PENGARUH *AI CHATBOT EXPERIENCE, PERCEIVED USEFULNESS*, DAN *TRUST IN TECHNOLOGY* TERHADAP *CUSTOMER LOYALTY* DENGAN *CUSTOMER SATISFACTION* SEBAGAI VARIABEL MODERASI PADA TIKTOK SHOP

TESIS

Diajukan Sebagai Salah Satu Syarat Untuk Memperoleh Gelar Magister

Program Studi Magister Manajemen

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PROGRAM PASCASARJANA

SEKOLAH TINGGI ILMU EKONOMI

YAYASAN KELUARGA PAHLAWAN NEGARA

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UJIAN TESIS

Tesis berjudul:

PENGARUH AI CHATBOT EXPERIENCE, PERCEIVED USEFULNESS, DAN TRUST IN TECHNOLOGY TERHADAP CUSTOMER LOYALTY DENGAN CUSTOMER SATISFACTION SEBAGAI VARIABEL MODERASI PADA TIKTOK SHOP

Telah diuji pada tanggal: 1 Agustus 2025

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Yang bertanda tangan di bawah ini, saya menyatakan bahwa tesis dengan judul:

PENGARUH AI CHATBOT EXPERIENCE, PERCEIVED USEFULNESS, DAN TRUST IN TECHNOLOGY TERHADAP CUSTOMER LOYALTY DENGAN CUSTOMER SATISFACTION SEBAGAI VARIABEL MODERASI PADA TIKTOK SHOP

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Pernyataan ini saya buat dengan sesungguhnya tanpa ada paksaan orang lain. Bila dikemudian hari terbukti bahwa saya ternyata melakukan tindakan menyalin atau meniru tulisan orang lain seolah-olah hasil pemikiran saya sendiri, maka saya bersedia menerima pembatalan gelar dan ijasah yang diberikan oleh Program Pascasarjana STIE YKPN Yogyakarta batal saya terima.

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THE INFLUENCE OF AI CHATBOT EXPERIENCE, PERCEIVED USEFULNESS, AND TRUST IN TECHNOLOGY ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS A MODERATING VARIABLE ON TIKTOK SHOP

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Abstract

This study aims to analyze the influence of user experience with AI Chatbots, perceived usefulness, and trust in technology on customer loyalty, with customer satisfaction as a moderating variable among TikTok Shop users. A quantitative approach was used, with data collected through an online questionnaire distributed to 250 respondents who had shopped on TikTok Shop and used the AI Chatbot service. Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) through the SmartPLS 4.0 application. The results show that AI Chatbot experience, perceived usefulness, and trust in technology have a positive and significant effect on customer loyalty. However, customer satisfaction only significantly moderates the relationship between perceived usefulness and customer loyalty. Meanwhile, the moderating effect of customer satisfaction on the relationship between AI Chatbot experience and trust in technology with customer loyalty is not significant. These findings reinforce the framework of Expectation Confirmation Theory (ECT), which posits that loyalty is formed when user perceptions and experiences of technology meet or exceed their initial expectations. This study implies that TikTok Shop should focus on enhancing user experience, perceived usefulness, and trust in technology to sustainably foster customer loyalty.

Keywords: AI Chatbot experience, perceived usefulness, trust in technology, customer satisfaction, customer loyalty, TikTok Shop, Expectation Confirmation Theory (ECT).

A. INTRODUCTION

The development of digital technology has significantly driven internet usage in Indonesia. According to APJII (2024), internet usage has 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 traditional to digital transactions (Ruqoyyah & Rahmawan, 2023). Consumers now prefer online shopping due to more competitive prices, discounts, and ease of

payment methods (Purnama, 2024). One platform that has shown rapid growth is TikTok, with 126.8 million users in Indonesia as of 2024 (wearesocial, 2024). Since introducing the TikTok Shop feature in April 2021, the platform has evolved into a new space for buying and selling, not only relying on entertainment but also facilitating product marketing and direct sales (Yanti et al., 2023). A wide range of products is offered, from fashion to cosmetics, all aiming to build customer loyalty.

Various businesses, including TikTok Shop, have started using AI chatbots as tools to automatically handle customer inquiries to support fast and efficient service. Chatbots enable quicker and more personalized service and can support operational efficiency and customer response analysis (Hutomo et al., 2016). However, despite the many conveniences chatbots offer, many consumers still feel uncomfortable using them, as AI chatbots are not yet capable of handling personal needs or 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 chatbot usage experience, the perceived usefulness of technology also affects customer loyalty. Consumers who perceive that a technology provides real benefits in the shopping process are more likely to continue using it. However, Hapsari (2022) found that not all consumers are driven to be loyal solely because a technology is considered useful, especially as offline shopping trends began to rise again after the pandemic (Populix, 2024). Another important factor in maintaining customer loyalty is trust in technology. Consumers tend to avoid transactions if they do not feel safe and confident in the technology system being used (Melorose et al., 2015). Therefore, trust becomes a crucial element in the context of e-commerce, especially those based on AI, such as TikTok Shop

Ultimately, customer satisfaction becomes a crucial factor that bridges the relationship between experience, perception, and trust in building loyalty (Kotler, P., & Keller, 2016). Satisfied customers tend to make repeat purchases and recommend the service to others (Purba et al., 2019). In this context, customer satisfaction may strengthen the influence of AI chatbot experience, perceived usefulness, and trust in technology on customer loyalty.

This study focuses on TikTok Shop as an AI based social commerce platform that is relatively new and popular in Indonesia. The novelty of this research lies in integrating 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 found significant effects of these variables on customer loyalty, prior findings have been inconsistent. For example, studies by Iqbal & Shah (2016) and Dewi (2023) found that AI chatbot experience positively influences customer loyalty, while Rabani et al. (2024) found no such effect. Similarly, studies by Syariah & Nasabah (2024) and Makbul et al. (2025) found that perceived usefulness influences customer loyalty, whereas Hapsari (2022) reported otherwise. Therefore, this study

incorporates customer satisfaction as a moderating variable to examine whether AI chatbot experience, perceived usefulness, and trust in technology can positively influence customer loyalty particularly in the context of TikTok Shop's AI based social commerce. This research is expected to fill the gap by determining whether these relationships are strengthened when customer satisfaction is included as a moderating factor.

B. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Expectation Cofirmation Model (ECM)

The Expectation Confirmation Model (ECM) is an extension of the Expectation Confirmation Theory (ECT), which initially focused only on pre-usage expectations. In the context of information technology, ECM has been refined to evaluate continued usage intention by considering post-usage expectations, which are reflected through perceived usefulness (Bhattacherjee, 2001). Although the term "expectation" is still used, ECM places greater emphasis on users' perceptions of benefits after experiencing the system firsthand. This model is considered effective in explaining users' continued behavior in adopting information technology, particularly due to its ability to link user satisfaction with continued usage intention (Putra et al., 2023).

Evolution of Expectation Confirmation Model (ECM)

The Expectation Confirmation Theory (ECT), developed by Oliver (1980), posits that satisfaction results from the comparison between initial expectations and actual performance. When usage outcomes meet or exceed expectations, positive disconfirmation occurs, leading to satisfaction; conversely, negative disconfirmation leads to dissatisfaction. However, ECT has limitations, as it does not consider the diverse sources of user expectations and the dynamic nature of technological characteristics. Bhattacherjee (2001) addressed this limitation by developing the Expectation Confirmation Model (ECM), which emphasizes post-usage perceived usefulness in explaining users' continued usage intention of information systems. Hong et al. (2005) extended the ECM within the domain of information technology by adding post-adoption beliefs such as perceived ease of use and perceived enjoyment. Their findings confirm that expectation confirmation, perceived usefulness, and ease of use significantly influence satisfaction and continued intention to use information technology (Shukla et al., 2025).

Perceived Usefulness

Perceived usefulness refers to the belief that using a particular technology will provide tangible benefits to users, both in work and personal contexts. According to Wang dan Li (2016) in Ashghar & Nurlatifah (2020), consumers perceive technology as useful when it is flexible and accessible anytime and anywhere. This includes dimensions such as time efficiency, location ubiquity, and user convenience (Marikyan, 2024). Davis (1989), as cited in Chawla and Joshi (2019),

identified six indicators: task acceleration, performance improvement, increased productivity, enhanced effectiveness, ease of task completion, and overall usefulness. However, Venkatesh & Davis (2000) later simplified these into four indicators: improves job performance, increases productivity, enhances effectiveness, and the system is useful.

Experience (AI Chatbot)

Experience refers to users' direct interactions with a technology after usage. In ECM, this experience acts as an evaluation point where users compare their initial expectations with actual outcomes. If the experience exceeds expectations, positive disconfirmation occurs, leading to satisfaction; otherwise, negative disconfirmation arises (Putra et al., 2023). According to Schrepp et al. (2019), there are six indicators of user experience with technology: Attractiveness (visual, appeal), Efficiency (task completion speed), Perspicuity (clarity and user-friendliness), Dependability (reliability according to user expectations), Stimulation (enjoyment in usage), and Novelty (innovative and creative design).

Trust in Technology

Trust in technology is a crucial element in interactions involving uncertainty and reliance, especially in digital systems. According to Davis (2000), trust plays a vital role in both social and economic contexts, where users must believe that a system will function properly without risk. In digital contexts, trust in technology is defined as the user's confidence that a technology is reliable and secure, both functionally and in terms of data protection (Wicaksono, 2022). Trust is particularly essential in e-commerce and m-commerce. Valentin (2018) argues that low trust levels often become barriers to initial online transaction adoption due to concerns over security and reliability. Novitasari (2016) identifies several trust indicators in technology use, including transaction security (system's ability to protect data and transactions), satisfaction with service and quality (alignment between service/product and expectations), quality assurance (proof that a product/service meets certain standards), and shopping convenience (ease of use and smooth purchasing process).

Customer Loyalty

Customer loyalty reflects consumers' emotional and behavioral attachment to a brand, product, or service. According to Griffin (2003), customer loyalty is demonstrated through long-term commitment, frequent usage, active engagement, and voluntary recommendations. Loyalty provides strategic value to businesses, as loyal customers are more likely to repurchase, resist competitor offers, and promote products within their networks. Sulaiman (2016) emphasizes that to retain customer loyalty, businesses must thoroughly understand customer needs and desires. Loyalty is built over time through consistent positive experiences. The four main indicators of customer loyalty as proposed by Griffin (2003) include: repeat

purchase, recommending to others, cross-buying (purchasing other products from the same company), and resistance to competitors (sticking with a brand despite attractive competitor offers).

Customer Satisfaction

Customer satisfaction is an evaluative response after using a product or service, reflecting whether the consumer experience meets or exceeds expectations. According to Fandy (2002), high customer satisfaction can foster long-term relationships, encourage repeat purchases, and generate positive word-of-mouth promotion. Irawan (2008) outlines four main indicators of satisfaction: overall satisfaction with the product/service, fulfillment of customer expectations, enjoyable shopping experience, and intention to repurchase. Satisfaction is a key factor in developing customer loyalty. When customers are satisfied, they are more likely to remain with the brand and advocate for it indirectly.

Following the problem formulation above, several hypotheses are developed in this study. Chatbots have emerged as communication solutions widely adopted by companies (Nugraha et al., 2022). In ECT, user experience serves as an evaluation of initial expectations (Bhattacherjee, 2001). Positive experiences promote satisfaction and loyalty (Putra et al., 2023). This is supported by prior studies such as Hui Liang et al. (2024), Huda (2024), Khairyanti (2024) and Maulida (2024), which state that AI chatbot experience has a significant impact 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). Within the ECT framework, this perception arises from actual experience and contributes to satisfaction and loyalty (Wicaksono, 2022). Perceived benefits encourage customer loyalty, as demonstrated in studies by Dewi (2021), Faizah & Sanaji (2022), which showed that perceived usefulness has a positive and significant influence on customer loyalty. Based on these findings, the following hypothesis is proposed:

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

Trust in technology reflects the extent to which users believe the system is secure, reliable, and capable of meeting their expectations (Wicaksono, 2022). In digital business contexts, building trust is fundamental to customer retention. Studies by Rico et al. (2019), Hui Liang et al. (2024), and Faizah & Sanaji (2022) concluded that trust significantly influences customer loyalty. Therefore, users'

trust in technology becomes a key aspect 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 a consumer's experience with a product or service meets or exceeds their expectations Hutomo et al. (2016). Positive experiences with chatbots can enhance customer satisfaction, which in turn increases loyalty to the company (Evitasari et al., 2025). Research by Hui Liang et al. (2024), Wulandari et al. (2023) and Dewi (2023) states that AI Chatbot experience positively affects customer satisfaction. Based on this, the following hypothesis is proposed:

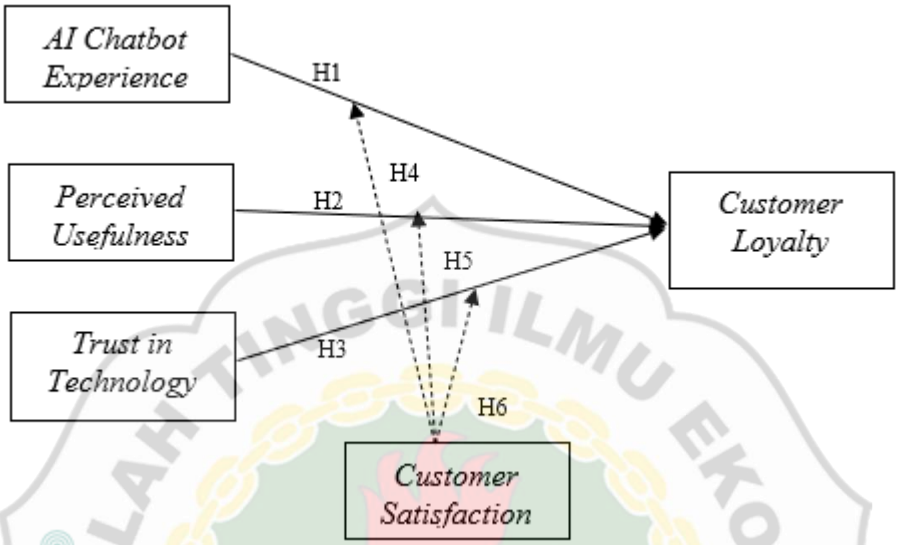
H4: Customer satisfaction moderates the effect of AI Chatbot experience on customer loyalty on TikTok Shop.

According to Davis (1989), perceived usefulness reflects the belief that technology helps complete tasks effectively. Several studies, such as those by Suryatenggara & Dahlan (2022), Mandasari & Giantari (2017), and Yulisetiarini et al. (2024) show a positive relationship between perceived usefulness and customer satisfaction. Wicaksono (2022) adds that the more useful a technology is perceived, the greater the likelihood of user satisfaction and loyalty. When satisfaction is moderated by perceived usefulness, it can lead to stronger loyalty, as consumers feel the technology truly benefits their activities. Based on this, the following hypothesis is proposed:

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

ECT is relevant in understanding the role of trust in technology adoption. High trust enhances belief in the system's security and reliability. Amelia et al (2025) stated that strong trust reinforces loyalty, especially when users feel satisfied. Studies by Panjaitan & Risqiani (2024) and Aditya et al. (2021) found that trust has a positive and significant effect on customer satisfaction. When consumers are satisfied with trustworthy technology based services, they tend to maintain the relationship with the company through repeat purchases or recommendations. Based on this, the following hypothesis is proposed:

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



Research Model

C. 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 (Algifari & Rahardja, 2020). Next, the inner model was analyzed using SRMR (< 0.1), R^2 values (0.67 = strong, 0.33 = moderate, 0.19 = 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-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 31 to July 9, 2025. A total of 260 respondents completed the questionnaire, which was distributed via social media to reach individuals who met the study's criteria. 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. 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").

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)
- 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
- 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
- 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

- Willingness to repurchase.

D. RESULT 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.

Table 1. Respondent Characteristics

Item	Frequency	Percentage
Gender		
Women	154	62%
Man	96	38%
Age		
15 – 20 years old	55	22%
22 - 25 years old	113	45%
26 - 50 years old	60	24%
>30 years old	22	9%
Employment		
Student	80	32%
House Wife	42	17%
Employee	76	30%
Government Employess	38	15%
Others	14	6%
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 22–25 year range with 113 respondents (45%), followed by 60 respondents aged 26–50 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	

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	0,742	0,348	Model fit

Based on the table above, the SRMR (Standardized Root Mean Square Residual) 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

	R-Square	*Q-Square*
Customer Loyalty	0,742	0,348

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. A 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

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. Uji Hipotesis Value

Hipotesis	T statistics (|*O/STDEV*|)	P value	Ket.
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

Based on the results of hypothesis testing in Table 5, the following findings are obtained:
Hypothesis 1 (H1) is accepted, 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 accepted, 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 accepted, 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 accepted, 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.

Discussion of Hypothesis Testing Results

The result of Hypothesis 1 (H1), which examined the influence of AI chatbot experience on customer loyalty, showed a significant result. The more positive experiences users have with the AI chatbot, the higher their tendency to remain loyal to the TikTok Shop platform. This supports the Expectation Confirmation Model (ECM) by Bhattacherjee (2001), which states that the confirmation between initial expectations and actual performance leads to satisfaction, which in turn drives loyalty. Based on the respondent characteristics, the majority were female, aged between 21–25 years representing a younger, tech-savvy generation. Most

respondents were students and employees with monthly incomes ranging from IDR 1,000,001 to IDR 3,000,000. This group values efficiency, practicality, and speed in digital services, making AI chatbots an effective and interactive solution. These findings are consistent with Hui Liang (2024), Huda (2024), Khairyanti (2024), and Maulida (2024) who found that positive chatbot experiences strengthen customer loyalty. Thus, the positive experiences encountered while shopping via chatbot directly reinforce loyalty to the platform.

Hypothesis 2 (H2), which tested the effect of perceived usefulness on customer loyalty, also yielded significant results. The higher the perception that the AI chatbot is useful in the shopping process, the greater the customer loyalty toward TikTok Shop. Within the ECT framework, as explained by Oliver (1980), perceived usefulness arises from post-usage evaluation and serves as a primary driver of loyalty. This finding is supported by the respondent profile those aged 21–25 years who demand technologies that are truly functional. Most respondents, being students and employees, viewed AI chatbots as tools that accelerate transactions and provide automatic assistance. This aligns with studies by Dewi (2021), Faizah & Sanaji (2022), and Makbul et al. (2025), showing that users have functionally understood how chatbots assist in the purchasing process such as answering questions, providing recommendations, and resolving complaints thereby reinforcing the positive link between usefulness and loyalty.

Hypothesis 3 (H3), which tested the influence of trust in technology on customer loyalty, was also proven to be significant. The higher the trust users place in the AI chatbot's ability to assist in their shopping process, the greater their loyalty to TikTok Shop. According to ECT (Oliver, 1980), perceived usefulness emerges through post-usage evaluations and becomes a key factor in forming loyalty. Most respondents were of productive age and were already accustomed to digital transactions. These findings are consistent with previous studies by Rico, et al. (2019), Hui Liang et al. (2024), and Faizah & Sanaji (2022), which emphasized that a sense of safety and trust in technology serves as a critical foundation for continued use of the TikTok Shop platform.

Hypothesis 4 (H4), which examined whether customer satisfaction moderates the relationship between AI chatbot experience and customer loyalty, was not statistically supported. This finding indicates that although chatbot experience positively affects loyalty, customer satisfaction does not significantly strengthen that relationship. It is possible that the chatbot experience alone is strong enough to generate loyalty without being influenced by emotional satisfaction. The majority of respondents were students and young employees with limited time who seek efficiency. This group tends to value chatbot functionality more than emotional satisfaction. These results contradict studies by Hui Liang et al. (2024), Wulandari et al. (2023), and Dewi (2023), which found that satisfaction enhances this relationship. In this study, users tended to assess chatbot quality directly without associating it with emotional satisfaction.

Hypothesis 5 (H5), which tested the moderating role of customer satisfaction in the relationship between perceived usefulness and customer loyalty, was supported. When customers find the chatbot highly useful and simultaneously feel satisfied with the service, their loyalty increases significantly. Respondents were predominantly 21–25 years old students and employees who place high emphasis on the benefits and convenience of digital services. This finding is consistent with ECT and studies by Suryatenggara & Dahlan (2022), Mandasari & Giantari (2017), dan Yulisetiarini et al. (2024), which showed that users engage with chatbots not only for accessibility but also for their functional value such as providing product information, resolving issues quickly, and enhancing service efficiency. When such benefits are perceived as useful and accompanied by satisfaction, customer loyalty toward TikTok Shop becomes stronger.

Hypothesis 6 (H6), which explored the moderating role of customer satisfaction in the relationship between trust in technology and customer loyalty, was not statistically significant. This suggests that trust in technology alone is strong enough to foster customer loyalty without being dependent on satisfaction levels. The young, digital-native demographic in this study places greater importance on speed, reliability, and system security than on emotional satisfaction. These findings are inconsistent with studies by Amelia et al. (2025), Panjaitan & Risqiani (2024), and Aditya et al. (2021), but they highlight the need to manage trust and satisfaction through different strategies to enhance customer loyalty on TikTok Shop. Thus, even if satisfaction with the experience is not particularly high, as long as trust in the system's security, accuracy, and reliability is maintained, user loyalty remains intact. This finding confirms that trust has a direct influence on loyalty and does not depend on perceived customer satisfaction.

E. CONCLUSION

This study aims to analyze the influence of AI Chatbot Experience, Perceived Usefulness, and Trust in Technology on Customer Loyalty among TikTok Shop users, as well as to examine the moderating role of Customer Satisfaction in these relationships. The research is grounded in the theoretical framework of the Expectation Confirmation Model (ECM), which posits that the confirmation between initial expectations and actual experience can lead to satisfaction, which in turn fosters customer loyalty.

The study employed a quantitative approach using a survey method, distributing online questionnaires to 250 active TikTok Shop users across Java Island who had used AI chatbot services. Data were analyzed using SmartPLS 4.0, involving outer model testing, inner model evaluation, and hypothesis testing. The results indicate that all three independent variables AI Chatbot Experience, Perceived Usefulness, and Trust in Technology have a positive and significant influence on Customer Loyalty. This implies that better user experience, stronger perceived usefulness, and higher trust in technology lead to higher levels of customer loyalty toward TikTok Shop.

Furthermore, Customer Satisfaction was found to moderate the relationship between Perceived Usefulness and Customer Loyalty, but did not moderate the relationships between AI Chatbot Experience or Trust in Technology and Customer Loyalty. In other words, customer satisfaction strengthens the impact of perceived usefulness on loyalty, but both experience and trust are already strong enough to shape loyalty without needing to be moderated by emotional satisfaction.

Overall, the study affirms that customer satisfaction only moderates the link between perceived usefulness and customer loyalty. This suggests that when customers find chatbots highly useful and are also satisfied with the overall service, their loyalty increases significantly. However, customer satisfaction does not moderate the effect of AI chatbot experience or trust in technology on loyalty. This implies that in the context of tech-savvy respondents, loyalty can be strongly formed through direct experience and system trust alone, without the explicit involvement of emotional satisfaction. This research strengthens the ECT framework in the context of digital commerce and AI technology, demonstrating that expectation confirmation through experience, usefulness, and trust can foster customer loyalty.

This study has several limitations. First, the respondent scope is limited to TikTok Shop users in Indonesia, primarily dominated by younger age groups, making the findings less generalizable to other age groups or e-commerce platforms. Second, the use of perception-based questionnaires may lead to subjective bias. Third, the research does not consider other external variables that may also influence customer loyalty, such as service quality, brand reputation, or social factors.

For future research, it is recommended to broaden the respondent scope to include diverse age ranges, economic backgrounds, and geographical regions to achieve more representative results. A longitudinal approach is also encouraged to monitor changes in customer behavior and loyalty over time. Additionally, it is important to explore other potential moderating or mediating variables, such as Customer Trust, Perceived Enjoyment, or Service Quality, to gain deeper and more comprehensive insights into the factors influencing technology-based customer loyalty in the e-commerce context.

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