

Brand Trust over Price Consciousness: Driving Generation Z Brand Loyalty in Online Travel Agencies

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Abstract

While digital platforms frequently employ aggressive pricing to capture the Generation Z market, prior research yields inconsistent evidence on whether economic incentives or psychological factors more effectively secure long-term commitment. This study addresses this gap by examining the interplay between brand communication, online reviews, and brand loyalty, with brand trust as a mediator and price consciousness as a moderator. Using a quantitative approach, data were collected from 193 Gen Z consumers and analyzed through partial least squares structural equation modeling (PLS-SEM). The novelty of this research lies in identifying a "full mediation" mechanism: the findings reveal that brand communication and online reviews have no direct effect on brand loyalty, as their influence is entirely mediated by brand trust. Furthermore, this study uncovers a significant resilience against price-driven strategies, as price consciousness demonstrated no significant direct or moderating effect on the trust-loyalty relationship. This contradicts the prevailing assumption that Generation Z's purely price-sensitive and highlights that, for digital natives, platform integrity and reliability serve as the ultimate anchors of loyalty. These insights suggest that online travel agencies must pivot from price-centric models toward trust-centric architectures to maintain competitive advantages.

Keywords: *brand trust, brand loyalty, generation z, online travel agencies, price consciousness*

1. Introduction

The tourism sector has significant potential for sustained development, supported by diverse attractions, including natural landscapes, culinary experiences, and shopping destinations. To support travel activities, tourists require adequate facilities that ensure their comfort ([Agustin et al., 2023](#)). One of the most fundamental needs for travelers is the availability of high-quality accommodation ([Firmansyah et al., 2025](#)). Currently, the hospitality industry offers a wide range of lodging options, from non-star hotels to international star-rated hotels, to meet the increasingly varied expectations of customers ([Fatmawati et al., 2022](#)).

The hospitality industry has undergone a major transformation in recent years due to technological advancements and changes in consumer behavior. The emergence of online booking platforms such as Traveloka, Airbnb, and Booking.com has revolutionized how customers discover, select, and book accommodations ([Firmansyah et al., 2025](#)). Currently, more than 60% of hotel bookings are made through applications or websites, indicating a massive shift toward industry digitalization. This phenomenon requires marketers to understand

the elements that influence customer trust and loyalty when using online hotel booking services ([Itasari et al., 2025](#)). Online booking applications are preferred because they offer user-friendly interfaces, push notifications, and digital wallet integrations, facilitating easy access via mobile devices ([Luthfiani & Susila, 2025](#)). Furthermore, these applications create a more interactive and personalized user experience for rapid hotel searches. Although official hotel websites may offer more detailed information and direct pricing, booking applications are considered faster, more flexible, and the primary choice for frequent travelers ([Agustin et al., 2023](#)).

Current dynamics in reservation systems show a majority shift from conventional methods to mobile-based digital technology ([Ukpabi & Karjaluo, 2017](#); [Febrianti et al., 2025](#)). Customers are no longer limited to conventional booking methods; instead, direct booking via hotel websites is often perceived as inefficient, offering limited information and less competitive prices ([Santoso, 2023](#)). However, some customers still believe that official hotel websites offer more personalized service, flexibility in price negotiation, and better data security. These differing preferences create an interesting dynamic to investigate, particularly regarding the reasons customers choose specific platforms, which include the influence of brand trust, online reviews, and price consciousness on brand loyalty ([Mainardes & Cardoso, 2019](#)). This trend is reinforced as customers shift toward third-party applications that offer more efficient and integrated features. Consumer surveys indicate that over 70% of digital users in Indonesia now prefer using booking applications due to ease of navigation, price promotions, user reviews, and flexible payment methods ([Yusuf & Hendrayati, 2024](#); [Google et al., 2023](#)).

In this study, the primary focus is on brand loyalty in the context of online applications. Unlike previous studies that tend to examine relationships separately, this research combines two main influence pathways: brand communication and online reviews ([Saputra et al., 2024](#)). This study also investigates the mediating role of brand trust in both pathways to understand how trust is formed through experience and brand communication, which subsequently impacts user loyalty ([Rodiyah et al., 2025](#)). Another novelty presented is the positioning of price consciousness as a moderating variable ([Pangestu et al., 2025](#)). Previous studies in the digital hospitality industry have not widely found price consciousness as a moderator. This research indicates that rational factors, such as price orientation, in addition to affective and cognitive factors, can influence the strength of the relationship between communication, reviews, and loyalty based on the consumer's price sensitivity ([Febrianti et al., 2025](#)).

Practically, this research is relevant as it is conducted within the real-world context of online application usage, which is increasingly popular compared to hotel websites, thus providing significant empirical and practical contributions to digital marketing strategies in the tourism industry ([Fitriyana et al., 2025](#)). Brand communication plays a vital role in building customer relationships and a positive brand image. In an era dominated by social media and instant information, communicating a brand effectively has become essential ([Sinambela et al., 2025](#)). However, brand communication is now also influenced by reviews on social media and online communities that are beyond the direct control of marketers ([Ahmed et al., 2023](#)). Brands capable of delivering clear messages while being responsive to feedback tend to create a profound positive impression and are more trusted ([Thessalonian & Prasetyo, 2025](#)).

In the service industry, online reviews (e-WOM) have become a primary source of information for customers ([Lopes et al., 2024](#)). Reviews on various platforms have a significant impact on brand trust and consumers' intention to book hotel rooms ([Budiarto, 2022](#)). Prospective guests assess others' experiences before deciding whether to book, making eWOM both a direct and

an indirect driver of booking intentions ([Zahidah & Rostiani, 2021](#)).

Brand trust refers to a consumer's confidence in a brand's ability to consistently deliver promised value and perform reliably in uncertain situations ([DAM, 2020](#)). In digital environments, trust becomes a central mechanism in reducing perceived risk. Brand trust plays a pivotal role in linking communication efforts and online reviews with brand loyalty ([Mainardes & Cardoso, 2019](#)). When trust is well established, consumers tend to place less emphasis on price comparisons and are more willing to remain loyal despite the availability of lower-priced alternatives ([Rather, 2020](#)). This research examines the interaction between these variables within the online travel agency sector. The study contributes to digital marketing literature by highlighting brand loyalty dynamics among Generation Z—who comprise 91.7% of the study population—and by identifying the pivotal bridging role of brand trust, where platform integrity and reliability serve as the primary determinants of loyalty for young digital consumers

2. Literature Review

The primary consumer segment driving contemporary digital transformation is Generation Z (Gen-Z), defined as individuals born between 1995 and 2010. In 2022, Gen-Z accounted for approximately 89.2 million individuals, representing 31% of Indonesia's population ([Badan Pusat Statistik Indonesia, 2023](#)). As digital natives, Gen-Z consumers demonstrate high digital fluency and distinctive consumption patterns, where purchasing decisions are strongly influenced by peer reviews, social media engagement, and brand visibility across digital platforms ([Lady et al., 2025](#)).

In the Indonesian digital market, Gen-Z consumers rely heavily on external informational cues, making brand communication, online reviews, brand trust, price consciousness, and brand image critical determinants of brand-related outcomes such as brand loyalty ([Lady et al., 2025](#)).

2.1 Brand Loyalty

Brand loyalty refers to a consumer's consistent preference for and repeated purchase of a specific brand. In digital environments, loyalty is formed through consumers' cognitive and emotional evaluations of brand experiences, satisfaction, and perceived value. Behavioral loyalty contributes directly to firm revenue, while attitudinal loyalty enhances consumers' willingness to recommend brands within their social networks, particularly among Gen-Z consumers who are highly influenced by peer opinions ([Nurhilalia & Saleh, 2024](#)). Loyal customers are more likely to maintain long-term relationships with brands, strengthening competitive positioning and supporting sustainable growth ([Tahir et al., 2024](#); [Lady et al., 2024](#)).

2.2 Brand Communication

Brand communication encompasses all firm-initiated messages designed to convey brand values, identity, and offerings to consumers. In the digital landscape, effective communication requires sophisticated brand identity visualization and adaptive message strategies to enhance brand awareness across various platforms ([Hwang & Lee, 2025](#)). Consistent and interactive brand communication through social media and online platforms plays a vital role in strengthening brand trust and fostering brand-consumer relationships ([Saputra et al., 2024](#)). Variations in communication intensity, visual components, and platform-specific affordances can lead to different levels of consumer engagement and relational outcomes.

Therefore, the following hypotheses are proposed:

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H1: Brand Communication significantly affects Brand Loyalty.

H2: Brand Communication significantly affects Brand Trust.

2.3 Online Reviews

Online reviews represent a prominent form of e-WOM in digital commerce. These reviews provide experiential information from previous consumers and significantly influence future buyers' evaluations and decision-making processes ([Ahmed et al., 2023](#))

User-generated online content is often perceived as more credible than firm-generated communication and plays a crucial role in reducing uncertainty during purchase decisions (Vional, 2023). Recent literature conceptualizes this phenomenon as e-WOM, characterized by increased interactivity, transparency, and social influence mechanisms ([Lin et al., 2024](#)). Empirical evidence confirms that online reviews significantly influence both brand trust and brand loyalty ([Sunarjo & Nurhayati, 2025](#); [Sudaryanto et al., 2025](#)). Thus, the following hypotheses are proposed:

H3: Online Reviews significantly affect Brand Trust.

H4: Online Reviews significantly affect Brand Loyalty.

2.4 Brand Trust

Brand trust reflects consumers' confidence that a brand will reliably deliver promised value. In digital environments, trust becomes especially critical as a strategic mechanism to mitigate perceived risk and address information asymmetry ([Atulkar, 2020](#)). Furthermore, trust significantly shapes the consumer decision-making process by influencing purchase intentions and reducing psychological barriers in online retailing environments ([Lăzăroiu et al., 2020](#)). Trust is developed through consistent brand communication, positive online reviews, and accumulated consumer experiences. It represents a psychological state involving cognitive and emotional responses that foster a sense of security in brand relationships ([Molinillo et al., 2022](#)). Prior studies demonstrate that brand trust mediates the relationship between e-WOM, brand communication, and loyalty outcomes ([Rather, 2020](#); [Sudaryanto et al., 2025](#); [Sunarjo & Nurhayati, 2025](#)).

The mediating role of brand trust is grounded in the S-O-R framework, in which external signals, such as brand communication and online reviews, serve as stimuli (S) that do not directly trigger loyalty behavior (R). Instead, these signals must first be processed by the consumer's internal psychological state (O), specifically through the formation of trust. In the high-uncertainty environment of digital hotel booking, trust functions as a critical 'bridge' or psychological filter that reduces perceived risk. Consumers are unlikely to develop long-term loyalty based solely on promotional messages or peer feedback unless those inputs successfully foster a sense of security and reliability toward the platform ([Rather, 2020](#)). Therefore, brand trust is hypothesized to be the mandatory intermediary that converts external information into behavioral commitment.

H5: Brand Trust significantly affects Brand Loyalty.

H6: Brand Trust significantly mediates the effect of Brand Communication on Brand Loyalty.

H7: Brand Trust significantly mediates the effect of Online Reviews on Brand Loyalty.

2.5 Price Consciousness

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Price consciousness reflects the degree to which consumers prioritize paying lower prices and actively seek price-related information during the decision-making process ([Ozturk et al., 2016](#)). Price-conscious consumers tend to evaluate alternatives extensively and prioritize economic value, often viewing price as a dominant factor that can negatively influence their willingness to pay for premium attributes ([Alenazi, 2025](#)). This sensitivity significantly influences consumer interest in both offline and online settings, as customers leverage digital transparency to compare cost-efficiency before committing to a purchase ([Hakim, 2024](#)). Recent evidence indicates that while price-conscious consumers may still develop loyalty toward brands offering superior value, high price sensitivity can act as a negative moderator that weakens the influence of trust on loyalty when price differences become salient ([Fatmawati et al., 2022](#)). Accordingly, price consciousness is proposed as both a direct determinant and a moderating variable in this study:

H8: Price Consciousness significantly moderates the effect of Brand Trust on Brand Loyalty.

H9: Price Consciousness significantly affects Brand Loyalty.

Based on the literature review, this study proposes a conceptual research model illustrating the direct effects of brand communication and online reviews on brand loyalty, the mediating role of brand trust, and the moderating effect of price consciousness, as presented in Figure 1.

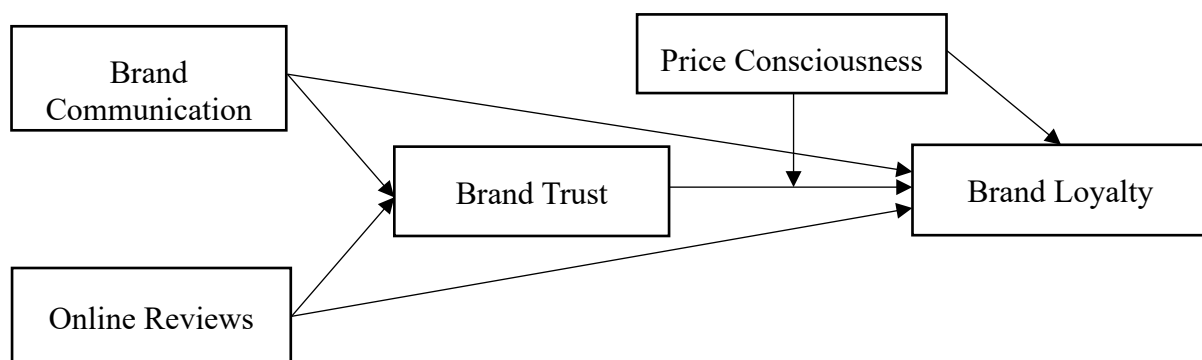


Figure 1. Conceptual Framework

3. Research Method

3.1 Research Design

This study employs a quantitative research design with an associative focus to analyze the structural relationships between the variables. The quantitative approach is utilized to examine correlations and verify the proposed hypotheses through numerical data and statistical interpretation ([Sugiyono & Lestari, 2021](#)). This method is essential for collecting data from a large population, ensuring that the results are reliable and generalizable ([Rauteda, 2025](#)). Specifically, the research is designed to test structural relationships involving the mediating role of brand trust and the moderating effect of price consciousness on brand loyalty within the online hotel booking sector ([Sarstedt et al., 2021](#)).

3.2 Data Analysis

Partial Least Squares-Structural Equation Modeling (PLS-SEM) serves as the primary

analytical method to assess the measurement and structural models (DAM, 2020) The analysis is widely recognized for its efficacy in handling complex path models and non-normally distributed data ([Shiau et al., 2019](#); [Hair et al., 2022](#)). This method allows for a comprehensive evaluation of both direct and indirect effects simultaneously.

3.3 Population and Sampling

The research population comprises individuals who have used online hotel booking applications. A purposive sampling technique was used to select respondents who met the criterion of active digital platform use. To ensure data validity, a screening question was implemented at the beginning of the questionnaire: "Have you ever booked a hotel through an online application?" Only respondents who answered "Yes" were permitted to proceed, while those who answered "No" were automatically excluded from the survey. Regarding the sample size determination, this study adheres to the guidelines of ([Hair et al., 2018](#)) , which suggest a ratio of 5 to 10 observations per indicator to ensure stable parameter estimation. To further validate sample adequacy, an a priori power analysis was conducted using G*Power 3.1 ([Faul et al., 2009](#)). For a linear multiple regression model with a medium effect size ($f^2 = 0.15$), an alpha level of 0.05, and a target statistical power of 0.80 involving 5 predictors, the minimum required sample size was determined to be 92. The final collected sample of 224 respondents significantly exceeds this requirement, yielding an actual statistical power of over 0.99. This confirms that the study's findings are statistically robust and highly reliable.

3.4 Instrumentation

Data were collected through a structured online questionnaire. The instrument began with a mandatory filtering section to verify the respondent's eligibility. Following the screening process, the questionnaire consisted of 25 items across five variables: brand communication, online reviews, brand trust, price consciousness, and brand loyalty. All measurement indicators were adapted from validated prior studies to ensure construct validity. The complete list of research variables, indicators, and questionnaire items is presented in Table 1.

Table 1. Research Instrumentation and Questionnaire

Variables	Code	Items	Adapted From
Brand Communication	BC1	I feel positive about advertisements and promotions on online hotel booking applications.	(Ahmed et al., 2023)
	BC2	I believe the advertisements and promotions of online hotel booking applications are well-executed.	
	BC3	I react positively to advertisements and promotions of online hotel booking applications.	
	BC4	I am satisfied with the way the application communicates via messages, emails, or notifications after booking.	
	BC5	The communications provided through the application help me in making the right decisions.	
Online Reviews	OR1	I always check customer reviews on the application before booking a hotel.	(Ahmed et al., 2023)
	OR2	I find customer ratings on the application to be very beneficial.	
	OR3	Customer ratings on the application frequently influence my booking decisions.	

Variables	Code	Items	Adapted From
	OR4	Online customer ratings on the application help me get a clear picture of hotel facilities and services.	
	OR5	Hotel ratings provided online on the application are easy to understand.	
Brand Trust	BT1	This hotel booking application is an honest brand.	(Ahmed et al., 2023)
	BT2	I rely on this hotel booking application brand.	
	BT3	I trust this hotel booking application brand.	
	BT4	I feel that this hotel booking application brand is safe.	
	BT5	I feel confident in using this hotel booking application brand.	
Price Consciousness	PC1	Price is the most important factor when I choose a room through a hotel booking application.	(Ahmed et al., 2023)
	PC2	When booking a room via the application, I rely heavily on the price offered.	
	PC3	When booking a room on the application, I search for the lowest available price.	
	PC4	Bundling packages (e.g., price includes breakfast or extra facilities) provide significant economic benefits.	
	PC5	I am willing to pay more for better facilities and services.	
Brand Loyalty	BL1	If available for my trip, this hotel booking application would be my first choice.	(Ahmed et al., 2023)
	BL2	I am loyal to this hotel booking application.	
	BL3	For my future travels, this hotel booking application will be my primary choice.	
	BL4	I am likely to recommend this hotel booking application in the future.	
	BL5	I am likely to book rooms through this hotel booking application in the future.	

4. Findings and Discussions

The data collection process, conducted via an online questionnaire, initially yielded 236 responses. After applying the screening criteria—specifically, the mandatory requirement of prior experience with online hotel booking applications—and excluding incomplete entries, 193 valid responses were retained for the final analysis. The detailed demographic profile of these 193 respondents is presented in Table 2.

As illustrated in the table, the majority of participants are female (53.37%), while males account for 46.63%. From a generational perspective, the sample is dominated by respondents aged 18–21 (91.7%), indicating that this study primarily represents the Generation Z cohort. Furthermore, as shown in Table 2, most participants are full-time students (40.9%) and have high school as their most recent educational level (81.3%). Regarding platform preference, Traveloka remains the most widely used application (60.6%), followed by Agoda (20.2%), highlighting the clear market dominance of established online travel agents among digital-native consumers.

Table 2. Respondent Profiles

Category	Description	Amount	Percentage
Gender	Male	90	46.63%
	Female	103	53.37%
Age	18 – 21 years old	177	91.7%
	22 – 26 years old	10	5.2%
	27 – 30 years old	5	2.6%
	31 – 36 years old	1	0.5%
Last Education	Secondary School	1	0.5%
	High School	157	81.3%
	DIPLOMA	1	0.5%
	Bachelor	31	16.1%
	Master's Degree	1	0.5%
	Doctoral	2	1%
Job Status	Employee	69	35.8%
	Entrepreneur	3	1.6%
	Fulltime Student	79	40.9%
	Freelancer	15	7.8%
	Not Working Yet	27	14%
Monthly Expenses	< 2.000.000	71	36.8%
	2.000.001 - 4.500.000	88	45.6%
	4.500.001 - 6.000.000	21	10.9%
	6.000.001 – 10.000.000	7	3.6%
	> 10.000.001	6	3.1%
App Preference	Traveloka	117	60.6%
	Tiket.com	28	14.5%
	Agoda	39	20.2%
	Booking.com	3	1.6%
	Website hotel	6	3.1%
Frequency of Travel	< 20 times	171	88.6%
	20 – 60 times	19	9.8%
	60 – 80 times	2	1%
	>80 times	1	0.5%%
Reasons of Travel	Solo Vacation	9	4.7%
	Vacation with Friend	47	24.4%
	Vacation with Family	130	67.4%
	Work Matters	4	2.1%
	Family Matters	3	1.6%

Source: Research Data Processing Results (2026).

4.1 Measurement Model Assessment

The measurement model was evaluated by examining both convergent validity and internal consistency reliability for each latent construct. The combined results for the Average Variance Extracted (AVE) and Composite Reliability (CR) are presented in Table 3. All constructs achieved AVE values significantly above the 0.50 threshold, ranging from 0.646 to 0.824.

Table 3. Measurement Model Quality (AVE and CR)

Variable	AVE	CR	Description
BC	0,764	0,942	Valid & Reliable

BL	0,778	0,946	Valid & Reliable
BT	0,824	0,959	Valid & Reliable
BT*PC	1,000	1,000	Valid & Reliable
OR	0,819	0,958	Valid & Reliable
PC	0,646	0,901	Valid & Reliable

Source: Research Data Processing Results (2026).

The internal consistency was assessed through CR, with all variables exceeding the recommended threshold of 0.70. The interaction term (BT*PC) exhibits an AVE and CR of 1.000, which are typical for single-indicator product constructs in PLS-SEM. These results provide a sound statistical basis for the subsequent structural model analysis.

4.2 Structural Model and Hypotheses Discussion

The structural model was evaluated using a bootstrapping procedure with 5,000 subsamples (n=193). The results of the direct-effect hypothesis tests are summarized in Table 4.

Table 4. Direct Effect Hypotheses Testing

Relationship Between Variables	Sample Mean	P-Values	Description
BC -> BL	0,138	0,064	H1: Not Supported
BC -> BT	0,470	0,000	H2: Supported
OR -> BT	0,422	0,000	H3: Supported
OR -> BL	0,025	0,732	H4: Not Supported
BT -> BL	0,639	0,000	H5: Supported
BT*PC->BL	0,019	0,621	H8: Not Supported
PC-> BL	0,129	0,201	H9: Not Supported

Source: Research Data Processing Results (2026).

Based on the statistical output, H2, H3, and H5 are supported as their *p*-values are below 0.05. Conversely, H1, H4, H8, and H9 are not supported.

4.3 Indirect Effect and Mediation Analysis

The mediating role of brand trust was evaluated by examining the indirect effects. The results are detailed in Table 5.

Table 5. Indirect Effect Analysis

	Original Sample	t-Statistics	p-Value	Result
BC > BT > BL	0.296	4.442	0.000	H6: Supported
OR > BT > BL	0.273	4.183	0.000	H7: Supported

Source: Research Data Processing Results (2026).

The analysis confirms that brand trust significantly mediates the relationships in the model, supporting both H6 and H7 ($p < 0.05$).

4.4 Coefficient of Determination (R^2)

The model's predictive power is summarized in Table 6.

Table 6. R Square

	R Square	R Square Adjusted
Brand Loyalty	0,748	0,741
Brand Trust	0,691	0,688

Source: Research Data Processing Results (2026).

According to (Hair et al., 2019), R^2 values exceeding 0.67 are classified as substantial. The model explains 74.8% of the variance in brand loyalty and 69.1% in brand trust.

4.5 Discussion

The Pivotal Bridge: Full Mediation of Brand Trust

A critical finding of this study is the full mediation effect of brand trust. While direct paths from brand communication (H1) and online reviews (H4) to brand loyalty were not significant, their influence becomes highly potent when mediated by brand trust. This indicates that for Generation Z, digital stimuli do not directly elicit loyalty; rather, trust serves as a necessary psychological "gatekeeper." This aligns with [Mainardes and Cardoso \(2019\)](#), who posit that in digital service environments, trust is the essential bridge that converts information into commitment. In the competitive OTA market, where switching costs are low, trust serves as the primary mechanism to overcome perceived risks.

Trust over Price: Resilience against Price Sensitivity

Another profound insight is the rejection of the moderating role of price consciousness (H8). Despite the assumption that younger consumers are purely price-driven, this study proves that once brand trust is established, price sensitivity no longer serves as a "deal-breaker." The substantial R^2 of 0.748 for brand loyalty, achieved despite the non-significance of price factors, demonstrates that trust-based integrity is more influential than economic incentives. As suggested [Mainardes et al. \(2020\)](#), for digital natives, the risk of a failed service outweighs the benefit of a marginal discount.

Adaptive Communication and Peer Validation

The significant impact of brand communication (H2) and online reviews (H3) on trust underscores the need for adaptive strategies. Consistent with [Hwang and Lee \(2025\)](#). Effective communication with Gen Z is not about aggressive sales tactics but about visual consistency that fosters trust. The integration of firm-generated content and peer validation is the key driver of this model's substantial predictive power.

5. Conclusion

In conclusion, this study provides critical insights into the dynamics of brand loyalty among Generation Z consumers in the online hotel booking sector. The structural model analysis demonstrates that brand trust is the primary determinant of brand loyalty ($p = 0.000$), underscoring its foundational role in repeat purchase behavior in the digital hospitality industry. A key finding of this research is the full mediation role of brand trust. While brand communication and online reviews do not directly influence brand loyalty, they contribute significantly to its formation by first establishing brand trust ($p = 0.000$). This indicates that trust is the mandatory psychological bridge that converts digital stimuli into long-term commitment. Furthermore, the non-significant effects of price consciousness suggest that for this digital-native cohort, platform integrity and reliability outweigh economic incentives, as

price sensitivity neither drives brand loyalty nor moderates the relationship between brand trust and brand loyalty.

Based on these findings, management strategies for online travel agencies should prioritize trust-building mechanisms over aggressive promotional exposure or price competition. Since brand trust is the sole direct engine of brand loyalty in this model, firms must strengthen their internal operations by ensuring high levels of transparency, data security, and transaction reliability to validate the trust built through external stimuli. Marketing communications should shift from purely promotional content to credibility-oriented messaging that highlights the platform's honesty and service consistency. Additionally, because online reviews serve as significant trust builders, active management of user-generated content—ensuring authenticity and providing responsive feedback—is essential for maintaining the brand's reputation. Given that price consciousness does not dictate brand loyalty in this segment, managers are advised to invest in enhancing the overall user experience and brand integrity rather than relying on excessive discounting, which may be ineffective at fostering lasting commitment among younger consumers.

Despite its empirical contributions, this research is subject to several limitations that provide opportunities for future inquiry. The scope of the study was restricted to a specific regional demographic of 193 Generation Z respondents, which may limit the generalizability of the results to broader geographic areas or different generational cohorts. Moreover, the reliance on self-reported survey data could introduce subjective bias among the participants. Future studies should aim to include a more diverse demographic and geographic sample to enhance external validity and to compare behaviors across generations or platforms. It is also recommended that future research incorporate additional variables such as customer satisfaction, brand experience, or perceived value as potential mediators or moderators to further refine the loyalty model. Finally, adopting a longitudinal or mixed-methods approach could offer more nuanced insights into the evolution of digital loyalty behavior as market dynamics and consumer expectations continue to change over time.

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