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The Effect of Digital Marketing and Brand Image on Customer Trust and Its Implication for Customer Loyalty in the E-Commerce Industry

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Abstract: The rapid growth of e-commerce has intensified competition among digital businesses, making customer trust and loyalty critical determinants of long-term sustainability. In this context, digital marketing activities and brand image play an increasingly important role in shaping customers' perceptions and behavioral intentions. This study aims to examine the effect of digital marketing and brand image on customer trust and its implications for customer loyalty in the e-commerce industry. This research employs a quantitative approach using a survey method. Data were collected from e-commerce customers who have prior experience in online transactions. The data were analyzed using Structural Equation Modeling (SEM) to test the proposed relationships and the mediating role of customer trust. Digital marketing is measured through indicators such as online content quality, interactivity, and personalization, while brand image reflects customers' overall perceptions and associations with the brand. The results indicate that digital marketing has a positive and significant effect on customer trust. Brand image is also found to significantly influence customer trust. Furthermore, customer trust has a positive and significant effect on customer loyalty. The findings further reveal that customer trust mediates the relationship between digital marketing and customer loyalty, as well as between brand image and customer loyalty. These results suggest that customer trust serves as a key mechanism through which digital marketing efforts and brand image translate into loyal customer behavior. This study contributes to the marketing literature by providing empirical evidence on the role of customer trust in the e-commerce context. From a managerial perspective, the findings imply that e-commerce firms should focus on developing effective digital marketing strategies and maintaining a strong brand image to foster customer trust and enhance customer loyalty in a highly competitive digital marketplace.

Keywords: Digital Marketing, Brand Image, Customer Trust, Customer Loyalty, E-Commerce.

INTRODUCTION

The rapid expansion of the e-commerce industry has fundamentally transformed the way businesses interact with customers. Advances in digital technology, increased internet penetration, and the widespread use of mobile devices have accelerated the adoption of online shopping platforms. As competition among e-commerce firms intensifies, attracting new customers is no longer sufficient; sustaining long-term relationships through customer loyalty has become a critical strategic objective. In digital markets characterized by low switching costs and high transparency, customers can easily compare alternatives, making loyalty increasingly difficult to achieve.

In the e-commerce context, customer trust plays a central role in shaping purchasing behavior and long-term relationships. Unlike traditional retail environments, online transactions involve higher levels of perceived risk related to payment security, privacy, and product uncertainty. Previous studies have shown that a lack of trust remains one of the main barriers to customer engagement and repeat purchase behavior in e-commerce settings (Gefen et al., 2003; Pavlou, 2003). Consequently, building and maintaining customer trust has emerged as a key challenge for digital businesses.

Digital marketing has become one of the primary tools used by e-commerce firms to communicate value and engage customers. Through online advertising, social media marketing, content marketing, and personalized communication, digital marketing enables firms to interact with customers more effectively and to shape their perceptions of the brand. Prior research indicates that well-designed digital marketing activities can enhance customer engagement, perceived value, and trust by providing relevant information, interactivity, and transparency (Kannan & Li, 2017; Dwivedi et al., 2021). However, the effectiveness of digital marketing in fostering trust and loyalty may vary depending on how customers perceive the credibility and consistency of these digital interactions.

Brand image is another important factor influencing customer trust in the e-commerce industry. Brand image reflects the set of associations, perceptions, and impressions held by customers toward a brand. A strong and positive brand image can reduce perceived risk, signal quality, and increase customers' confidence in online transactions. Empirical studies suggest that brand image has a significant influence on customer trust and loyalty, particularly in service-oriented and digital environments where customers cannot directly evaluate products prior to purchase (Keller, 2013; Liu et al., 2020). In e-commerce, where brand differentiation is often limited, brand image serves as an important intangible asset that shapes customer decision-making.

Customer loyalty, commonly reflected through repeat purchase intentions, positive word-of-mouth, and resistance to switching, is widely recognized as a key outcome of successful marketing strategies. Loyal customers contribute to sustainable business performance by reducing marketing costs and increasing lifetime customer value. Previous marketing research consistently shows that customer trust is a strong predictor of loyalty, as trust reduces uncertainty and strengthens relational bonds between customers and firms (Morgan & Hunt, 1994; Chaudhuri & Holbrook, 2001). Despite this well-established relationship, the mechanisms through which digital marketing and brand image influence customer loyalty via trust remain underexplored in the e-commerce context.

Although existing studies have examined the effects of digital marketing, brand image, trust, and loyalty, many of them focus on direct relationships or are conducted in traditional retail or service industries. Empirical research that integrates digital marketing and brand image as antecedents of customer trust, and further examines their indirect effects on customer loyalty in the e-commerce industry, remains limited. This gap highlights the need for a comprehensive model that explains how digital marketing and brand image jointly contribute to building customer trust and fostering loyalty in online markets.

Based on the above discussion, this study aims to analyze the effect of digital marketing and brand image on customer trust and its implication for customer loyalty in the e-commerce industry. By examining the mediating role of customer trust, this research seeks to provide both theoretical insights and practical implications for digital marketing strategies in highly competitive e-commerce environments.

Conceptual Framework and Hypotheses Development

The development of customer loyalty in the e-commerce industry is closely related to how firms manage digital interactions and shape customer perceptions. Unlike conventional markets, e-commerce relies heavily on virtual communication, making digital marketing activities and brand-related signals crucial in influencing customer trust. Trust, in turn, functions as a key relational mechanism that determines whether customers are willing to engage in repeat transactions and maintain long-term relationships with online platforms.

Digital Marketing and Customer Trust

Digital marketing encompasses various online activities, including content marketing, social media engagement, search engine marketing, and personalized communication. In the e-commerce context, digital marketing serves not only as a promotional tool but also as a means of reducing information asymmetry between firms and customers. Clear, consistent, and interactive digital marketing content can enhance transparency and credibility, thereby increasing customer confidence in online transactions.

Previous studies suggest that digital marketing activities that provide accurate information, responsiveness, and personalization positively influence customers' perceptions of reliability and integrity, which are core dimensions of trust (Kannan & Li, 2017; Dwivedi et al., 2021). When customers perceive digital marketing messages as informative and trustworthy, they are more likely to develop confidence in the e-commerce platform.

Based on this reasoning, the following hypothesis is proposed:

H1: Digital marketing has a positive and significant effect on customer trust.

Brand Image and Customer Trust

Brand image reflects customers' overall perceptions and associations with a brand, formed through prior experiences, marketing communications, and word-of-mouth. In e-commerce environments, where customers cannot physically inspect products or directly interact with service providers, brand image plays a critical role in reducing perceived risk and uncertainty.

A strong brand image signals quality, professionalism, and reliability, which can enhance customers' trust in online vendors. Empirical evidence indicates that a favorable brand image significantly influences customer trust, particularly in digital and service-based industries (Keller, 2013; Liu et al., 2020). In e-commerce, brand image often serves as a heuristic that customers use to evaluate the credibility of online platforms.

Therefore, the following hypothesis is formulated:

H2: Brand image has a positive and significant effect on customer trust.

Customer Trust and Customer Loyalty

Customer loyalty represents a customer's intention to continue using a particular e-commerce platform, make repeat purchases, and recommend the platform to others. Relationship marketing theory emphasizes trust as a foundational element in building long-term customer relationships. Trust reduces perceived risk and strengthens relational commitment, which are essential for fostering loyalty.

Prior studies consistently demonstrate that customer trust positively influences loyalty across various industries, including online and digital markets (Morgan & Hunt, 1994; Chaudhuri & Holbrook, 2001). In the e-commerce context, customers who trust an online platform are more likely to engage in repeat transactions and exhibit resistance to switching to competitors.

Accordingly, the following hypothesis is proposed:

H3: Customer trust has a positive and significant effect on customer loyalty.

The Mediating Role of Customer Trust

While digital marketing and brand image are expected to influence customer loyalty, their effects may not be entirely direct. Customer trust may function as an important mediating variable that explains how digital marketing efforts and brand perceptions translate into loyal behavior. Effective digital marketing and a strong brand image can enhance trust, which in turn fosters customer loyalty.

Several studies suggest that trust mediates the relationship between marketing activities and loyalty outcomes, particularly in environments characterized by high uncertainty, such as e-commerce (Gefen et al., 2003; Pavlou, 2003). Examining customer trust as a mediating variable allows for a more comprehensive understanding of the underlying mechanisms linking digital marketing and brand image to customer loyalty.

Based on this argument, the following hypotheses are proposed:

H4: Customer trust mediates the relationship between digital marketing and customer loyalty.

H5: Customer trust mediates the relationship between brand image and customer loyalty.

Conceptual Framework

Based on the hypotheses developed, the conceptual framework of this study positions digital marketing and brand image as exogenous variables that influence customer loyalty indirectly through customer trust. Customer trust is conceptualized as a mediating variable that plays a central role in transforming digital marketing activities and brand perceptions into long-term customer loyalty in the e-commerce industry.

METHOD

Research Design

This study employed a quantitative research design with an explanatory approach to examine the relationships among digital marketing, brand image, customer trust, and customer loyalty in the e-commerce industry. A survey method was adopted because it is appropriate for capturing customers' perceptions and testing causal relationships between latent variables in marketing research. The explanatory design allows for the evaluation of both direct and indirect effects within a structured analytical framework.

Population and Sample

The population of this study consisted of customers who have experience purchasing products or services through e-commerce platforms. Respondents were required to have completed at least one online transaction to ensure that they possessed sufficient experience to evaluate digital marketing activities, brand image, trust, and loyalty toward the e-commerce platform.

A purposive sampling technique was applied to select respondents who met the predefined criteria. This technique is commonly used in marketing research when specific respondent characteristics are required to ensure data relevance. The sample size was determined based on structural equation modeling requirements, which recommend a minimum number of observations relative to the number of indicators to achieve stable parameter estimation (Hair et al., 2019). The final sample size was considered adequate for SEM analysis.

The population of this study consisted of 37,250 consumers who have made purchases through major e-commerce platforms, namely Shopee, Lazada, and Tokopedia. These platforms were selected because they represent the largest and most widely used e-commerce marketplaces, making them appropriate contexts for examining digital marketing, brand image, customer trust, and customer loyalty in the e-commerce industry.

The sampling technique used in this study was purposive sampling. Respondents were selected based on the criterion that they had prior experience conducting online transactions on at least one of the selected e-commerce platforms. This criterion ensured that respondents possessed sufficient knowledge and experience to evaluate the constructs examined in this study.

The sample size was determined based on the requirements of Structural Equation Modeling (SEM). According to SEM guidelines, an adequate sample size can be calculated by multiplying the number of observed indicators by a factor of 5 to 10 to obtain stable parameter estimates (Hair et al., 2019). In this study, the total number of measurement indicators was 35 components, resulting in a minimum sample size of 350 respondents (10 × 35). This sample size meets the recommended threshold for SEM analysis and is considered sufficient to ensure the reliability and robustness of the estimated model.

Data Collection Procedure

Primary data were collected through a structured questionnaire distributed to respondents online. The questionnaire was designed to measure respondents' perceptions of digital marketing activities, brand image, customer trust, and customer loyalty toward the e-commerce platform they most frequently used. Prior to distribution, the questionnaire items were reviewed to ensure clarity and content validity. Respondents were informed about the purpose of the study and assured that their responses would remain anonymous and confidential.

Measurement of Variables

Digital marketing was measured using indicators related to online content quality, interactivity, informativeness, and personalization. These indicators reflect the extent to which digital marketing activities provide relevant information and facilitate engagement between the e-commerce platform and customers.

Brand image was measured through indicators capturing customers' overall perceptions, brand associations, and perceived credibility of the e-commerce platform. These indicators represent the cognitive and affective dimensions of brand image commonly discussed in marketing literature.

Customer trust was measured using indicators related to reliability, security, and honesty of the e-commerce platform. These dimensions reflect customers' confidence in the platform's ability to deliver promised products and protect personal information.

Customer loyalty was measured through indicators reflecting repeat purchase intention, willingness to recommend the platform to others, and resistance to switching to alternative platforms.

All measurement items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement items were adapted from established scales in digital marketing and consumer behavior research to ensure validity and reliability.

Data Analysis Technique

The collected data were analyzed using Structural Equation Modeling (SEM) to test the proposed hypotheses and examine the mediating role of customer trust. SEM was selected due to its ability to simultaneously analyze multiple relationships among latent variables and assess mediation effects within a single model. The analysis involved evaluating the measurement model to assess validity and reliability, followed by evaluation of the structural model to test the hypothesized relationships. Mediation effects were examined using indirect effect analysis as recommended in mediation testing procedures (Hair et al., 2019).

Ethical Considerations

Ethical considerations were addressed by ensuring voluntary participation and informed consent from all respondents. Respondents were assured that their participation was anonymous and that the data collected would be used solely for academic research purposes. These procedures were implemented to maintain the integrity and ethical standards of the research process.

RESULTS AND DISCUSSION

Descriptive Analysis of Respondents

Descriptive analysis was conducted to describe the characteristics of respondents involved in this study. A total of **350 valid responses** were analyzed. The respondents were consumers who had purchased health-related products through e-commerce platforms, namely Shopee, Lazada, and Tokopedia.

The demographic profile indicates that the majority of respondents were female. This distribution reflects the nature of the product category examined in this study, namely health products, which are more frequently purchased by women, particularly for household and family needs.

In terms of age group, most respondents were adults, followed by younger consumer segments. This distribution suggests that purchasing decisions for health products in e-commerce are still largely dominated by mature consumers who tend to prioritize trust, brand credibility, and information quality when making online purchases.

Table 1. Respondent Characteristics

Category	Description	Frequency	Percentage
Gender	Female (mothers)	263	75%
	Millennials	70	20%
	Generation Z	17	5%
Total		**350**	**100%**

The dominance of female respondents indicates that trust-building mechanisms, such as reliable digital marketing content and strong brand image, are particularly important in influencing purchasing decisions for health-related products in the e-commerce context.

Measurement Model Evaluation

Prior to hypothesis testing, the measurement model was evaluated to ensure the validity and reliability of the constructs. All indicators demonstrated standardized loading values above the recommended threshold, indicating adequate indicator reliability. Convergent validity was confirmed through acceptable Average Variance Extracted (AVE) values, while internal consistency reliability was supported by composite reliability values exceeding the recommended minimum level. These results indicate that the measurement model was appropriate for structural analysis.

Structural Model and Hypothesis Testing

The structural model was evaluated to test the proposed hypotheses by examining path coefficients, t-values, and significance levels. The analysis focused on the effects of digital marketing and brand image on customer trust, as well as the effect of customer trust on customer loyalty. In addition, the mediating role of customer trust was examined.

Direct Effects

The results indicate that digital marketing has a positive and significant effect on customer trust, suggesting that effective digital marketing activities enhance customers' confidence in e-commerce platforms. Brand image was also found to have a positive and significant effect on customer trust, indicating that a strong brand image reduces perceived risk in online health product purchases. Furthermore, customer trust significantly influences customer loyalty, confirming that trust is a key determinant of repeat purchase behavior in e-commerce.

Mediation Effects

The mediation analysis reveals that customer trust significantly mediates the relationship between digital marketing and customer loyalty, as well as between brand image and customer loyalty. This indicates that digital marketing and brand image influence loyalty primarily through the formation of customer trust.

Hypothesis Testing Results

Table 2. Hypothesis Testing Results

Hypothesis	Path Relationship	Path Coefficient (β)	t-value	p-value	Result
H1	Digital Marketing → Customer Trust	0.47	6.32	< 0.001	Supported
H2	Brand Image → Customer Trust	0.51	7.05	< 0.001	Supported
H3	Customer Trust → Customer Loyalty	0.58	8.11	< 0.001	Supported
H4	Digital Marketing → Customer Trust → Customer Loyalty	0.27	86	< 0.001	Supported
H5	Brand Image → Customer Trust → Customer Loyalty	0.30	5.14	< 0.001	Supported

Coefficient of Determination (R^2)

The coefficient of determination indicates that digital marketing and brand image jointly explain 49% of the variance in customer trust ($R^2 = 0.49$). Furthermore, customer trust explains 53% of the variance in customer loyalty ($R^2 = 0.53$). These values suggest that the structural model has strong explanatory power for consumer behavior in the context of health product purchases through e-commerce platforms.

The coefficient of determination (R^2) reflects the extent to which the exogenous variables explain variance in the endogenous constructs within the structural model. In this study, digital marketing and brand image jointly explain 49% of the variance in customer trust ($R^2 = 0.49$). This finding indicates that nearly half of customers' trust in e-commerce platforms offering health-related products is shaped by how digital marketing activities are executed and how the brand is perceived by consumers.

From a practical perspective, this level of explanatory power suggests that managerial efforts focused on improving digital marketing quality—such as providing accurate health information, ensuring transparency in product descriptions, and enhancing interactive communication—can substantially strengthen customer trust. Similarly, maintaining a credible and consistent brand image plays a critical role in reducing perceived risk, particularly among female consumers who dominate purchasing decisions for health products. These results provide clear guidance for e-commerce managers in prioritizing marketing investments that directly contribute to trust-building.

From a theoretical standpoint, the R^2 value confirms that digital marketing and brand image are central antecedents of customer trust in the e-commerce context. The finding supports and extends relationship marketing theory by demonstrating that trust formation in digital markets is not solely influenced by transactional factors but is significantly shaped by marketing communication and brand-related signals. At the same time, the remaining unexplained variance highlights opportunities for future research to integrate additional constructs—such as perceived risk, electronic service quality, or customer experience—to develop more comprehensive trust models in digital marketing research.

Furthermore, the model explains 53% of the variance in customer loyalty ($R^2 = 0.53$) through customer trust. This indicates that more than half of loyal customer behavior in the examined e-commerce context can be attributed to trust-related factors. Practically, this implies that trust-building strategies are not merely supportive but constitute a core mechanism for achieving customer loyalty, especially in product categories associated with health and personal well-being, where consumers tend to be more cautious.

From an academic perspective, this finding reinforces the role of customer trust as a key mediating construct linking marketing efforts to behavioral outcomes. The relatively high R^2 value for customer loyalty suggests that trust serves as a dominant explanatory variable in digital loyalty models. This contributes to the marketing literature by empirically demonstrating the strength of trust-based relationships in e-commerce and by providing a basis for refining loyalty models in digital and health-related markets.

Overall, the R^2 results demonstrate that the proposed structural model offers both practical relevance and theoretical contribution. Practically, the model provides actionable insights for e-commerce practitioners seeking to enhance customer trust and loyalty through targeted digital marketing and brand management strategies. Theoretically, it contributes to the development of digital marketing and relationship marketing literature by clarifying the explanatory strength of key constructs and identifying avenues for future model enhancement.

Summary of Results

Overall, the results demonstrate that digital marketing and brand image play crucial roles in building customer trust, which subsequently drives customer loyalty. The findings highlight the importance of trust as a mediating mechanism that translates marketing efforts and brand perceptions into loyal customer behavior, particularly in the e-commerce market for health-related products.

Discussion

This study investigates the effect of digital marketing and brand image on customer trust and its implications for customer loyalty in the e-commerce industry, with a specific focus on health-related products. The findings provide empirical evidence that digital marketing and brand image are critical antecedents of customer trust, which subsequently drives customer loyalty. The discussion below integrates the empirical results with relevant theories and previous studies to explain their implications in both practical and theoretical contexts.

The results indicate that digital marketing has a positive and significant effect on customer trust. This finding supports prior studies suggesting that effective digital marketing activities—such as informative content, transparent communication, and interactive engagement—play a crucial role in reducing perceived risk in online transactions (Kannan & Li, 2017; Dwivedi et al., 2021). In the context of health products, where consumers tend to be more cautious due to concerns about safety and efficacy, the quality of digital marketing communication becomes even more important. The dominance of female consumers in the sample further reinforces this interpretation, as purchasing decisions related to family health often require higher levels of information credibility and trust.

Brand image was also found to have a significant positive effect on customer trust. This result aligns with brand signaling theory, which suggests that a strong brand image serves as a signal of quality and reliability, particularly in environments characterized by uncertainty (Keller, 2013). In e-commerce settings, customers are unable to physically evaluate products prior to purchase, making brand image a critical heuristic in assessing trustworthiness. For health-related products, a positive brand image may reduce anxiety and enhance confidence, thereby strengthening trust in the e-commerce platform.

The findings further reveal that customer trust has a strong positive effect on customer loyalty. This result is consistent with relationship marketing theory, which emphasizes trust as a foundational element in building long-term customer relationships (Morgan & Hunt, 1994). In the e-commerce industry, trust reduces customers' perceived risk and encourages repeat purchase behavior and positive word-of-mouth. The relatively high explanatory power of customer trust in predicting loyalty suggests that trust is not merely an intermediary outcome but a central driver of sustainable customer relationships in digital markets.

The mediation analysis provides additional insights by demonstrating that customer trust mediates the relationships between digital marketing and customer loyalty, as well as between brand image and customer loyalty. This finding indicates that digital marketing and brand image do not directly translate into loyal behavior unless they first foster trust. This mechanism is particularly relevant in the health product category, where consumers prioritize safety, credibility, and reliability over promotional appeals alone. The results thus highlight the importance of trust-based marketing strategies in e-commerce environments.

From a theoretical perspective, this study contributes to the digital marketing and consumer behavior literature by integrating digital marketing and brand image as joint antecedents of customer trust and by empirically confirming the mediating role of trust in the formation of customer loyalty. The findings extend existing models of e-commerce behavior by demonstrating that trust remains a dominant explanatory construct even in highly digitalized markets. Moreover, the relatively high R^2 values indicate that the proposed model captures a substantial proportion of variance in customer trust and loyalty, reinforcing the relevance of trust-centered frameworks in digital marketing research.

Overall, the discussion underscores that customer trust serves as a key mechanism through which digital marketing and brand image influence customer loyalty in the e-commerce industry. The findings emphasize that building trust should be a strategic priority for e-commerce firms, particularly in markets involving health-related products, where consumer expectations for transparency and reliability are especially high.

CONCLUSION

This study examined the effect of digital marketing and brand image on customer trust and its implications for customer loyalty in the e-commerce industry, with a particular focus on health-related products. The findings demonstrate that both digital marketing and brand image play important roles in shaping customer trust, which in turn significantly influences customer loyalty. These results confirm that trust functions as a key relational mechanism in digital markets, especially in product categories where perceived risk and information asymmetry are relatively high.

The results show that effective digital marketing activities contribute to the development of customer trust by enhancing transparency, informativeness, and interaction between e-commerce platforms and consumers. Similarly, a strong and credible brand image was found to reduce perceived risk and strengthen customer confidence in online transactions. Customer trust was identified as a strong predictor of customer loyalty, indicating that trust-based relationships remain central to sustaining long-term customer engagement in the e-commerce environment.

From a theoretical perspective, this study contributes to the digital marketing and relationship marketing literature by empirically validating the mediating role of customer trust in the relationship between digital marketing, brand image, and customer loyalty. The findings reinforce existing theories that emphasize trust as a critical driver of loyal behavior in digital contexts and extend these theories to the e-commerce market for health-related products. The relatively high explanatory power of the proposed model further indicates that trust-centered frameworks provide a meaningful basis for understanding customer behavior in online markets.

From a practical standpoint, the findings suggest that e-commerce firms should prioritize trust-building strategies as part of their digital marketing and brand management efforts. Investments in credible digital communication, accurate product information, and consistent brand positioning are likely to yield positive returns in terms of increased customer trust and loyalty. These implications are particularly relevant for e-commerce platforms offering health-related products, where consumer expectations regarding safety, reliability, and transparency are especially high.

Overall, this study highlights that digital marketing and brand image alone are not sufficient to generate customer loyalty unless they are effectively translated into customer trust. By emphasizing trust as a central mechanism, the study provides valuable insights for both scholars and practitioners seeking to understand and enhance customer loyalty in the rapidly evolving e-commerce industry.

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