

THE ANALYSIS OF TRUST AND CUSTOMER EXPERIENCE ON REPURCHASE INTENTION THROUGH WORD OF MOUTH AS AN INTERVENING VARIABLE CASE STUDY: KIMIA FARMA BENGKONG KOLAM

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Abstract

This research aims to analyze the influence of trust and customer experience on repurchase intention, with word of mouth (WOM) as the intervening variable, among customers of Kimia Farma Bengkong Kolam Pharmacy. The research method uses a quantitative approach with a Likert-scale questionnaire distributed to 180 respondents. Data analysis was conducted using the Structural Equation Modeling (SEM) method based on Partial Least Squares (PLS).

The results show that trust has a significant positive effect on WOM, but it does not have a direct effect on repurchase intention. In contrast, customer experience is proven to have a significant effect on both WOM and repurchase intention. WOM also plays a significant role in mediating the relationship between trust and customer experience on repurchase intention. These findings affirm that a positive customer experience and strong WOM are crucial factors in encouraging repurchase intention for pharmacy services.

Keywords: *Trust, Customer Experience, Word of Mouth, Repurchase Intention*

Introduction

In the current era of globalization, the business landscape is highly competitive, with numerous companies offering their best products and services to consumers. This intense competition gives consumers a wide range of options to choose goods or services that align with their needs and preferences. Today, consumers can easily compare various products from different manufacturers based on both price and quality. With the rapid advancement of information technology, we are expected to be more critical and knowledgeable about the products we intend to buy. Currently, many pharmacies offer a variety of products, but consumers prefer to choose reliable products that can meet their health needs without having to worry about future side effects (Mahiri, 2020).

According to Wiyata et al. (2020) in Sari et al. (2023), the intention to repurchase is the most crucial issue that needs to be addressed because it affects customer purchase intention both directly and indirectly. A company's ability to encourage customers to repurchase is an indicator of success in retaining its customer base and ensuring long-term business sustainability.

PT Kimia Farma Tbk is a subsidiary of Bio Farma. To support its rapid growth and meet the public's need for healthcare products and services, the company has a very extensive network spread throughout Indonesia.

PT. Kimia Farma (Persero) Tbk is the first pharmaceutical company in Indonesia. It was established by the Dutch East Indies government in 1817 under the name NV Chemicalien

Handle Rathkamp & Co. After Indonesia gained independence, the company was nationalized and merged with other pharmaceutical companies to become PNF (Perusahaan Negara Farmasi) Bhineka Kimia Farma in 1958. In 1971, its status was changed to a limited liability company, becoming PT Kimia Farma (Persero). In 2001, the company became a public company, PT Kimia Farma (Persero) Tbk. One of the companies that will be the object of this research is PT. Kimia Farma, located at Bengkong Kolam, which was established in June 2018. This company provides healthcare services and access to medicines for the community around Bengkong Kolam.

Additionally, Kimia Farma Bengkong Kolam Pharmacy offers a variety of prescription and non-prescription medications and health consultation services, including obstetricians and general practitioners. However, Kimia Farma Bengkong Kolam Pharmacy faces issues with managing product stock availability. Customer complaints regarding frequently unavailable products are one of the main problems that can disrupt customer satisfaction and loyalty. Some products often sought by customers, such as certain generic medicines, health supplements, or medical devices, are often out of stock when needed. This causes inconvenience for customers who rely on Kimia Farma Bengkong Kolam Pharmacy as their primary provider for medical needs.

The issue of product availability can be caused by factors such as inaccurate stock planning. When customers can't find the products they need, it can lower their satisfaction, worsen their customer experience, and even damage the pharmacy's reputation. Customer trust in the pharmacy will decrease due to its inability to consistently meet their needs. Disappointed customers are likely to seek alternative pharmacies and voice their complaints to others, either directly or through social media (word of mouth), which can ultimately reduce their repurchase intention. Therefore, maintaining customer trust through proper and transparent stock management is crucial for preserving the pharmacy's loyalty and reputation.

To gain a deeper understanding of customer complaints, the researcher conducted a preliminary survey by interviewing 10 customers of Kimia Farma Bengkong Kolam Pharmacy. The interview results showed that most customers had experienced inconvenience due to products they were looking for being unavailable. Some customers admitted to having to visit more than once to find the same medication, while others chose to switch to a different pharmacy because they were disappointed with the product availability service. Furthermore, a lack of clear information about when products would be back in stock added to customer frustration, leading them to feel the pharmacy was unreliable. This situation creates a negative perception of the pharmacy and indirectly lowers customers' trust in Kimia Farma Bengkong Kolam.

Based on the monthly sales data for Kimia Farma Bengkong Kolam Pharmacy from January to May, a significant decline in sales occurred. In January, sales reached their highest point at Rp182,861,287. However, that figure dropped sharply in February to Rp153,091,336. Although there was an increase in March to Rp165,039,951, it was not stable, as sales fell again in April and May, to Rp160,583,296 and Rp159,797,201, respectively.

This consistent decline in sales after January could be an initial indication of a decrease in customer trust and a worsening of the customer experience regarding the products or services at the Kimia Farma Bengkong Kolam pharmacy. Based on the initial interviews, some customers complained about products that were frequently unavailable and the lack of

reliable information from the pharmacy. This not only impacts customer satisfaction but also triggers negative word of mouth (WOM), where customers tend to share their bad experiences with others.

In the research by Sheila et al., (2024), it is explained that a negative customer experience has a significant impact on repurchase intention, while in a study by Hendri et al., (2022), it is explained that customer experience does not affect repurchase intention. Most previous studies have focused more on the digital or e-commerce sector and general service industries, without specifically addressing the aspects of trust and customer experience in increasing loyalty through WOM in pharmaceutical services. This includes the research by Gatot et al., (2023) and Farisa et al., (2023). Additionally, existing research tends to examine the variables of trust or customer experience separately without looking at their interaction with WOM as the connecting mechanism to drive repurchase decisions. Therefore, this study seeks to fill that gap by analyzing in depth how trust and customer experience interact and influence WOM in the context of pharmaceutical services, as well as their impact on repurchase intention. This research will integrate the variables of trust and customer experience as factors that mutually influence each other.

Based on the background above, the chosen title is: "The Analysis of Trust and Customer Experience on Repurchase Intention Through Word of Mouth as an Intervening Variable (Case Study: Kimia Farma Bengkong Kolam)."

Research Methods

In this study, instrument testing was conducted through two main stages: the measurement model (outer model) and the structural model (inner model). The outer model is used to assess the validity and reliability of the instrument using criteria such as convergent validity, discriminant validity, composite reliability, and Cronbach's Alpha. Convergent validity is evaluated based on the loading factor value, with an ideal threshold of above 0.70, and an Average Variance Extracted (AVE) value greater than 0.50.

Next, the inner model is used to test the relationships between latent variables or constructs based on the formulated theory. The quality of the structural model is assessed through the R-square value, which indicates how well the independent variables can explain the dependent variables. Additionally, hypothesis testing is performed by looking at the t-statistic value in the SmartPLS analysis results, where a hypothesis is accepted if the t-statistic value is greater than the t-table value of 1.96 at a 5% significance level. Thus, the PLS-based SEM analysis in this study is able to provide a comprehensive overview of the strength and significance of the relationships between the variables of trust, customer experience, word of mouth, and repurchase intention.

Research Results

Respondent Description

This study is titled "The Influence of Trust and Customer Experience on Repurchase Intention Through Word of Mouth as an Intervening Variable." To gather data for this research, a questionnaire was distributed to a total of 180 respondents, consisting of all customers who have purchased products and received pharmacist services at the Kimia Farma Bengkong Kolam pharmacy. The descriptive results detailing the characteristics of the respondents are as follows:

a. Respondent Gender

The respondents in this study are grouped by gender, specifically male and female. Based on the results of the questionnaire distribution, the number of male and female respondents is shown in the table below:

Table 1: Respondent Gender

No	Respondent Gender	Number	Percentage
1	Male	43	23.8%
2	Female	137	76.2%
		180	100%

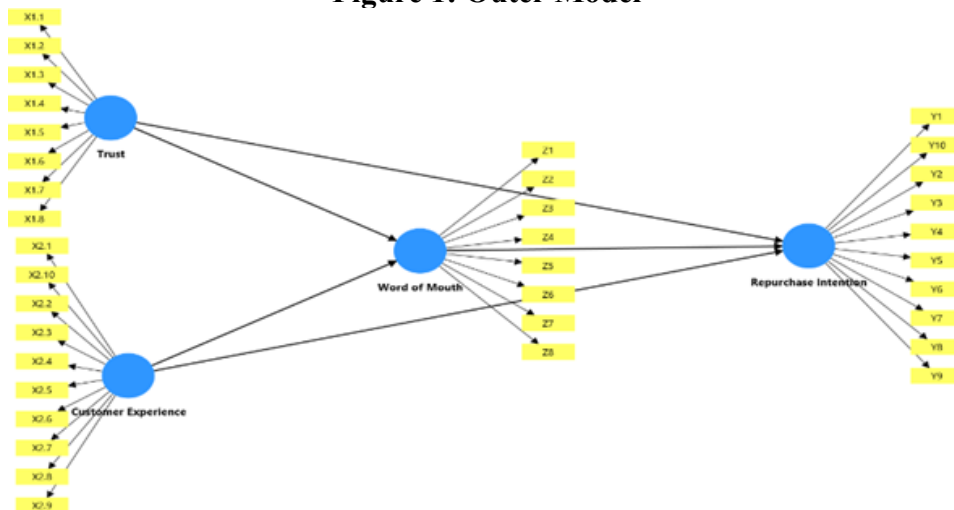
Source: *Processed Primary Data (2025)*

Based on the gender of the respondents, the results show that male respondents make up 23.8% of the total, which is fewer than the female respondents at 76.2%. This is due to the large number of female customers at the Kimia Farma Bengkong Kolam Pharmacy who participated in the study. This finding indicates that, on average, the pharmacy has more female customers.

Outer Model Testing

This research will use Partial Least Squares (PLS) with the help of the SmartPLS 4.0 software. PLS is a robust alternative to Structural Equation Modeling (SEM) that can analyze complex, non-parametric relationships between variables. This means it does not require the data to follow a specific distribution. (Yamin & Kurniawan, 2009).

Figure 1: Outer Model



Data analysis using SmartPLS has three criteria for evaluating the outer model: convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. Convergent validity refers to a measurement model where items have values based on the correlation between the item scores and the construct's value.

Validity Test

a. Convergent Validity Test

Table 2: Results of the Convergent Validity Test Using Outer Loadings

Variable	Indicator	Outer Loading Value (r-value)	Description
Trust (X1)	X1.1	0.815	Valid
	X1.2	0.840	Valid
	X1.3	0.828	Valid
	X1.4	0.844	Valid
	X1.5	0.802	Valid
	X1.6	0.826	Valid
	X1.7	0.850	Valid
	X1.8	0.878	Valid
Customer Experience (X2)	X2.1	0.805	Valid
	X2.2	0.777	Valid
	X2.3	0.840	Valid
	X2.4	0.835	Valid
	X2.5	0.864	Valid
	X2.6	0.865	Valid
	X2.7	0.839	Valid
	X2.8	0.820	Valid
	X2.9	0.807	Valid
	X2.10	0.881	Valid
Repurchase Intention (Y)	Y1	0.837	Valid
	Y2	0.829	Valid
	Y3	0.847	Valid
	Y4	0.824	Valid
	Y5	0.783	Valid
	Y6	0.789	Valid
	Y7	0.852	Valid
	Y8	0.839	Valid
	Y9	0.816	Valid
	Y10	0.846	Valid
Word Of Mouth (Z)	Z1	0.811	Valid
	Z2	0.872	Valid
	Z3	0.877	Valid
	Z4	0.874	Valid
	Z5	0.852	Valid
	Z6	0.875	Valid

Variable	Indicator	Outer Loading Value (r-value)	Description
	Z7	0.848	Valid
	Z8	0.843	Valid

Based on Table 2, the results for several indicators meet the requirement for an outer loading value greater than 0.70. Consequently, the construct is considered valid and has fulfilled the validity criteria because its outer loading value is above 0.70. The next step is to assess convergent validity through the AVE (Average Variance Extracted) value. According to Joseph et al. (2017), the recommended AVE value for each construct is greater than 0.50. In this study, the AVE and the square root of AVE for each construct are presented in the following table.

Table 3: AVE Values

Variable	Average Variance Extracted (AVE)
Customer Experience (X2)	0.695
Repurchase Intention (Y)	0.683
Trust (X1)	0.698
Word of mouth (Z)	0.734

Source: Data Processed by SmartPLS, 2025

Based on Table 3, every construct shows an AVE value above 0.50. The lowest value is 0.683 for the repurchase intention variable, and the highest is 0.734 for the word of mouth variable. These values have met the requirements, as they are all above the established minimum AVE threshold of 0.50.

b. Discriminant Validity Test

Based on the cross-loading results, it's evident that the correlation of each construct with its own indicators is greater than its correlation with any other construct. This confirms that all constructs, or latent variables, have good discriminant validity. It means each indicator performs better by loading onto its intended construct than onto any other construct.

Reliability Test

Composite Reliability and Cronbach's Alpha

Table 4: Results of the Composite Reliability and Cronbach's Alpha Tests

Variable	Cronbach's Alpha	Composite Reliability
Customer Experience (X2)	0.951	0.952
Repurchase Intention (Y)	0.948	0.949
Trust (X1)	0.938	0.940
Word Of Mouth (Z)	0.948	0.949

Source: Data Processed by SmartPLS, 2025

Based on Table 4, it's clear that all constructs are reliable, as both their composite reliability and Cronbach's alpha values are above 0.70. This indicates that all variables in the research model have met the criteria for internal consistency reliability. Therefore, based on the analysis results from the previous tables, we can conclude that this study has good convergent validity, discriminant validity, and internal consistency reliability.

Inner Model Testing R-Square

Table 5: Results of the Inner Model Test Based on R-Square Values

Construct	R-Square	R-Square Adjusted
Repurchase Intention (Y)	0.878	0.876
Word Of Mouth (Z)	0.650	0.646

Source: Data Processed by SmartPLS, 2025

Based on the R-square (R^2) test from Table 5, the results show that the coefficient of determination for the repurchase intention construct is 0.878 and for the word of mouth construct is 0.650. The remaining variance in both constructs is influenced by other factors outside of this model.

T-Statistic (Hypothesis Test)

Table 6: T-Statistic Test Results

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Trust -> Word of Mouth	0.231	0.227	0.106	2.187	0.029
Customer Experience -> Word of Mouth	0.595	0.594	0.093	6.371	0.000
Trust -> Repurchase Intention	0.100	0.102	0.080	1.251	0.211
Customer Experience -> Repurchase Intention	0.567	0.563	0.088	6.473	0.000
Word of Mouth -> Repurchase Intention	0.324	0.325	0.069	4.709	0.000

Source: Data Processed by SmartPLS, 2025

Table 7: Specific Indirect Effects Test Results

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Trust -> Word of Mouth -> Repurchase Intention	0.075	0.073	0.036	2.101	0.036
Customer Experience -> Word of Mouth -> Repurchase Intention	0.192	0.194	0.055	3.486	0.000

Source: Data Processed by SmartPLS, 2025

Based on the table above, the following conclusion can be drawn:

1. The first hypothesis, concerning the influence of trust, is supported. The analysis shows a t-statistic value of 2.187, which is greater than the critical t-table value of 1.96. Furthermore, the p-value is 0.029, which is less than the significance level of 0.05. Based on these findings, the first hypothesis (H1) is accepted.
2. The second hypothesis, which concerns the influence of customer experience, is supported. The analysis shows a t-statistic value of 6.371, which is significantly greater than the critical value of 1.96. Furthermore, the p-value is 0.000, which is less than the significance level of 0.05. Based on these findings, the second hypothesis (H2) is accepted.
3. The third hypothesis, concerning the influence of trust, is not supported. The analysis shows a t-statistic value of 1.251, which is less than the critical value of 1.96. Furthermore, the p-value is 0.211, which is greater than the significance level of 0.05. Based on these findings, the third hypothesis (H3) is rejected.
4. The fourth hypothesis, which concerns the influence of customer experience, is supported. The analysis shows a t-statistic value of 6.473, which is significantly greater than the critical value of 1.96. Furthermore, the p-value is 0.000, which is less than the significance level of 0.05. Based on these findings, the fourth hypothesis (H4) is accepted.
5. The fifth hypothesis, which concerns the influence of word of mouth, is supported. The analysis shows a t-statistic value of 4.709, which is significantly greater than the critical value of 1.96. Furthermore, the p-value is 0.000, which is less than the significance level of 0.05. Based on these findings, the fifth hypothesis (H5) is accepted.
6. The sixth hypothesis, which states that word of mouth can mediate the relationship between trust and repurchase intention, is supported. The analysis shows a t-statistic value of 2.101, which is greater than the critical value of 1.96. Furthermore, the p-value is 0.036, which is less than the significance level of 0.05. Based on these findings, the sixth hypothesis (H6) is accepted.
7. The seventh hypothesis, which states that word of mouth can mediate the relationship between customer experience and repurchase intention, is supported. The analysis shows a t-statistic value of 3.486, which is greater than the critical value of 1.96. Furthermore, the p-value is 0.000, which is less than the significance level of 0.05. Based on these findings, the seventh hypothesis (H7) is accepted.

Discussion

1) The Influence of Trust on Word of Mouth

The results of the first hypothesis test, which examined the influence of trust on word of mouth, showed a t-statistic value of 2.187, which is greater than the critical value of 1.96. This indicates that the effect of trust is statistically significant. Additionally, the p-value of 0.029, being less than the 0.05 significance level, further strengthens the conclusion that a significant relationship exists between trust and word of mouth. This finding is consistent with a study conducted by (Rachbini et al., 2024), which confirms that trust is a crucial foundation for building customer loyalty and a key driver of positive word of mouth for a company. The findings of the current study suggest that when customers have a high level of trust in Kimia Farma Bengkong Kolam's products including confidence in their quality, safety, and the company's commitment to meeting their health needs their tendency to engage in positive word of mouth behavior, such as recommending the products to others, will be greater.

The findings of this study align with the research conducted by (Bernarto et al., 2024), which found that trust significantly increases word of mouth (WOM) among coffee shop customers. This means that trust has a positive effect on creating favorable WOM, as customers are more inclined to share good experiences when they have confidence in a product and the company.

2) The Influence of Customer Experience on Word of Mouth

The results of the second hypothesis test, which examined the influence of customer experience on word of mouth, showed a t-statistic value of 6.371, which is greater than the critical t-table value of 1.96. Additionally, the p-value was 0.000, which is less than the significance level of 0.05. This proves that customer experience has a positive and significant influence on word of mouth. In a study conducted by (Gitaringga et al., 2024), which states that a positive experience not only encourages customers to make a repeat purchase, but also increases the likelihood of them sharing that experience with others. The finding that customer experience has a positive and significant influence on word of mouth proves that when Kimia Farma Bengkong Kolam customers receive satisfactory service, they are not only encouraged to remain loyal but are also motivated to recommend the service to others.

The findings of this study are consistent with research conducted by (Nabilla et al., 2023), which states that customer experience, including service quality and price perception, influences customer satisfaction, which in turn drives word of mouth (WOM). The study further indicates that customer experience serves as the initial trigger in the chain of recommendation behavior. This means that a positive customer experience has a significant influence on creating positive WOM, as customers tend to share favorable experiences when they are satisfied with a company's products and services.

3) Influence of Trust on Repurchase Intention

The results of the third hypothesis test, regarding the influence of trust on repurchase intention, show a t-statistic value of 1.251, which is smaller than the critical t-table value of 1.96. Additionally, the p-value of 0.211 is greater than the significance threshold of 0.05. This means that while customers may have a certain level of trust in the company, that factor is not strong enough to directly drive them to make a repeat purchase without being influenced by other factors. This may indicate that, in the context of this study,

customers' repurchase decisions are more heavily influenced by other factors such as customer experience, promotions, price, or the quality of service they experience directly. This finding contrasts with a study by (Sari, 2024), which stated that trust is a differentiating factor that enables customers to decide to make a repeat purchase at a pharmacy over its competitors. The results of this study, however, show that even though customer trust in Kimia Farma Bengkong Kolam may be established, its direct influence on repurchase intention is not significant. Thus, the findings of this study are not entirely aligned with the theoretical definition that trust is the primary differentiator in driving repurchase.

4) The Influence of Customer Experience on Repurchase Intention

Based on the fourth hypothesis test regarding the influence of customer experience on repurchase intention, the analysis showed a t-statistic value of 6.473, which is greater than the critical value of 1.96, and a p-value of 0.000, which is less than 0.05. This proves that a positive customer experience plays an important role in driving the intention to make a repeat purchase at Kimia Farma Bengkong Kolam. This finding is consistent with a study by (Risma et al., 2024), which states that providing a satisfying customer experience is a strategic step to increase customer loyalty. The results show that a positive customer experience encompassing factors like the quality of staff interactions, ease of access to services, product availability, and the comfort of facilities significantly contributes to the increase in repurchase intention at Kimia Farma Bengkong Kolam.

The results of this study align with research conducted by (Irsyadi & Putra, 2024), which states that the dimensions of customer experience, including sensory, emotional, and social aspects, influence repurchase intention both directly and indirectly through customer satisfaction in the context of virtual game product purchases. This means that a positive customer experience influences the creation of a positive repurchase intention, as customers who are satisfied with the product and company are more likely to return for future purchases.

5) The influence of word of mouth on repurchase intention

The results of the fifth hypothesis test regarding the influence of word of mouth on repurchase intention show a t-statistic value of 4.709 that is greater than the t-table 1.96, and a p-value of 0.000 that is smaller than 0.05. These results show that word of mouth (WOM) has a significant influence on repurchase intention, in this study is in line with the definition put forward by (Prasetiawan et al., 2024). That research explains that WOM has a strong influence on purchasing decisions because customers tend to trust recommendations or opinions from people they know more than direct advertisements or promotions from the company. The findings of this study prove that in the context of Kimia Farma Bengkong Kolam Pharmacy, positive WOM is able to be an effective marketing tool in encouraging repeat purchases.

The results of this study refer to research conducted by (Pertiwi et al., 2023), which states that in the coffee shop industry in Surakarta, word of mouth (WOM) along with social media promotion and service quality contribute significantly to repurchase intention, both directly and through the mediation of trust. This means that word of mouth influences the creation of positive repurchase intention, because customers tend to share good experiences when they feel satisfied with the product and company.

6) The mediating effect of word of mouth on the relationship between trust and repurchase intention

The results of the sixth hypothesis test regarding the influence of word of mouth mediating trust on repurchase intention show a t-statistic value of 2.101 that is greater than the t-table value (1.96) and a p-value of 0.036 that is smaller than 0.05. This finding shows that customer trust in Kimia Farma Bengkong Kolam Pharmacy does not directly influence repurchase intention, but can increase that intention through the role of WOM. In this study is in line with the definition put forward by (Putri & Fauzi, 2024), who state that positive Word of Mouth (WOM) generally arises from a high level of customer satisfaction, trust in the company, and a pleasant customer experience. In the context of this study, customer trust in Kimia Farma Bengkong Kolam Pharmacy is proven to encourage the creation of positive WOM which ultimately influences repurchase intention.

7) The influence of word of mouth as a mediator between customer experience and repurchase intention

The results of the seventh hypothesis test, regarding the mediating influence of word of mouth on the relationship between customer experience and repurchase intention, showed a t-statistic value of 3.439, which is greater than the critical value of 1.96, and a p-value of 0.001, which is less than 0.05. This finding indicates that a positive customer experience at Kimia Farma Bengkong Kolam Pharmacy not only has a direct impact on repurchase intention but also an indirect impact through the mediating role of WOM. This is consistent with the definition proposed by (Shafa & Yun, 2024), who state that WOM is a form of interpersonal communication where customers share their experiences, whether positive or negative. In the context of this study, the significant results prove that a positive customer experience at Kimia Farma Bengkong Kolam Pharmacy triggers positive WOM, which subsequently drives repurchase intention. This aligns with the theory that customers who have a satisfying experience tend to share it with others, thereby influencing the perceptions and purchasing decisions of other potential customers.

Conclusion

Based on the results of data analysis and hypothesis testing, it can be concluded that:

1. Customer trust in Kimia Farma Bengkong Kolam is proven to have a positive and significant influence on Word of Mouth (WOM).
2. Customer experience has a positive and significant influence on WOM.
3. The research results show that trust does not have a direct, significant influence on repurchase intention.
4. Customer experience has a positive and significant influence on repurchase intention.
5. Word of mouth has a positive and significant influence on repurchase intention.
6. Word of mouth can significantly mediate the relationship between trust and repurchase intention.
7. Word of mouth can significantly mediate the relationship between customer experience and repurchase intention.

Suggestions

Based on the results of the research that has been conducted, here are some suggestions that can be considered to increase repurchase intention at Kimia Farma Bengkong Kolam:

1. Kimia Farma Bengkong Kolam is advised to focus its strategy on increasing positive Word of Mouth (WOM), as this variable is proven to be a crucial link between trust and customer experience with repurchase intention. These efforts can be made by maintaining the quality of interactions with customers, ensuring consistent product availability, improving facility comfort, and providing friendly and responsive service.
2. In this study, it's important to note that trust does not have a direct, significant influence on repurchase intention. This finding indicates that the level of customer trust in Kimia Farma Bengkong Kolam Pharmacy is not yet sufficient to drive repeat purchases if not accompanied by other supporting factors. Therefore, the pharmacy is advised to not only focus on building trust through good product quality and service, but also to combine it with marketing strategies that can provide incentives for customers to make repeat purchases.
3. This research still has limitations regarding the scope of the research object, which only focuses on customers of Kimia Farma Bengkong Kolam Pharmacy. Therefore, future researchers are advised to expand the research object to other Kimia Farma branches or the pharmacy industry in general.

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