provides a deeper understanding of the psychological and social factors influencing technology usage intention..

Perceived Usefulness

Perceived usefulness refers to the belief that using a technology provides tangible benefits in completing tasks, whether work-related or personal (Davis, 1989). According to Wang dan Li (2016) in Ashghar & Nurlatifah (2020), consumers perceive usefulness when the technology is flexible and accessible anytime and anywhere. This includes aspects such as time efficiency, ubiquity, and convenience (Marikyan, 2024). Davis (1989), cited in Chawla and Joshi (2019), identifies six indicators: job speed, performance improvement, productivity enhancement, effectiveness, ease of task completion, and

overall usefulness. However, Venkatesh & Davis (2000) simplify these into four core indicators: improves job performance, increases productivity, enhances effectiveness, and the system is useful.

Perceived Ease of Use

Perceived ease of use refers to the degree to which a person believes that a particular technology is easy to understand and use, without requiring much effort (Marikyan, 2024). This ease can be evaluated through aspects such as ease of installation and how practically the system operates (Ashghar & Nurlatifah, 2020). Davis (1989), cited in Chawla dan Joshi (2019), identified four main indicators: easy to learn, easy to understand, effortless, and easy to use

Experience

In the context of TAM, user experience plays a role in shaping perceptions of usefulness and ease of use. Positive past experiences with similar technologies reinforce the belief that new technology is useful and easy to use, while negative experiences reduce such perceptions (Marikyan, 2024). According to Schrepp et al. (2019), there are six indicators of user experience with a technology: attractiveness (visual appeal), efficiency (helps complete tasks quickly), perspicuity (ease of understanding and user-friendliness), dependability (system reliability as expected), stimulation (enjoyable to use), and novelty (innovative and creative design).

Technology Acceptance Model 3 (TAM 3)

TAM 3 was developed by Venkatesh and Bala in 2008 as a refinement of TAM and TAM 2. This model offers a more comprehensive understanding of the factors influencing individual acceptance and use of technology. TAM 3 integrates and extends TAM and TAM 2 by adding several new variables, including perceived usefulness, perceived ease of use, trust, facilitating conditions, subjective norm, and social influence. TAM 3 posits that perceived usefulness and ease of use directly influence behavioral intention to use the technology. Meanwhile, subjective norms, trust, facilitating conditions, and social influence have direct or indirect effects on both intention and behavior. Ultimately, behavioral intention influences actual technology use. Numerous studies have confirmed the reliability and validity of TAM 3 across various contexts, such as: mobile technology and applications (e.g., e-wallets, mobile learning), management information systems, and banking and e-banking technology.

Overall, TAM 3 has proven to be more accurate than TAM 2 in explaining technology adoption intentions and behavior. Its strength lies in its ability to accommodate broader psychological, social, and technical factors. With its comprehensive approach, TAM 3 provides a strategic framework for organizations to assess technological readiness, identify adoption barriers (social, technical, or trust-related), and improve technology implementation success through proper interventions (e.g., training, trust-building, and infrastructure support).

Trust in Technology

Trust in technology is a fundamental element in interactions involving uncertainty and dependence, including the use of digital systems. According to Davis (1989), trust plays a critical role in both social and economic contexts, where users must believe that the system will operate as expected without creating risk. In digital contexts, trust in technology is defined as the user's confidence that a technology is reliable and safe to use, both functionally and in terms of data protection (Wicaksono, 2022). Trust is especially important in e-commerce and m-commerce. According to Valentin (2018), low trust levels are often the primary barrier to early online transaction adoption, as users are unsure about system security and reliability. Novitasari (2016) identifies four key indicators of trust in technology: security in shopping (data and transaction protection), service and product satisfaction (perception that services/products meet expectations), quality assurance (proof that standards are met), and ease of use in shopping (user-friendly purchasing processes).

Customer Loyalty

Customer loyalty reflects emotional and behavioral attachment to a brand, product, or service. According to Griffin (2003), loyalty is shown through long-term commitment to a brand, expressed via repeat purchases, active engagement, and voluntary recommendations to others. Loyalty is strategically important to companies, as loyal customers are more likely to repurchase, less likely to switch to competitors, and often recommend the brand within their social circles. According to Sulaiman (2016), businesses aiming to maintain customer loyalty must deeply understand their customers' needs and desires, as loyalty is not formed instantly but through consistent positive experiences. Griffin (2003) outlines four main indicators of customer loyalty: repeat buying, recommending to others, cross-buying (purchasing other products within the same company), and resistance to competitors (remaining loyal despite competitors' attractive offers).

Customer Satisfaction

Customer satisfaction is the evaluative reaction after using a product or service, reflecting whether the experience met or exceeded expectations. According to Fandy (2002), high customer satisfaction fosters long-term relationships between companies and customers, encouraging repeat purchases and positive word-of-mouth promotion. Irawan (2008) identifies four main indicators of customer satisfaction: satisfaction with the product/service, fulfillment of customer expectations, pleasant shopping experience, and intention to repurchase. Customer satisfaction is one of the key factors in building loyalty. When customers are satisfied, they tend to remain with the brand and serve as indirect brand advocates.

Based on Fandy (2002), customer satisfaction is a comprehensive evaluation of the consumption experience that determines the sustainability of a customer's relationship with a product or service. In the context of AI-based social commerce TikTok Shop, customer satisfaction not only functions as a result of the experience of using technology, but also as a condition that strengthens or weakens the influence of AI chatbot experience, perceived usefulness, and trust in technology on customer loyalty. Customers with high levels of satisfaction are more likely to convert positive experiences with AI chatbots, perceived benefits of the technology, and trust in the system into repeat purchasing behavior and long-term commitment to the platform. Conversely, at low levels of satisfaction, the influence of these three variables on customer loyalty is weakened. Therefore, customer satisfaction is seen as a moderating variable that plays a role in determining the extent to which AI use experience and trust in technology can generate customer loyalty in the TikTok Shop social commerce ecosystem.

User experience with AI Chatbots influences their perception of the ease and usefulness of the technology, which in turn impacts customer loyalty (Davis, 1989). The more positive the experience, the greater the likelihood that customers will remain loyal. This is supported by studies conducted by Hui Liang et al. (2024), Huda (2024), Khairyanti (2024) and Maulida (2024), which found that AI Chatbot experience has a significant influence on customer loyalty. Based on these findings, the following hypothesis is proposed:

H1: AI Chatbot experience has a positive effect on customer loyalty on TikTok Shop.

Perceived usefulness reflects the extent to which users believe that the technology helps them complete tasks effectively (Davis, 1989). In the context of TikTok Shop, users' perceived benefits of the technology serve as a key indicator in encouraging continued usage. These perceived benefits encourage customer loyalty, as evidenced by the studies of Dewi (2021) and Faizah & Sanaji (2022), which indicate that perceived usefulness has a positive and significant impact on customer loyalty. Based on this, the following hypothesis is proposed:

H2: Perceived usefulness has a positive effect on customer loyalty on TikTok Shop.

Trust in technology refers to the extent to which users feel confident that the system is secure, reliable, and capable of meeting their expectations (Wicaksono, 2022). In the digital business context, building trust is fundamental to retaining customers. Studies by Penelitian Rico et al. (2019), Hui Liang et al. (2024), dan Faizah & Sanaji (2022) concluded that trust has a significant impact on customer loyalty. Therefore, users' trust in technology is a critical factor in the success of e-commerce strategies. Based on this, the following hypothesis is proposed:

H3: Trust in technology has a positive effect on customer loyalty on TikTok Shop.

Customer satisfaction reflects the extent to which the consumer's experience with a product or service meets or exceeds their expectations (Hutomo et al. 2016). A positive experience with a chatbot can enhance customer satisfaction, ultimately increasing loyalty toward the company (Evitasari et al., 2025). Studies by Hui Liang et al. (2024), Wulandari et al. (2023) and Dewi (2023) indicate that AI Chatbot experience has a positive effect on customer satisfaction. This means that customer satisfaction will strengthen the influence of the effect of AI Chatbot experience on customer loyalty in TikTok Shop. The more satisfied customers are, the stronger the influence of the effect of AI Chatbot experience on customer loyalty in TikTok Shop. Based on these findings, the following hypothesis is proposed:

H4: Customer satisfaction moderates the effect of AI Chatbot experience on customer loyalty on TikTok Shop.

According to Davis (1989), perceived usefulness reflects the belief that a technology helps accomplish tasks more efficiently. Several studies, such as those by Suryatenggara & Dahlan (2022), Mandasari & Giantari (2017), and Yulisetiari et al. (2024), have shown a positive relationship between perceived usefulness and customer satisfaction. When perceived usefulness is moderated by satisfaction, it can foster stronger loyalty, as customers feel the technology truly benefits their daily activities. This means that customer satisfaction will strengthen the influence of the effect of perceived usefulness on customer loyalty in TikTok Shop. The more satisfied customers are, the stronger the influence of the effect of perceived usefulness on customer loyalty in TikTok Shop. Based on this, the following hypothesis is proposed:

H5: Customer satisfaction moderates the effect of perceived usefulness on customer loyalty on TikTok Shop.

Trust in technology is a key component in the Technology Acceptance Model (TAM), as trust forms the foundation of technology adoption by users (Wicaksono, 2022). Studies by Panjaitan & Risqiani (2024), and Aditya et al. (2021) state that trust has a positive and significant effect on customer satisfaction. When consumers feel satisfied with reliable, technology-based services, they are more likely to maintain their relationship with the company through repeat purchases or recommendations. This means that customer satisfaction will strengthen the influence of the effect of trust in technology on customer loyalty in TikTok Shop. The more satisfied customers are, the stronger the influence of the effect of the effect of trust in technology on customer loyalty in TikTok Shop. Based on this, the following hypothesis is proposed:

H6: Customer satisfaction moderates the effect of trust in technology on customer loyalty on TikTok Shop.

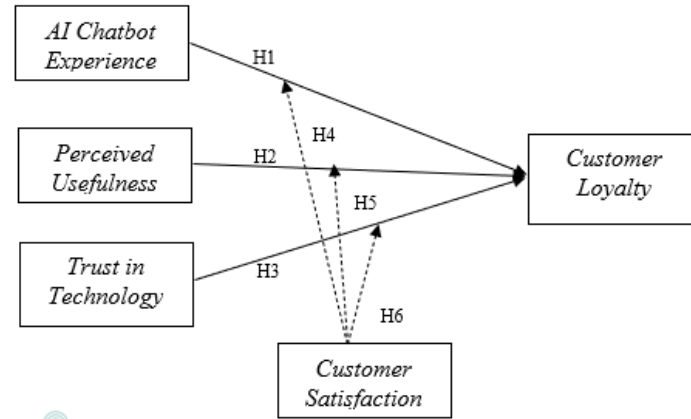


Figure 1. Research Model

Note: Customer Satisfaction as Moderating Variable moderates the effect of AI Chatbot Experience (H4), Perceived Usefulness (H5), and Trust in technology (H6) on Customer Loyalty on TikTok Shop.

Research Method

Hypothesis testing in this study was conducted using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS) through the SmartPLS 4.0 application, which allows for the analysis of complex relationships, including moderation variables. The testing began with an evaluation of the outer model. According to Hair et al. (2021), indicator validity and reliability are ensured: an indicator is considered valid if the loading factor > 0.7 (or > 0.6 if $AVE > 0.5$), and reliable if composite reliability > 0.7 and Cronbach's alpha > 0.6 . Next, the inner model was analyzed using SRMR (< 0.1), R^2 values ($0.67 = \text{strong}$, $0.33 = \text{moderate}$, $0.19 = \text{weak}$), Q^2 (> 0 indicates predictive relevance), and VIF (< 5) to avoid multicollinearity (Noyan & Simsek, 2012). Hypotheses were tested using the bootstrapping technique with a 5% significance level, where a hypothesis is accepted if $t > 1.96$ and $p\text{-value} < 0.05$ (Ghozali & Hengky, 2015).

This study used primary data collected through an online questionnaire distributed via Google Form over a two-week period, from June 30 to July 9, 2025. A quantitative approach was employed, with data collected through an online questionnaire from 260 respondents who had shopped on TikTok Shop and used its AI Chatbot services. Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) through the SmartPLS 4.0 software.

After conducting data cleaning, only respondents with prior shopping experience on TikTok Shop were retained, given that the focus of this research is on the influence of AI Chatbot experience, perceived usefulness, and trust in technology on customer loyalty, with customer satisfaction as a moderating variable. The data cleaning process in

Microsoft Excel aims to tidy up and improve the formatting of a dataset so it's ready for analysis. The main steps include removing duplicate data, tidying up excess whitespace, removing blank lines, and standardizing text formatting with Excel's built-in formulas. After filtering, 250 valid responses were analyzed using SmartPLS. The questionnaire items were measured using a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree").

In this study, the loading factor or outer loading value and the Average Variance Extracted (AVE) value were used as a reference to evaluate the validity of the indicators in the variables of AI chatbot experience, perceived usefulness, trust in technology, customer loyalty, and customer satisfaction. All indicators of all variables have an outer loading value of more than 0.70, which means that all indicators are declared valid. All indicator of all variables have the AVE value is above 0.50, which means that all variables are declared valid.

Measurement of the AI Chatbot Experience (X1) variable used replicated questionnaire indicators based on Schrepp et al. (2019), with the following dimensions attractiveness (the product has visual appeal), efficiency (the product helps users complete tasks quickly), perspicuity (the product is user-friendly and easy to use), dependability (the system works as expected, ensuring interaction between users and the product), stimulation (the product is enjoyable to use), and novelty (the product has an innovative and creative design).

Measurement of the Perceived Usefulness (X2) variable was based on indicators from Venkatesh & Davis (2000), which include improves job performance, increases productivity, enhances effectiveness, and the system is useful. Measurement of the Trust in Technology (X3) variable referred to indicators from Novitasari (2016), which include security in shopping, satisfaction with service and quality, quality assurance, and ease of shopping.

Measurement of the Customer Loyalty (Y) variable adopted indicators from Griffin (2003), which include repeat buying, recommending to others, cross-buying across product or service lines, resistance to competitors. Measurement of the Customer Satisfaction (Z) moderating variable used indicators from Irawan (2008), which include satisfaction with the product/service, fulfillment of customer expectations, pleasant shopping experience, and willingness to repurchase.

Results and Discussion

The collected data will be analyzed using the SmartPLS 4.0 software. This analysis [will help examine the relationships between the research variables and identify the moderating role of customer satisfaction in the relationship between AI chatbot experience, perceived usefulness, trust in technology, and customer loyalty.

Source: processed research data, 2025

Table 1. Respondent Characteristics

Item	Frequency	Percentage
Gender		
Women	154	62%
Man	96	38%
Age		
15 – 20 years old	55	22%
>20 - 25 years old	113	45%
>25 - 30 years old	60	24%
>30 years old	22	9%
Employment		
Student	80	32%
House Wife	42	17%
Employee	76	30%
Government Employees	38	15%
Others	14	5%
Income/Pocket Money		
<= Rp 1.000.000	50	20%
>Rp 1.000.001 – Rp 3.000.000	84	34%
>Rp 3.000.001 – Rp 5.000.000	68	27%
>Rp 5.000.000	48	19%

Based on the respondent characteristics data, the majority of participants in this study were women, totaling 154 individuals (62%), while men accounted for 96 individuals (38%). In terms of age, the largest group was in the >20–25 year range with 113 respondents (45%), followed by 60 respondents aged >25–30 years (24%), 55 respondents aged 15–20 years (22%), and the remaining 22 respondents (9%) were over 30 years old. This indicates that the respondents were predominantly young adults who are familiar with technology and actively engage in digital activities such as shopping via TikTok Shop.

Regarding employment status, 80 respondents (32%) were students, followed by employees with 76 individuals (30%), housewives with 42 individuals (17%), government employees with 38 individuals (15%), and 14 respondents (6%) from other professions. This composition shows that respondents came from diverse occupational backgrounds, with the majority being from the productive segment of the population who regularly interact with digital technology for both personal and professional purposes.

In terms of monthly income or allowance, most respondents had an income between Rp1,000,001 and Rp3,000,000 with 84 individuals (34%), followed by 68 individuals (27%) earning Rp3,000,001–Rp5,000,000, 48 individuals (19%) earning more than

Rp5,000,000, and 50 individuals (20%) earning less than Rp1,000,000. These findings indicate that the majority of respondents fall within the middle purchasing power category, which is relevant for examining tendencies in evaluating usefulness, experience, and trust toward technologies such as AI chatbots on the TikTok Shop e-commerce platform.

Table 2. Results of Validity and Reliability Testing

Indicator	AVE	Outer Loadings	Cronbach's Alpha
AI Chatbot Experience (AIE)			
AIE 1	0.598	0,840	0,866
AIE 2		0,772	
AIE 3		0,825	
AIE 4		0,722	
AIE 5		0,726	
AIE 6		0,746	
Perceived Usefulness (PU)			
PU1	0.596	0,811	0.775
PU2		0,759	
PU3		0,787	
PU4		0,730	
Trust In Technology (TIT)			
TIT1	0.583	0,718	0.802
TIT2		0,741	
TIT3		0,728	
TIT4		0,858	
Customer Loyalty (CL)			
CL1	0.606	0,739	0.775
CL2		0,751	
CL3		0,864	
CL4		0,752	
Customer Satisfaction (CS)		0,791	
CS1	0.607	0,789	0.802
CS2		0,787	

CS3	0,730
CS4	0,739

Source: processed research data, 2025

The AI Chatbot Experience variable was measured using six indicators (AIE1–AIE6), all of which have outer loading values ranging from 0.722 to 0.840, exceeding the minimum threshold of 0.70. This indicates that all six items are strongly correlated in explaining the AI Chatbot Experience construct. The level of convergent validity is supported by an AVE value of 0.598 (>0.50), meaning this variable meets the criteria for convergent validity. Meanwhile, construct reliability is demonstrated by a Cronbach's Alpha value of 0.866 (>0.70), indicating that the construct is highly reliable. Among all the indicators, AIE1 makes the greatest contribution in reflecting the variable, with the highest loading value of 0.840.

The Perceived Usefulness variable consists of four indicators (PU1–PU4) with outer loading values ranging from 0.730 to 0.811, all of which exceed the 0.70 threshold. This reflects that all indicators are valid in explaining this variable. The AVE value for PU is 0.596, indicating good convergent validity for the construct. A Cronbach's Alpha of 0.775 also indicates an acceptable level of internal reliability. Among the four indicators, PU1 is the most representative item, with the highest loading value of 0.811.

The Trust in Technology variable is measured by four indicators (TIT1–TIT4), with outer loading values ranging from 0.718 to 0.858, all above the minimum threshold of 0.70. An AVE of 0.583 indicates adequate convergent validity, while the construct has high reliability with a Cronbach's Alpha of 0.802. The TIT4 indicator contributes the most to explaining this construct, with a loading value of 0.858.

The Customer Loyalty variable consists of four indicators (CL1–CL4) with outer loading values ranging from 0.739 to 0.864, making all indicators valid in explaining the construct. An AVE value of 0.606 (>0.50) indicates good convergent validity. The reliability value indicated by a Cronbach's Alpha of 0.775 signifies good internal consistency among items. CL3 is the most dominant indicator, with the highest loading of 0.864.

The Customer Satisfaction variable includes four indicators (CS1–CS4), with outer loading values ranging from 0.730 to 0.789. All values exceed 0.70, indicating that these indicators are valid. An AVE of 0.607 shows that more than 60% of the variance in the indicators can be explained by this construct, while a Cronbach's Alpha value of 0.802 indicates good reliability. Among the four indicators, CS1 is the most representative, with the highest outer loading value of 0.789.

Table 3. SRMR Value

	Saturated Model	Estimated Model	Information
SRMR	0,078	0,078	Model fit

Source: processed research data, 2025

Based on the table above, the Standardized Root Mean Square Residual (SRMR) value of the model is used to evaluate the model's suitability and the influence of the data. The SRMR value in the table shows $0.078 < 0.10$, indicating that the model fits.

Table 4. R-Square dan Q-Square Result

	<i>R-Square</i>	<i>Q-Square</i>
Customer Loyalty	0,742	0,348

Source: processed research data, 2025

The R-Square (R^2) value of 0.742 indicates that 74.2% of the variance in the Customer Loyalty variable can be explained by the independent variables in the model, namely AI Chatbot Experience, Perceived Usefulness, Trust in Technology, and Customer Satisfaction as a moderating variable. The remaining 25.8% is explained by other factors outside the model. With an R^2 value greater than 0.67, this model can be categorized as having strong explanatory power (substantial).

Meanwhile, the Q-Square (Q^2) value of 0.348 indicates that the model has good predictive relevance. The Q^2 value greater than 0.35 is considered strong in terms of predictive ability, which means that the model not only explains internal variance but also has predictive relevance for new data.

Table 5. Inner VIF Values

Variabel	VIF
AI Chatbot Experience → Customer Loyalty	0,153
Perceived Usefulness → Customer Loyalty	3,746
Trust in Technology → Customer Loyalty	3,444
Customer Satisfaction x AI Chatbot Experience → Customer Loyalty	1,355
Customer Satisfaction x Perceived Usefulness → Customer Loyalty	3,281
Customer Satisfaction x Trust in Technology → Customer Loyalty	3,283

Source: processed research data, 2025

Based on the table above, all variables indicate that there is no multicollinearity issue in this model, as the VIF values for all variables are above 0.1 and remain below 5.

Table 6. Hyphotesis Test Results

Hyphotesis	T statistics ($O/STDEV$)	P value	Results
AI Chatbot Experience → Customer Loyalty	5,847	0,000	Supported
Perceived Usefulness → Customer Loyalty	2,720	0,003	Supported
Trust in Technology → Customer Loyalty	8,344	0,000	Supported
Customer Satisfaction x AI Chatbot Experience → Customer Loyalty	0,926	0,177	Not Supported
Customer Satisfaction x Perceived Usefulness → Customer Loyalty	2,480	0,007	Supported
Customer Satisfaction x Trust in Technology → Customer Loyalty	0,782	0,217	Not Supported

Source: processed research data, 2025

Based on the results of hypothesis testing in Table 5, the following findings are obtained:

Hypothesis 1 (H1) is supported, indicating a significant influence of AI Chatbot Experience on Customer Loyalty, with a T-statistic value of 5.847 and a P-value of $0.000 < 0.05$. This means that the more positive the customer's experience with the AI Chatbot, the higher the loyalty formed toward the TikTok Shop platform. This shows that the convenience, comfort, and efficiency of the chatbot can significantly enhance customer engagement.

Hypothesis 2 (H2) is supported, showing that Perceived Usefulness significantly influences Customer Loyalty, with a T-statistic of 2.720 and a P-value of $0.003 < 0.05$. This indicates that customers' perception of the chatbot's usefulness in assisting transactions or providing information positively affects loyalty. The more helpful the AI service is in simplifying processes, the more likely customers are to remain loyal to the platform.

Hypothesis 3 (H3) is also supported, indicating a significant influence of Trust in Technology on Customer Loyalty, with a T-statistic of 8.344 and a P-value of $0.000 < 0.05$. This means that the greater the customer's trust in the AI technology used by TikTok Shop, the higher their loyalty. Trust becomes a crucial factor in strengthening the long-term relationship between users and technology.

Hypothesis 4 (H4) is not supported. Customer Satisfaction does not moderate the effect of AI Chatbot Experience on Customer Loyalty, as indicated by a T-statistic of 0.926 and a P-value of $0.177 > 0.05$. This shows that customer satisfaction neither strengthens nor weakens the effect of chatbot experience on loyalty. In other words, although customers

may find the chatbot helpful, their satisfaction does not significantly boost loyalty in this interaction.

Hypothesis 5 (H5) is supported, indicating that Customer Satisfaction moderates the relationship between Perceived Usefulness and Customer Loyalty, with a T-statistic of 2.480 and a P-value of $0.007 < 0.05$. This means that customer satisfaction enhances the relationship between perceived usefulness and loyalty. When customers feel satisfied and find the chatbot very helpful, their loyalty to the platform tends to increase significantly. Hypothesis 6 (H6) is not supported. Customer Satisfaction does not significantly moderate the relationship between Trust in Technology and Customer Loyalty, with a T-statistic of 0.782 and a P-value of $0.217 > 0.05$. This indicates that customer satisfaction does not significantly strengthen the relationship between technology trust and loyalty. Even if customers trust the AI technology, their satisfaction does not significantly boost their loyalty in this context.

The result of Hypothesis 1 (H1) shows a significant influence of AI Chatbot Experience on customer loyalty. This means users' experiences with AI chatbots have a positive impact on enhancing customer loyalty to TikTok Shop. Within the framework of the Technology Acceptance Model (TAM), user experience can be linked to the perceived ease of use, which in turn encourages a positive attitude toward technology and fosters loyalty. The majority of respondents in this study are young adults who are familiar with digital technologies and comfortable using chatbots. Thus, their positive experiences when shopping using chatbots directly reinforce loyalty to the platform. In a social commerce environment, customer experience when interacting with an AI chatbot (response speed, personalization, information quality) will increase the perception that the chatbot is useful in assisting the information search process and purchasing decision making.

Hypothesis 2 (H2), which tests the influence of perceived usefulness on customer loyalty, also shows significant results. The findings suggest that the more customers perceive the AI chatbot as useful, the higher their loyalty to TikTok Shop. In TAM, perceived usefulness is a core component that determines the extent to which an individual believes using a system enhances their performance. Most respondents in this study hold a bachelor's degree and have used TikTok Shop for more than a year, indicating they understand how chatbots functionally assist in purchasing, such as answering questions, giving recommendations, or resolving complaints. This strengthens the positive relationship between the perceived usefulness of technology and loyalty. Social commerce emphasizes the importance of trust in online transactions. When users experience that AI chatbots provide real benefits, they will grow in trust in the technology used by TikTok Shop.

Hypothesis 3 (H3), which tests the influence of trust in technology on customer loyalty, is also statistically supported. It shows that trust in technology significantly contributes to building customer loyalty. In the extended TAM model, trust is often considered an external factor that strengthens technology adoption, particularly in e-

commerce and AI-based systems. Trust in data security, system reliability, and chatbot response accuracy is critical for users. With most respondents being of productive age and experienced in digital transactions, they demonstrate that feeling secure and confident in technology is a key foundation that encourages continued use of TikTok Shop services. Trust is a key factor driving customer loyalty on social commerce platforms. Consumers who trust the system and technology are more likely to make repeat purchases and recommend the platform to others. In this study, the use of TAM 3 is able to explain user experience with AI technology, can accommodate external variables such as AI Chatbot Experience, is in accordance with the context of e-commerce and AI-based services and supports the development of a model that connects perceived usefulness, trust in Technology, Customer Loyalty with The Moderating Role of Satisfaction in TikTok Shop.

Hypothesis 4 (H4), which tests whether customer satisfaction moderates the relationship between AI Chatbot Experience and customer loyalty, is not statistically significant. This indicates that even if users have positive interactions with AI chatbots, this is not significantly strengthened by the level of satisfaction they feel. In TAM, AI Chatbot Experience can be associated with perceived ease of use, which directly affects users' attitudes and behavioral intentions toward technology without needing moderation by another variable. Most respondents are aged 21–30 (68%), have a bachelor's degree (72%), and have used TikTok Shop for over a year (64%). This suggests they tend to evaluate chatbot quality directly without linking it too closely to emotional satisfaction.

Hypothesis 5 (H5) results show that customer satisfaction moderates the relationship between perceived usefulness and customer loyalty. This means customer satisfaction enhances the relationship between perceived chatbot usefulness and customer loyalty. This is in line with the extended TAM, which emphasizes that the actual benefits of technology will have a greater impact on loyalty if users also feel satisfied with their past experiences. Most respondents are students and private employees who have been using TikTok Shop for over a year. They use chatbots not only because they are accessible but also because of their functional value, such as providing product information, resolving issues quickly, and delivering efficient services. When those benefits are accompanied by satisfaction, loyalty to TikTok Shop becomes stronger.

Hypothesis 6 (H6), regarding the moderating effect of customer satisfaction in the relationship between trust in technology and customer loyalty, is also not statistically supported. This suggests that trust in technology is already strong enough to form customer loyalty without depending on satisfaction levels. In the extended TAM framework, trust in technology is often considered a baseline factor determining users' decisions to continue using a technology. Most respondents are active users of TikTok Shop who are already accustomed to online transactions, indicating a high level of trust in the system. Therefore, even if satisfaction is not very high, as long as trust in security, accuracy, and system reliability remains, user loyalty also stays strong. This finding confirms that trust has a direct effect on loyalty and is not dependent on perceived

customer satisfaction. Customer satisfaction can strengthen the relationship between trust in technology and customer loyalty. Even when customers have the same level of trust, those who are more satisfied with their shopping experience on TikTok Shop tend to demonstrate higher loyalty.

Conclusion

This study aims to determine and analyze the influence of AI chatbot experience, perceived usefulness, and trust in technology on customer loyalty among TikTok shop users, and to examine the role of customer satisfaction as a moderating variable in this relationship. When users perceive the experience of using a chatbot as enjoyable, the technology used is useful, and the system is trustworthy, positive confirmation will occur, leading to satisfaction and loyalty.

The results of the study indicate that the AI chatbot experience has a positive and significant impact on customer loyalty. This indicates that the better the user experience in using the chatbot, both in terms of efficiency, response speed, and ease of interface, the more likely they are to be loyal to the TikTok Shop platform. The findings also indicate that perceived usefulness has a significant impact on customer loyalty. Customers who assess the chatbot as truly helping consumers in completing the shopping process more quickly and conveniently are more likely to continue using the service. The greater the perception of the usefulness of technology, the higher the tendency of customers to be loyal. Furthermore, trust in technology also has a significant influence on customer loyalty. Customers who believe that the TikTok Shop technology system is reliable in terms of security, information accuracy, and service convenience are more likely to maintain a long-term relationship with the platform.

In terms of moderating variables, only customer satisfaction strengthened the relationship between perceived usefulness and customer loyalty. This finding suggests that technological benefits will have a greater impact on loyalty when consumers are also satisfied with their overall shopping experience. Conversely, customer satisfaction did not moderate the effect of AI chatbot experience or trust in technology on customer loyalty. This means that customer experience and trust in technology are strong enough to shape loyalty, independent of emotional satisfaction. This study emphasizes the importance of the quality of the user experience, the tangible benefits of the technology, and the level of trust in the system in building customer loyalty. While customer satisfaction remains important, its influence is contextual and does not always act as a moderator. Therefore, TikTok Shop needs to continue improving its AI chatbot system so that it is not only efficient and fast, but also provides a pleasant experience and strengthens customer trust. A technology-based approach that can adapt quickly to changing needs and focuses on user satisfaction and trust can help the platform sustainably increase customer loyalty in an increasingly competitive e-commerce market.

This research has several limitations. First, the sample only included TikTok Shop users in Indonesia, with the majority of respondents aged 22–25. This limits the generalizability of the findings to other age groups, e-commerce platforms, or geographical contexts. Second, the data were collected cross-sectionally, reflecting conditions at only one point in time, and thus do not capture changes in user behavior over time. For future research, it is recommended to expand the sample to include a wider range of age groups, economic backgrounds, and geographical regions to improve the representativeness of the findings. A longitudinal approach is also suggested, allowing researchers to monitor changes in user behavior and loyalty over time. Additionally, future studies should explore other variables as moderating or mediating factors, such as Customer Trust, Perceived Enjoyment, or Service Quality, to gain a more comprehensive understanding of the factors influencing loyalty in the use of technology within e-commerce platforms.

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Badrudin & Shilfiyana

AI Chatbot Experience, Perceived Usefulness, Trust in Technology, Customer
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