

# The Effect of Brand Image on Repurchase Intention with Trust as an Intervening Variable (Study on Lazada E-Commerce Users)

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**Abstract**— *Lazada is one of the largest e-commerce platforms in Southeast Asia, including Indonesia. However, despite its extensive market reach, the company has faced significant challenges in recent years due to declining visitor numbers and GMV value. This study aims to analyze the effect of brand image on repurchase intention with trust as an intervening variable among Lazada users. This research uses a quantitative approach with the type of explanatory research. The sample size used was 100 respondents who are Lazada users, and the sampling technique was conducted using nonprobability sampling with purposive sampling. Data was collected through a questionnaire and analyzed using a Smart PLS version 4.1.0.6 software with the SEM-PLS method. The results show that brand image has positive and significant effect on repurchase intention, and trust also has a positive and significant effect on repurchase intention. In addition, brand image has positive and significant effect on trust. Trust can mediate the relationship between brand image and repurchase intention. The findings of this study have implications for Lazada to pay more attention to branding strategies and build consumer trust as an effort to increase repurchase intention.*

**Keywords**— *Brand image, e-commerce, trust, repurchase intention.*

## I. INTRODUCTION

Technological advancements in the current era emerge alongside the growing human ability to innovate and create. The advent of the internet is one of the innovations in technological development. The interest has now become an essential element of most people's lifestyles worldwide (Harcar & Yucelt, 2012). This is evident from the modern and digital lifestyle adopted by society today. One of the benefits drives from internet use in people's lives is the emergence of online shopping systems. Trade has undergone digitization, which continues to evolve rapidly. One of the businesses with unlimited potential in utilizing the internet is online shopping or electronic commerce (Guo & Barner, 2009, as cited in Arilaha, Fahri, & Buamonabot, 2021)

David Baum (1999, as cited in Kuspriatni, (2011) defines e-commerce as an interactive system of technology, applications, and business processes that enable companies, consumers, and society to connect through the exchange of goods, services, and information digitally. Bain and Company (2023) projected that the Gross Merchandise Value (GMV) of Indonesia's e-commerce sector could grow rapidly with an annual growth rate of 15% by 2025. This growth creates opportunities for e-commerce businesses, intensifying the competition among online shopping service. Consumer's tendencies in choosing an

e-commerce platform involve a more complex process to achieve their desired outcomes. This aligns with Kotler & Keller (2012) assumption that consumer behavior is a study of how individuals, groups, and organizations select, buy, use, and determine products and services to satisfy their needs and desires.

Consumer decision-making involves a complex process, including problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation (Kotler & Keller, 2016). Brand image plays a crucial role in building trust and increasing repurchase intention (Latif, Mohamad, & Ahmed, 2016; Rahmatulloh, Yasri, & Abror, 2019) A strong brand image is shaped by consumer experiences and positive perceptions. Trust is also a key factor influencing repurchase behavior. It reduces consumers' perception of risk when shopping online, fosters loyalty, and increase the frequency of repurchase (Gefen, 2000; Bilgihan, Kandampully, & Zhang, 2016).

One of the largest and fastest-growing e-commerce industries in Indonesia is the marketplace company Lazada. Lazada is an application-based company engaged in the online buying and selling business, founded in 2012 and starting its operations in Indonesia in 2014. Lazada.co.id is part of the Lazada Group and is a leading online shopping spaces and buying-and selling services for various product categories such as beauty products, clothing, household needs, electronics, and other equipment. Lazada Indonesia has a vision of becoming the leading e-commerce platform in Indonesia, offering a safe, easy, and enjoyable online shopping experience for all its consumers.

Lazada faces strategic challenges, including a decline in user visits, market share, and GMV value. A decline in visits, which it the initial stage of the consumer purchasing process, indicates reduced initial interest in the product or services offered. A decline in GMV, reflecting the total transactional value on the platform, suggests a decrease in consumer shopping frequency or value. Meanwhile, a drop in market share indicates Lazada's weakening competitive position in the e-commerce industry. Several negative user reviews highlight weaknesses related to brand image and trust dimensions. Regarding brand image, complaints about technical issues in the application, such as bugs, negatively impact the shopping experience. Furthermore, the complaints include issues related to the security of the refund system, such as slow refund

processes and unexpected order cancellations. these issues reflect weaknesses in providing security and assurance to consumers, which are crucial elements in building trust in e-commerce platforms. Based on the above phenomenon, the researcher will conduct research with the title “The Effect of Brand Image on Repurchase Intention with Trust as an Intervening Variable (Study on Lazada E-commerce Users)”.

Based on the existing background, this research specifically aims to address the following objectives: (1) to examine the positive and significant influence of brand image on repurchase intention. (2) to examine the positive and significant influence of brand image on trust. (3) to examine the positive and significant influence of trust on repurchase intention. (4) to examine the positive and significant influence of brand image on repurchase intention with trust as intervening.

## II. THEORETICAL FRAMEWORK

### A. Consumer Behavior

Consumer behavior refers to the actions of consumers in seeking, purchasing, using, evaluating, and disposing of products or services to fulfill their needs and desires (Schiffman & Kanuk, 2000, as cited in Nugraha, 2021). Consumer behavior can be factor in determining their purchasing decisions for goods or services by considering various aspects. According to (Han & Ryu, 2012) post-purchase consumer behavior includes actual opinions related to repurchase decisions. If consumers are satisfied with the products or services they purchase, there is a likelihood that they will develop an intention to repurchase.

### B. Repurchase Intention

Ferdinand (2002) explains that repurchase intention is the commitment formed by consumers after purchasing a product or services. (Ferdinand, 2002) details the indicators used to measure repurchase intention, including transactional interest, referral interest, preferential interest, and explanatory interest.

### C. Brand Image

Keller (2013) defines brand image as a set of perceptions held by consumers about a brand, reflected through associations in their memory. As (Keller, 2013) explains, brand image is formed through the strength, favorability, and uniqueness of brand associations.

### D. Trust

Trust, according to (McKnight, Choudhury, & Kacmar, 2002) is the willingness or readiness to depend on another party with a relative sense of safety, even without having control over them and despite potential negative consequences. Furthermore, according to (McKnight & Chervany Norman, 2001), the indicators for measuring consumer trust include benevolence, integrity, competence, willingness to depend, and subjective probability of depending.

### E. Hypotheses

Based on the theoretical review above, the hypotheses proposed in this research are:

H1: it is suspected that brand image has a positive and significant effect on repurchase intention.

H2: it is suspected that brand image has a positive and significant effect on trust.

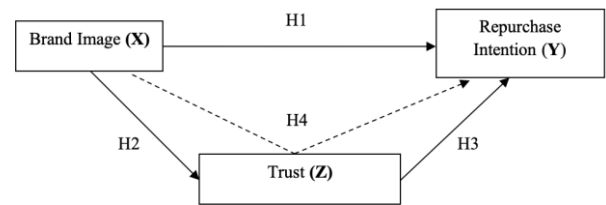


Fig. 1. Research hypothesis

H3: it is suspected that trust has a positive and significant effect on repurchase intention

H4: it is suspected that brand image has a positive and significant effect on repurchase intention through trust.

## III. RESEARCH METHODOLOGY

This study uses a quantitative approach with explanatory research to analyze causal relationships. The research population consist of Lazada users who have made at least two purchases, with a sample size of 100 respondents selected using purposive sampling based on specific criteria required for this study. The determination of the sample size of 100 respondents is based on the opinion of Chin (2000, in Zuhdi, Suharjo, & Sumarno, 2016). Primary data was collected through an online questionnaire distributed via social media networks and Lazada user forum, while secondary data was obtained from repurchase surveys, and previous research. This study employs an interval scale with a Likert scale for data measurement, and the data analyzed using Structural Equation Modeling-PLS through the Smart PLS version 4.1.0.6 program. The analytical techniques used include validity testing, reliability testing, r-square testing, f-square testing, and hypothesis testing.

## IV. RESULTS

In this study, the respondents consisted of 100 active Lazada users in the last 6 months. The respondent identity data presented include demographic characteristics such as age, gender, occupation, and income.

TABLE I. Respondent identity.

Age	Total	Percentage
17-21	20	20%
22-26	54	54%
27-31	15	15%
32-36	6	6%
37-41	1	1%
42-46	1	1%
47-51	1	1%
52-56	1	1%
57-61	1	1%
<b>Total</b>	<b>100</b>	<b>100%</b>
Gender	Total	Percentage
Female	55	55%
Male	45	45%
<b>Total</b>	<b>100</b>	<b>100%</b>
Job	Total	Percentage
Student	2	2%
University Student	30	30%
Civil Servant/Military/Police	3	3%

Private sector employees	34	34%
State-owned Enterprise Employee	1	1%
Entrepreneur	17	17%
Teacher/Educator	3	3%
Unemployed	4	4%
Housewife	4	4%
Laborer	1	1%
Driver	1	1%
<b>Total</b>	<b>100</b>	<b>100%</b>
<b>Average Income</b>	<b>Total</b>	<b>Percentage</b>
< Rp 1.000.000	42	42%
> Rp 1.000.000 Rp 2.500.000	24	24%
> Rp 2.500.000 Rp 5.000.000	27	27%
> Rp 5.000.000	7	7%
<b>Total</b>	<b>100</b>	<b>100%</b>
<b>Duration of use Lazada</b>	<b>Total</b>	<b>Percentage</b>
< 6 months	24	24%
6 - 12 months	19	19%
> 12 months	57	57%
<b>Total</b>	<b>100</b>	<b>100%</b>
<b>Purchase Frequency</b>	<b>Total</b>	<b>Percentage</b>
2 - 3 times	62	62%
4 - 5 times	21	21%
> 5 times	17	17%
<b>Total</b>	<b>100</b>	<b>100%</b>

Based on the Table 1, it can be seen that most Lazada consumers are female, accounting for 55% of respondents, while male respondents account for 45%. The majority of respondents are private sector employees (34%), followed by university students (30%). The majority of respondents have been using Lazada for more than 12 months, accounting for 57%, with the most frequent purchase frequency being 2-3 times, representing 62% of respondents.

Convergent validity

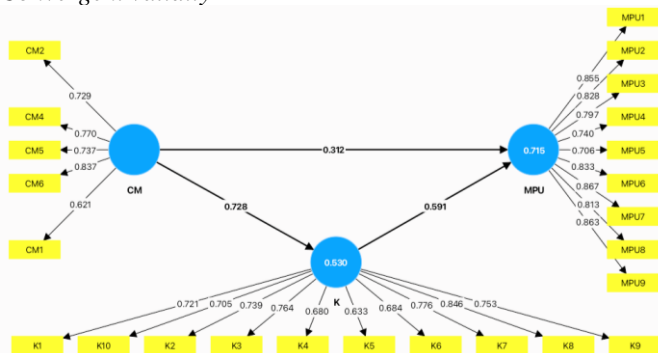


Fig. 2. PLS-SEM algorithm graphical output diagram

In the initial data processing stage, it was found that some indicators had loading values <0.60 in the convergent validity test, meaning that the convergent validity requirement was not valid. Indicators with loading values below <0.60 were evaluated for deletion or retention based on their impact on improving the AVE and composite reliability values. Based on the analysis, two indicators in the brand image variable convergent validity test, CM3 and CM7, were decided to be removed from the research model. Figure 1 shows the outer loading results after the removal of certain indicators. All remaining indicators have values >0.60, so convergent validity is considered valid.

TABLE III. Convergent validity test.

Variable	Average variance extracted (AVE)
Brand image	0.551
Trust	0.557
Repurchase intention	0.661

Convergent validity evaluation is based on the AVE value (Hair, M.Hult, M.Ringle, & Sarstedt, 2017). Based on Table 2, it can be seen that the AVE values for all variables meet the requirement, with values above 0.50, so convergent validity is met and can be considered valid.

Discriminant validity

After confirming that convergent validity is valid, the next step is to test discriminant validity. Discriminant validity is assessed based on three primary criteria: cross-loadings, the correlation between latent construct (Fornell-Larcker criterion), and Heterotrait-Monotrait (HTMT) ratio. In PLS-SEM, the HTMT value is used to evaluate discriminant validity, where an HTMT value below 0.85 indicates satisfactory discriminant validity. Additionally, according to the Fornell-larcker criterion, each construct's correlation with itself must exceed its highest correlation with other constructs (Hair et al., 2017).

TABLE IIIII. Discriminant validity test.

Cross Loading			
Variable	Brand Image	Trust	Repurchase intention
CM1	0.620	0.270	0.368
CM2	0.723	0.506	0.693
CM4	0.772	0.515	0.494
CM5	0.745	0.579	0.430
CM6	0.836	0.608	0.670
K1	0.554	0.721	0.502
K2	0.556	0.739	0.486
K3	0.541	0.764	0.535
K4	0.386	0.680	0.428
K5	0.463	0.633	0.433
K6	0.492	0.684	0.467
K8	0.597	0.846	0.757
K10	0.468	0.705	0.619
MPU1	0.697	0.572	0.856
MPU2	0.577	0.542	0.826
MPU3	0.570	0.584	0.795
MPU4	0.486	0.560	0.739
MPU5	0.469	0.571	0.707
MPU6	0.720	0.694	0.836
MPU7	0.635	0.591	0.867
MPU8	0.544	0.558	0.812
MPU9	0.657	0.613	0.863
Heterotrait-Monotrait (HTMT)			
	CM	K	MPU
CM			
K	0.787		
MPU	0.820	0.779	
Fornell-Larcker Criterion			
	CM	K	MPU
CM	0.743		
K	0.688	0.746	
MPU	0.740	0.725	0.813

Discriminant validity is achieved if the cross-loadings of an indicator on its intended construct are higher than its cross-

loadings on other constructs. The evaluation result show that the HTMT values and Fornell-Larcker criterion were not yet met. Additionally, some cross-loadings were invalid, requiring consideration for deletion based on their impact on the Fornell-Larcker criterion and HTMT values. Based on the analysis, two items in the discriminant validity test of the trust variable, K7 & K9, were decided to be removed. Consequently, all remaining constructs in the model demonstrated good discriminant validity based on the HTMT, Fornell-Larcker criterion, and cross-loading methods.

Reliability Test

TABLE IVV. Construct Reliability and Validity Values.

Variable	Cronbach's alpha	Composite reliability (rho_a)
Brand image	0.797	0.818
Trust	0.885	0.894
Repurchase intention	0.935	0.940

The reliability test ensures that the research instrument accurately, consistently, and evaluating the Cronbach's alpha and composite reliability values. Based on the rule of thumb, a construct is considered reliable or of good quality if the Cronbach's alpha and composite reliability values exceed 0.70. Based on Table 4, all construct measures exceed the threshold of 0.70, confirming that all constructs in this research model meet the criteria for discriminant validity.

Inner Model

The structural model, or inner model, is used to analyze the relationships between latent variables based on path coefficient values, calculated using the bootstrapping technique. This evaluation follows two main criteria: the r-squared value, which measures the predictive ability of the model, and significance values, which assess the strength of relationships between latent variables.

The r-squared value (coefficient of determination) evaluates the extent to which independent variables explain the variation in dependent variables.

TABLE V. R-squared test values.

Variable	R-square
Trust	0.474
Repurchase intention	0.635

The result indicate that trust is influences by brand image by 47.4%, while the remaining 52.6% of its variation is explained by other factors outside the model. Meanwhile, repurchase intention is influenced by brand image and trust by 63.5%, with the remaining 36.5% being attributable to factors external to the model.

The f-squares effect size assesses the strength of the influence of independent variables on dependent variables. the result of the f-squared test are as follows.

TABLE VI. f-squared test values.

Variable	Brand image	Trust	Repurchase intention
Brand image		0.901	0.303
Trust			0.242
Repurchase intention			

Based on Table 5, the f-squared values in this research model can be interpreted as follows: a) The effect of brand image on repurchase intention has an f-squared value of 0.303, indicating a medium effect. b) The effect of brand image on trust has an f-squared value of 0.901, indicating a large effect. c) The effect of trust on repurchase intention has an f-squared value of 0.242, indicating a medium effect.

Hypothesis Test

In this study, the results of hypothesis testing were obtained from the bootstrapping process, as seen in the output path coefficients. Testing was conducted using the bootstrapping method with a one-tailed test. The significance test of the path coefficient in a one-tailed test is considered significant if the t-statistic value is > 1.65 at a 5% significance level (Hair et al., 2017).

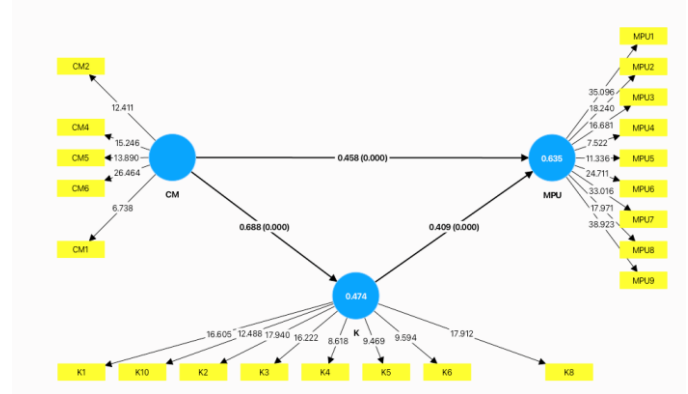


Fig. 3. Path analysis diagram model bootstrapping result.

Based on the path coefficient output in the table above, the results can be summarized as follows:

(H1): The relationship between brand image and repurchase intention shows a positive effect with a coefficient of 0.458 and a t-statistic value of 4.810 > 1.65 and a p-value of 0.000 < 0.05, which indicates statistical significance. This study proves that brand image has a positive and significant effect on repurchase intention.

(H2): The relationship between brand image and trust shows a positive effect with a coefficient of 0.688 and a t-statistic value of 11.081 > 1.65 and a p-value of 0.000 < 0.05, indicating a significant effect. This study proves that brand image has a positive and significant effect on trust.

(H3): The relationship between trust and repurchase intention shows a positive effect with a coefficient of 0.409 and a t-statistic value of 4.870 > 1.65 and a p-value of 0.000 < 0.05, which is also significant. This study proves that trust has a positive and significant effect on repurchase intention.

The result of the fourth hypothesis test indicates that the indirect effect shows that brand image affects repurchase intention through trust with a positive correlation of 0.282, a t-statistic value of 3.836 > 1.65, and a p-value of 0.000 < 0.05, which is significant. This study proves that brand image has a positive and significant effect on repurchase intention through trust.

TABLE VII. Mediating test and VAF

	Variable	Original Sample	T-Statistic	P Values	Hasil
Direct effect	Brand image -> repurchase intention	0.458	4.810	0.000	Partial mediation
Indirect effect	Brand image -> trust -> repurchase intention	0.282	3.836	0.000	
Total effect	Brand image -> trust -> repurchase intention	0.740	13.501	0.000	
VAF (Variance Accounted For)	$VAF = \frac{\text{indirect effect}}{\text{total effect}} = \frac{0.282}{0.740} = 0.381081081$				38,10%

Based on the results of direct and indirect effects tests, it is found that brand image has a significant effect on repurchase intention, both directly and through trust. Therefore, it can be concluded that trust acts as a partial mediator in the relationship between brand image and repurchase intention. Based on the VAF calculation, the mediation effect is 0.3810 or 38.10%. The VAF percentage of 38.10% is consistent with the mediation model according to (Hair et al., 2017), which states that the VAF value should be between 20% and 80%. Thus, trust in the fourth hypothesis can be categorized as partial mediation.

V. DISCUSSION

The results of the path coefficient test on the first hypothesis reveal that brand image contributes 45.8% to repurchase intention, while the remaining 54.2% is influenced by other factors outside of brand image. The positive relationship between these two variables suggests that an improvement in Lazada's brand image will increase consumers' intention to repurchase. The significance test via the direct effect also showed significant results, indicating that brand image in this study has a positive and significant effect on repurchase intention. This finding is consistent with previous studies by (Ningrum, Rizan, & Rivai P, 2021); (Andarini & Kurniawan, 2022), and (Sastrawan & Sukawati, 2021), which also proved that brand image plays a significant role in encouraging repurchase intention. Thus, the better the brand image of Lazada, the greater the likelihood that consumers will make a repurchase.

The second hypothesis in this study, based on the path coefficient test, shows that the brand image variable influences trust by 68.8%, while 31.2% is influenced by other factors outside of brand image. The positive relationship between the two variables means that the better Lazada's brand image, the higher the consumer's trust in Lazada. The significance test via the direct effect also confirmed that brand image has a significant positive effect on trust. This result is consistent with the studies by (Rizki, J Ma'ruf, & Utami, 2022) and (Widayat, Yuniarti, & Wijaya, 2021) which also proved that brand image has a positive and significant effect on trust. Therefore, the

better the brand image, the higher the consumer trust.

The third hypothesis in this study shows that based on the path coefficient test, the trust variable has a 40.9% effect on repurchase intention, while the remaining 59.1% is influenced by other factors. The positive relationship between these two variables means that the higher the consumer's trust, the greater their repurchase intention with Lazada. The significance test via the direct effect also confirmed a significant effect. This finding aligns with the studies by (Zhang & Nuangjamnong, 2022) and (Dewi & Rismawati, 2021), which also showed that trust positively and significantly affects repurchase intention. In other words, the higher the consumer's trust in Lazada, the greater their intention to repurchase.

The fourth hypothesis in this study indicates that trust mediates the relationship between brand image and repurchase intention. The direct effect test in the path coefficients has shown that brand image has a positive and significant effect on repurchase intention. Meanwhile, the indirect effect test shows that brand image influences repurchase intention through trust with a 28.2% positive and significant effect. The VAF calculation shows the mediation effect is 38.10%.

Therefore, the conclusion is that the relationship between brand image and repurchase intention through trust shows a partial mediation effect. Whether or not trust exists, brand image still has a significant impact on repurchase intention. A positive brand image plays a crucial role in encouraging consumers' interest in Lazada. Trust helps reduce uncertainty and enhances consumers' sense of security, making them more likely to repurchase if they feel confident in Lazada's quality and reputation. When the indicators used in brand image are effectively implemented, they add value that can provide the company with opportunities to improve consumer trust in their brand. If consumers have high trust in a brand's image, it can foster long-term repurchase intention for that brand. This result is consistent with previous studies by (Widayat et al., 2021) and (Rizki et al., 2022), which also found that trust can mediate the effect of brand image on repurchase intention.

VI. CONCLUSION

Conclusion

Based on the results of this research on the influence of brand image on repurchase intention through trust as an intervening variable, the following conclusions can be drawn:

The results show that Lazada's brand image is generally in a good category, although the brand image variable is still on an adequate scale. Some aspects that need improvement include Lazada's presence in consumers' minds and customer service responsiveness. The first hypothesis test results show that brand image has a positive and significant effect on repurchase intention. This means that the more positive the brand image perceived by consumers, the greater the likelihood of repurchase.

The results indicate that consumer trust in Lazada is high, although the trust variable still falls on the adequate scale. Aspects that need improvement include handling customer complaints, transparency in product and service information, and privacy and data protection. The second hypothesis test shows that brand image has a positive and significant effect on

consumer trust. In other words, the better the brand image of Lazada, the higher the consumer trust in Lazada.

The results show that repurchase intention at Lazada is generally high, although repurchase intention is still on an adequate scale. The third hypothesis test results show that trust has a positive and significant effect on repurchase intention. This means that the higher the consumer trust, the higher their intention to repurchase at Lazada.

The fourth hypothesis test shows that trust mediates the relationship between brand image and repurchase intention. The VAF calculation of 38.10% indicates that a good brand image in the eyes of consumers increases trust in Lazada, which ultimately boosts repurchase intention on the Lazada platform.

### Suggestions

Based on the research findings, several suggestions can help improve Lazada's performance in building brand image, enhancing consumer trust, and encouraging repurchase intention:

- 1) Lazada needs to enhance brand association, especially in terms of top-of-mind awareness, which is not yet strong. Lazada is advised to strengthen its marketing programs with a more personal approach, such as using iconic slogans or visuals and collaborating with influencers. Furthermore, responsive customer service can help build a more positive brand image.
- 2) Lazada should improve the speed of handling customer complaints and ensure fairness in problem resolution through a data-driven mediation system. To enhance security and privacy, Lazada should strengthen security protocols and transparently educate consumers about privacy policies.
- 3) There are areas that need to be improved regarding consumer repurchase intention, such as purchase frequency and the intensity of searching for Lazada product information. Lazada can expand its loyalty programs with attractive incentives and improve interactive promotions through digital video content on social media. This is expected to increase consumer engagement and encourage them to return for shopping on Lazada.
- 4) This study has limitations regarding the sample scope, which was limited to certain regions. Future research is recommended to expand the sample coverage and consider other factors that may influence repurchase intention, such as price, service quality, and consumer satisfaction.

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