

# The Influence of Artificial Intelligence and Digital Literacy on Repurchase Intention Through Customer Satisfaction Among Tokopedia Users

**Vincent Williamson**

Institut Teknologi dan Bisnis Sabda Setia, Indonesia

\*Author Correspondence: [vincent.williamson@itbss.ac.id](mailto:vincent.williamson@itbss.ac.id)

**Abstract.** *The advancement of digital technology has accelerated the adoption of Artificial Intelligence (AI) across e-commerce platforms. Tokopedia, one of Indonesia's largest marketplaces, has implemented AI features such as chatbots and recommendation systems to improve user experience. However, the effectiveness of AI in driving customer satisfaction and loyalty remains contested. This study investigates the impact of AI-based system quality, information quality, and service quality on customer satisfaction and its effect on repurchase intention. Digital literacy is also examined as an independent variable influencing user satisfaction. The DeLone & McLean IS Success Model serves as the theoretical framework, using a quantitative approach and multiple linear regression analysis on data from 135 Tokopedia users. The results show that system, information, and service quality significantly affect satisfaction, while digital literacy does not. Customer satisfaction positively influences repurchase intention and mediates the relationship between information quality and repurchase intention. This study contributes theoretically by applying the IS Success Model to an AI-driven e-commerce context and offers practical insights for enhancing user-centric and inclusive digital service design.*

**Keywords:** *Artificial Intelligence; Customer Satisfaction; Digital Literacy; Repurchase Intention; Tokopedia.*

## 1. INTRODUCTION

The rapid advancement of digital technology has positioned Artificial Intelligence (AI) as a critical element in the development of e-commerce platforms. In today's increasingly competitive digital marketplace, the ability to provide fast, accurate, and personalized services has become essential. AI supports various e-commerce capabilities, such as intelligent search, chatbots, recommendation systems, and sentiment analysis, which are proven to enhance user experience and conversion rates (Wu, Xia, & Tian, 2025). Moreover, AI empowers platforms to analyze massive data in real time, automate customer interactions, and optimize operations thus making it indispensable in digital retail environments (Xu et al., 2024). However, despite the growing adoption of AI, its effectiveness in delivering a truly satisfying shopping experience remains uncertain, raising the need to investigate its actual impact on customer satisfaction and repurchase intention.

Tokopedia, one of Indonesia's largest online marketplaces, has implemented AI in various key areas, such as automated customer service via chatbots, personalized product recommendations, and fraud detection. These AI-driven features aim to provide a seamless and efficient shopping experience for millions of users across the country. Studies have shown that AI significantly contributes to Tokopedia's operational efficiency and customer retention by enabling faster response times and higher personalization (Ramadhana & Hussein, 2022; Firmansyah & Abdurrahman, 2023). Nonetheless, there is still debate over how much Artificial Intelligence truly influences customer satisfaction and loyalty, especially among users with varying levels of digital literacy.

Although many studies have addressed the use of AI in e-commerce, most of them focus on isolated components such as chatbots or recommendation engines (Sharma & Sharma, 2020; Van Laar et al., 2020). Few have assessed AI quality as a multidimensional construct system quality, information quality, and service quality within an integrated model to evaluate user satisfaction and behavioral outcomes. Furthermore, the role of digital literacy as a moderating factor has not received sufficient attention, particularly in the context of Indonesian consumers and Tokopedia users. This research seeks to fill that gap by offering a comprehensive model that considers both AI quality dimensions and user digital literacy.

This study adopts the DeLone & McLean IS Success Model (2003), a widely used framework for evaluating information system effectiveness. The model identifies system quality, information quality, and service quality as key determinants of user satisfaction and net benefits. Several recent studies have validated this model in AI and e-commerce contexts, showing that these quality dimensions significantly affect customer satisfaction and behavioral loyalty (Tam & Oliveira, 2016; Alshibly, 2021; Zhou et al., 2021). By applying this model to Tokopedia's AI features, this research aims to assess how well these systems support user needs and drive repeat purchases.

The purpose of this study is to examine how AI-based system quality, information quality, and service quality influence customer satisfaction, and how this satisfaction affects repurchase intention. In addition, this study explores the moderating effect of digital literacy in enhancing or weakening these relationships. The findings are expected to contribute theoretically by extending the DeLone & McLean model to an AI-enabled e-commerce context. Practically, the results may help digital marketplaces like Tokopedia design smarter, more inclusive services that better meet user expectations and encourage loyalty in an increasingly digital consumer landscape.

## **2. LITERATURE REVIEW**

The DeLone and McLean IS Success Model is an information system evaluation framework originally developed in 1992 and later updated in 2003 to align with the rapid advancement of digital technologies. The model posits that the success of an information system can be evaluated through six key dimensions: System Quality, Information Quality, Service Quality, Use, User Satisfaction, and Net Benefits (DeLone & McLean, 2003). In the context of AI-based e-commerce services, this model is highly relevant for analyzing how technical quality, informational accuracy, and service interaction quality impact user satisfaction and ultimate benefits such as loyalty or repurchase intention. DeLone and McLean

emphasize that user satisfaction acts as a mediating variable between system quality and net benefits. Accordingly, this model serves as the primary conceptual framework in this study to assess how effectively AI is utilized to enhance user experience and purchasing decisions on digital platforms such as Tokopedia.

However, this study adopts a partial application of the model by focusing only on four of its six dimensions: system quality, information quality, service quality, and user satisfaction. The “Use” dimension was excluded because all respondents are assumed to be active users of Tokopedia’s AI features, resulting in limited variance in system usage. Similarly, the “Net Benefits” dimension is conceptually represented by repurchase intention, which more accurately captures behavioral outcomes at the individual level within the e-commerce context. This methodological simplification is consistent with previous studies such as Tam and Oliveira (2016) and Alshibly (2021), who excluded similar constructs based on contextual relevance. Petter et al. (2008) also acknowledged that the IS Success Model may be adapted to align with the specific objectives and setting of a study.

## **Hypothesis Development**

### **H1: System Quality**

System quality refers to the technical performance of an information system, including its reliability, response time, and ease of use. In AI-powered platforms like Tokopedia, high system quality reflects the efficiency of chatbots and the seamless operation of recommendation features. According to Crolc et al. (2022), the speed and reliability of AI tools significantly enhance user satisfaction by delivering consistent performance and minimizing frustration.

**H1:** System Quality of AI-based technologies, such as chatbots in Tokopedia, has a positive effect on Customer Satisfaction.

### **H2: Information Quality**

Information quality describes the accuracy, relevance, and completeness of data provided by a system. In the context of AI on e-commerce platforms, this pertains to the precision and usefulness of product recommendations or content. A study by Tran et al. (2024) found that personalized and relevant information significantly improves the customer decision-making process and contributes to satisfaction, especially when users perceive that their preferences are accurately captured. significantly increases user satisfaction, as users perceive that the

information meets their needs.

**H2:** Information Quality produced by Tokopedia's AI recommendation system has a positive effect on Customer Satisfaction.

### **H3: Service Quality**

Service quality in AI refers to the ability of virtual agents or systems to provide prompt, accurate, and helpful responses that fulfill users' needs. On platforms like Tokopedia, AI-driven chatbots that demonstrate responsiveness and empathy contribute to a more satisfying customer experience. Yun and Park (2022) emphasize that responsiveness and assurance in AI service delivery are key determinants of customer satisfaction.

**H3:** Service Quality of Tokopedia's AI chatbot has a positive effect on Customer Satisfaction.

### **H4: Digital Literacy**

Digital literacy refers to a user's ability to navigate, understand, and effectively use digital systems. In the context of Tokopedia, users with higher digital literacy are more capable of utilizing AI features like chatbots or product recommendations, which improves their overall satisfaction. Restianto and Suliyanto (2022) showed that digital literacy significantly enhances user experience in e-commerce environments.

**H4:** Digital literacy has a positive effect on customer satisfaction.

### **H5: Customer Satisfaction**

Customer satisfaction represents the overall evaluation of the user's experience, shaped by perceptions of system, information, and service quality. Satisfied customers are more likely to revisit and make future purchases. Anshu et al. (2022) showed that positive customer experiences foster emotional connection, which in turn increases trust and repurchase intention in digital environments.

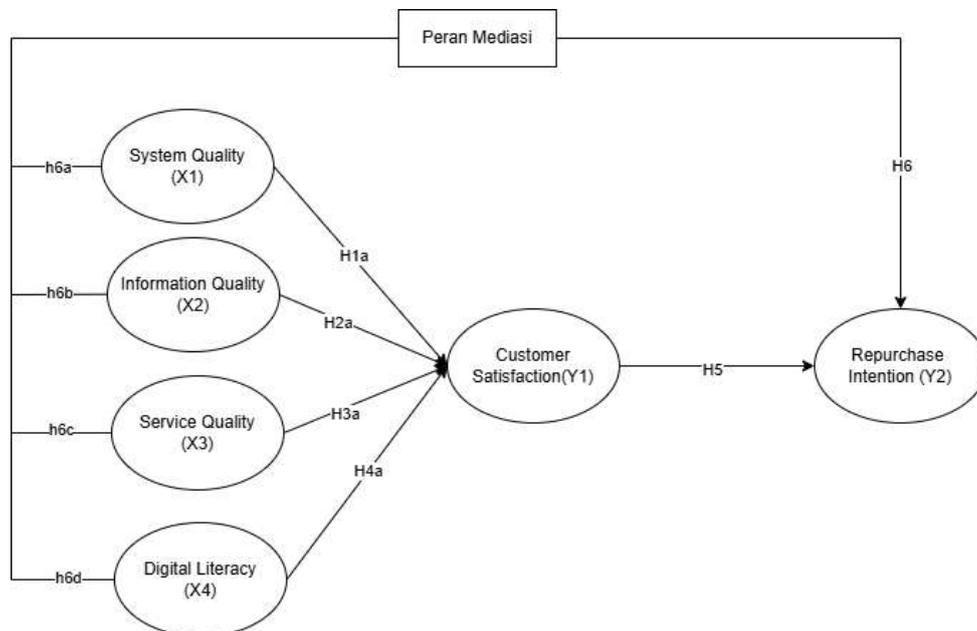
**H5:** Customer Satisfaction has a positive effect on Repurchase Intention

### **H6: Customer Satisfaction as Mediator**

While the quality of AI systems and digital skills can influence repurchase intention, these relationships are often indirect, with customer satisfaction acting as a mediating variable. In other words, users are more likely to repurchase not solely because of high AI quality or their digital competence, but because those factors increase their satisfaction.

Fuentes-Blasco et al. (2022)

**H6:** Customer satisfaction mediates the relationship between system quality, information quality, service quality, and digital literacy with repurchase intention.



**Figure 1.** Conceptual Framework.

### 3. RESEARCH METHOD

This study employs a quantitative approach using a survey method to examine the relationships between system quality, information quality, service quality, digital literacy, user satisfaction, and repurchase intention in the context of Tokopedia. The research design is explanatory with a causal-comparative strategy.

The population consists of all Tokopedia users in Indonesia who have used the chatbot feature and the product recommendation system. The sampling technique applied is purposive sampling, with the following criteria: (1) having used Tokopedia's chatbot to resolve inquiries or issues, (2) having received or used product recommendations on Tokopedia, and (3) being at least 18 years old. A total of 135 respondents were selected for this study.

Data were collected through a closed-ended questionnaire using a 5-point Likert scale. Each construct was measured by several indicators adapted from validated previous studies, such as Hair et al. (2022), Zhou et al. (2021), and Cronic et al. (2022). Validity was assessed using corrected item-total correlation, while reliability was tested with Cronbach's Alpha. All items were deemed valid ( $r > 0.30$ ) and reliable ( $\alpha > 0.70$ ), indicating that the measurement instruments are suitable for further analysis.

Data analysis was conducted using multiple linear regression with IBM SPSS Statistics software. Classical assumption tests included normality, multicollinearity, and heteroscedasticity. Hypothesis testing was performed using t-test, F-test, and the coefficient of determination ( $R^2$ ). The research model adopts the DeLone and McLean IS Success Model (2003), incorporating four key independent variables: System Quality ( $X_1$ ), Information Quality ( $X_2$ ), Service Quality ( $X_3$ ), and Digital Literacy ( $X_4$ ), with Customer Satisfaction ( $Y_1$ ) as an intervening variable, and Repurchase Intention ( $Y_2$ ) as the dependent variable.

#### 4. HASIL DAN PEMBAHASAN

##### Demographic Characteristics

**Table 1.** Demographic Characteristics.

Profile	n	%
Gender		
Male	69	51.49
Female	65	48.51
<b>Total</b>	<b>135</b>	<b>100</b>
Age		
17 - 20 years old	20	14.81
21 - 24 years old	58	42.96
25 - 28 years old	51	37.78
29 - 32 years old	6	4.44
<b>Total</b>	<b>135</b>	<b>100</b>
Employment Status		
Student	47	34.33
Private Sector Employee	40	29.85
Civil Servant	34	25.37
Entrepreneur	14	10.45
<b>Total</b>	<b>135</b>	<b>100</b>

Source: Data Processing, 2025

This study involved 135 respondents from diverse backgrounds in terms of gender, age, and occupational status. The majority of respondents were male, totaling 69 individuals (51.49%), while females accounted for 65 individuals (48.51%). This nearly equal distribution ensures a balanced perspective on user experiences with Tokopedia's AI features across genders. Most respondents were aged 21–24 years (58 respondents or 42.96%), followed by those aged 25–28 years (51 respondents or 37.78%), 17–20 years (20 respondents or 14.81%), and 29–32 years (6 respondents or 4.44%). This indicates that the majority of Tokopedia users in this study are part of the younger generation (Gen Z and early millennials), who are generally more familiar with digital technology and AI applications in e-commerce. Regarding employment status, students made up the largest group with 47 individuals (34.33%), followed by private sector employees (40 respondents or 29.85%), civil servants (34 respondents or

25.37%), and entrepreneurs (14 respondents or 10.45%). This distribution reflects a sample dominated by economically active individuals who are likely regular users of e-commerce platforms.

**Validity and Reliability Test**

**Table 2.** Validity and Reliability.

Variable	Items	Correlation	Alpha	Cronbach's
System Quality	SyQ1	.847		.776
	SyQ2	.831		
	SyQ3	.815		
Information Quality	IQ1	.828		.747
	IQ2	.819		
	IQ3	.801		
Service Quality	SQ1	.853		.761
	SQ2	.800		
	SQ3	.814		
Digital Literacy	DL1	.814		.869
	DL2	.820		
	DL3	.817		
	DL4	.803		
	DL5	.803		
Customer Satisfaction	CS1	.793		.720
	CS2	.816		
	CS3	.796		
Repurchase Intention	RI1	.800		.784
	RI2	.791		
	RI3	.753		
	RI4	.774		

Source: Data Processing, 2025

Based on the validity test results using corrected item-total correlation, all items for each construct demonstrated correlation values exceeding the threshold of 0.30, with values ranging from 0.753 to 0.853. These findings confirm that all indicators are considered valid and have a strong association with their respective latent variables (Ghozali, 2021). According to Hair et al. (2022), a Cronbach's Alpha of  $\geq 0.70$  indicates acceptable reliability, while  $\geq 0.80$  denotes good internal consistency. In this study, all constructs exceed the minimum acceptable threshold, with Digital Literacy demonstrating the highest reliability ( $\alpha = 0.870$ ). This confirms that the instruments are internally consistent and reliable for further analysis.

## Normality Test

**Table 3.** One-Sample Kolmogorov-Smirnov Test.

		Unstandardized Residual
N		135
Normal Parameters <sup>a,b</sup>	Mean	.2473393
	Std. Deviation	1.71719244
Most Extreme Differences	Absolute	.062
	Positive	.051
	Negative	-.062
Test Statistic		.062
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Source: Data Processing, 2025

Normality testing was conducted using the Kolmogorov–Smirnov test on the unstandardized residuals. The result shows a significance value of 0.200, which is greater than 0.05, indicating that the residuals are normally distributed. Therefore, the normality assumption is fulfilled, and the regression model is appropriate for further analysis (Ghozali, 2021; Hair et al., 2022).

## Multicollinearity Test

**Table 4.** Multicollinearity Test.

Model	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF	
(Constant)		2.321	.022			
1	SyQ	.262	3.710	.000	.684	1.462
	IQ	.164	2.234	.027	.635	1.575
	SQ	.260	3.624	.000	.660	1.515
	DL	.133	1.876	.063	.681	1.468
	CS	.198	2.792	.006	.676	1.479

a. Dependent Variable: Y2\_Tota

Source: Data Processing, 2025

Multicollinearity was tested using the Variance Inflation Factor (VIF) and Tolerance values. All independent variables showed VIF values below 10 and Tolerance values above 0.10, which indicates the absence of multicollinearity in the regression model (Ghozali, 2021; Hair et al., 2022). Specifically, VIF values ranged between 1.462 and 1.575, suggesting that each variable provides unique and non-redundant information. Thus, the regression analysis results can be considered statistically valid and interpretable.

**Autocorrelation Test**

**Table 5.** Autocorrelation Test.

Model	Std. Error of the Estimate	Durbin-Watson
1	1.7293	2.133

Source: Data Processing, 2025

The Durbin–Watson test was conducted to assess the presence of autocorrelation in the residuals of the regression model. The resulting Durbin–Watson statistic was 2.133, which falls within the acceptable range of 1.5 to 2.5 (Gujarati, 2012). This indicates that there is no autocorrelation in the model residuals, and therefore, the assumption of independence of errors is met. The standard error of the estimate was 1.74255, indicating a relatively consistent prediction accuracy across cases.

**Heteroscedasticity Test**

**Table 6.** Heteroscedasticity Test.

Model	Standardized Coefficients Beta	t	Sig.
(Constant)		6.972	.000
1			
SyQ	-.083	-.863	.390
IQ	-.141	-1.418	.159
SQ	-.158	-1.619	.108
DL	.077	.803	.424
CS	-.224	-2.320	.022

a. Dependent Variable: Abs\_RES

Source: Data Processing, 2025

Heteroskedasticity testing was conducted using the Glejser method by regressing the absolute residual values against all independent variables. The results indicate that four variables (System Quality, Information Quality, Service Quality, and Digital Literacy) have significance values greater than 0.05, suggesting the absence of heteroskedasticity. However, the variable Customer Satisfaction (Sig. = 0.022) shows signs of heteroskedasticity, as its significance value is less than 0.05. Nevertheless, since only one variable is affected and the regression model has a high R Square value, the model can still be considered valid. It is recommended, however, that the interpretation of the affected variable be approached with caution (Ghozali, 2021).

## F Test

**Table 7.** F Test.

		ANOVA				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	491.877	5	98.375	32.895	.000b
	Residual	385.782	12	2.991		
	Total	877.659	13			
			4			

a. Dependent Variable: RI

b. Predictors: (Constant), SyQ, IQ, SQ, DL, CS

Source: Data Processing, 2025

The F-test (ANOVA) was conducted to determine whether all independent variables jointly have a significant influence on the dependent variable. The result showed an F value of 32.895 with a significance level of 0.000, which is less than the threshold of 0.05. This indicates that the regression model is statistically significant and that System Quality, Information Quality, Service Quality, Digital Literacy, and Customer Satisfaction collectively influence Repurchase Intention (Ghozali, 2021; Hair et al., 2022).

## T Test

**Table 8.** T Test.

		Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.529	1.090		2.321	.022
	SyQ	.299	.081	.262	3.710	.000
	IQ	.184	.082	.164	2.234	.027
	SQ	.294	.081	.260	3.624	.000
	DL	.084	.045	.133	1.876	.063
	CS	.226	.081	.198	2.792	.006

Source: Data Processing, 2025

The t-test results reveal that System Quality ( $p = 0.000$ ), Information Quality ( $p = 0.027$ ), Service Quality ( $p = 0.000$ ), and Customer Satisfaction ( $p = 0.006$ ) have a statistically significant influence on Repurchase Intention, as all their significance values fall below the 0.05 threshold. These findings suggest that technical system performance, the accuracy of AI-generated information, the responsiveness of chatbot services, and overall user satisfaction play essential roles in encouraging repeat purchases on Tokopedia.

In contrast, Digital Literacy ( $p = 0.063$ ) does not demonstrate a significant direct effect, as its  $p$ -value slightly exceeds the conventional cutoff. This suggests that although digital literacy enhances users' ability to engage with AI features, it may not directly lead to repurchase behavior but could act as an indirect or supporting factor. These results align with prior research that emphasizes the context-specific nature of AI adoption and highlights how some user-related variables exert their influence more indirectly (Zhou et al., 2021; Hair et al., 2022; Fuentes-Blasco et al., 2022).

**R2 Test**

**Table 9.** R2 Test.

R Square	Adjusted R Square
.560	.543

Source: Data Processing, 2025

Based on the linear regression output, the R Square value is 0.560, which indicates that 56% of the variance in Repurchase Intention can be explained by the five independent variables in the model, namely System Quality, Information Quality, Service Quality, Digital Literacy, and Customer Satisfaction. The remaining 44% is explained by other variables outside the model. The Adjusted R Square of 0.543 confirms that the explanatory power of the model remains strong after adjusting for the number of predictors. This suggests that the regression model has a relatively high level of explanatory power in the context of this study (Hair et al., 2022).

**Hypothesis Test**

**Table 10.** Hypothesis Test.

#	Relationship	Hypothesis	Standardized Beta ( $\beta$ )	t	Sig.	Decision
1	SyQ > CS	H1	0.180	1.250	0,003	Supported
2	IQ > CS	H2	0.334	3.895	0,213	Supported
3	SQ > CS	H3	0.241	2.800	0,006	Supported
4	DL > CS	H4	0.045	0.516	0,606	Supported
5	CS > RI	H5	0.536	7.318	0,000	Supported

## Mediation Effect

**Table 11.** Hypothesis Test.

#	Hypothesis	Variabel	Standardized Coefficient Beta	Decision
1	H <sub>6a</sub>	SyQ > CS > RI	0,09648	Unmediated
	H <sub>6b</sub>	IQ > CS > RI	0,179024	Mediated
	H <sub>6c</sub>	SQ > CS > RI	0,129176	Unmediated
	H <sub>6d</sub>	DL > CS > RI	0,02412	Unmediated

Source: Data Processing, 2025

The hypothesis testing results in Table 10 indicate that several independent variables significantly affect customer satisfaction and repurchase intention. H1 Supported ( $p = 0.003$ ), suggesting that system quality has a significant and positive effect on customer satisfaction. H2 Not supported ( $p = 0.213 > 0.05$ ), implying that information quality does not have a significant direct impact on customer satisfaction. H3 Supported ( $p = 0.006$ ), confirming that service quality significantly contributes to customer satisfaction. H4 Not supported ( $p = 0.606 > 0.05$ ), indicating that digital literacy does not significantly influence customer satisfaction directly. H5 Supported ( $p = 0.000$ ), which shows that customer satisfaction positively and significantly affects repurchase intention. These findings are in line with previous research, which shows that system and service quality are key determinants of customer satisfaction (Zhou et al., 2021; Huang & Rust, 2021). However, the insignificant result for information quality and digital literacy highlights the importance of context and the possibility that Tokopedia users prioritize usability and interaction quality over content accuracy or user competence. The results indicate that only information quality (H6b) significantly affects repurchase intention through customer satisfaction, confirming its mediating role. Meanwhile, system quality, service quality, and digital literacy did not demonstrate a significant indirect effect via customer satisfaction. These findings support the framework of Baron and Kenny (1986), where a mediating relationship requires a significant path from the independent variable to the mediator and from the mediator to the dependent variable. In this case, H2 was not significant, yet the indirect path (H6b) was suggesting a partial or inconsistent mediation, which can still be meaningful in complex models (Hair et al., 2022).

## Discussion

This study examined the impact of system quality, information quality, service quality, and digital literacy on customer satisfaction and repurchase intention in Tokopedia. The findings show that system quality and service quality have a statistically significant influence

on customer satisfaction (H1 and H3 supported), aligning with previous studies emphasizing the importance of technical reliability and service responsiveness in AI-based platforms (Zhou et al., 2021; Huang & Rust, 2021).

Interestingly, information quality and digital literacy did not exhibit significant direct effects on satisfaction (H2 and H4 not supported). This suggests that Tokopedia users may prioritize usability and interaction quality over informational accuracy or their own digital capabilities. This divergence supports the view that AI adoption effects are context-dependent and that certain dimensions may not always be salient (Hair et al., 2022).

Furthermore, customer satisfaction was found to significantly influence repurchase intention (H5 supported), reaffirming its role as a key mediator and outcome variable in the DeLone & McLean model (DeLone & McLean, 2003; Kaur et al., 2020). However, only information quality demonstrated a significant indirect effect on repurchase intention through satisfaction (H6b supported), while system quality, service quality, and digital literacy did not (H6a, H6c, H6d not supported). These findings suggest that not all quality dimensions translate into behavioral outcomes via satisfaction, possibly due to differing user perceptions of relevance and trust.

## **5. CONCLUSION AND RECOMMENDATION**

This research provides empirical support for the DeLone & McLean IS Success Model in an AI-enabled e-commerce context, particularly within Tokopedia. The study concludes that system quality and service quality are critical drivers of customer satisfaction, which in turn significantly enhances repurchase intention. However, the information quality and digital literacy variables were not significant predictors of satisfaction in this setting, highlighting a shift in user priorities toward experiential and interactive elements of AI systems.

Moreover, the mediating role of customer satisfaction was only confirmed for the relationship between information quality and repurchase intention, underscoring the selective importance of content relevance in shaping user loyalty. These results underscore the need for Tokopedia and similar platforms to prioritize intuitive service design and system responsiveness to enhance user satisfaction and retention.

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