

CUSTOMER EXPECTATIONS AND SERVICE RECOVERY AS DETERMINANTS OF LOYALTY: THE MEDIATING ROLE OF CUSTOMER SATISFACTION IN TIKTOK SHOP BY TOKOPEDIA

Nurul Nurrohmah¹, Hanif², Gustika Nurmalia³

^{1,2,3}Universitas Islam Negeri Raden Intan Lampung

¹nurulnurromah20@gmail.com, ²hanif@radenintan.ac.id, ³gustikanurmalia@radenintan.ac.id

Abstract

This study examines how Customer Expectation and Service Recovery affect Customer Loyalty, with Customer Satisfaction as a mediator, among TikTok Shop by Tokopedia users from an Islamic business perspective. Due to increasing e-commerce competition in Indonesia, businesses must meet expectations and recover services effectively. Using a quantitative approach, questionnaires were distributed to 96 Generation Z respondents in Bandar Lampung, and data were analyzed via SEM-PLS. Results showed Customer Expectation significantly impacts Customer Satisfaction but not directly Customer Loyalty. Service Recovery positively affects both Satisfaction and Loyalty. Satisfaction mediates between Expectation and Recovery's effect on Loyalty. Findings highlight the importance of transparency, quick recovery, and fair complaint handling to boost satisfaction and loyalty. From an Islamic view, this aligns with justice, honesty, and responsibility, aiming for long-term benefits beyond profit.

Keywords: Customer Expectation, Customer Satisfaction, Generation Z, Islamic Business, Loyalty, Service Recovery

Received: Sept 30nd, 2025; Revised: Nov 21th, 2025; Accepted: Dec 21th, 2025

^{1,2,3}Universitas Islam Negeri Raden Intan Lampung and Jl. Letnan Kolonel H. Endro Suratmin, Sukarame, Kecamatan Sukarame, Bandar Lampung, Lampung

E-mail: ¹nurulnurrohmah20@gmail.com, ²hanif@radenintan.ac.id, ³gustikanurmalia@radenintan.ac.id

INTRODUCTION

The development of the internet as a technological innovation has brought significant changes in consumer behavior. According to the Indonesian Internet Service Providers Association (APJII), there will be 229 million internet users in Indonesia by 2025 (APJII, 2025). This condition has encouraged a shift in people's shopping patterns from offline stores to online platforms, which are considered more practical and efficient (Akmala & Ridlwan, 2022). In addition, the internet is currently used to conduct commercial transactions, commonly referred to as Electronic Commodity Exchange (E-commerce) (Nurmalia et al., 2024). Indonesia is among the countries with the highest e-commerce growth in the world (Kumalasari & Sumiyana, 2024). With the continued growth of e-commerce in Indonesia, many marketplace applications have emerged as providers of online buying and selling services (Bahtiar, 2020).

This phenomenon of online shopping has become even stronger in the post-pandemic era, as advances in digital technology and the increasingly widespread access to the internet have changed people's consumption patterns, especially among Generation Z (Marcelia & Maskur, 2023). Generation Z consists of individuals born between 1997 and 2012 (Indah Yani & Sugiyanto, 2022). This generation grew up in a digital environment, is familiar with technology, and actively uses e-commerce platforms (Maliki & Hilal, 2023). Generation Z in Indonesia finds it easier to follow social developments through TikTok, while also using it as a source of current information and popular trends (Eryc, 2022). According to aprilaba.com (2025), approximately 60% of TikTok users are from Generation Z, with the majority aged 18–24. They are not only active consumers but also dominant as content creators. This makes Generation Z a potential target for TikTok's digital innovations, including the launch of TikTok Shop.

TikTok Shop was officially launched in Indonesia in 2021 and is known as a social commerce platform that integrates social media with e-commerce. It is in high demand and plays a significant role for e-commerce merchants without offline stores. In fact, the implementation of this social-commerce platform conflicts with Minister of Trade Regulation No. 31 of 2023 concerning Business Licensing, Advertising, Guidance, and Supervision of Business Actors in Electronic System Trading. Additionally, the operation of TikTok Shop is also inconsistent with Government Regulation No. 80 of 2019 concerning Electronic System Trading. Due to this non-compliance with regulations, TikTok Shop's commercial license was revoked on October 4, 2023, as it was deemed to cause significant unrest and losses for other MSMEs, particularly those with physical outlets. However, the platform resumed operations on December 12, 2023, through a partnership with Tokopedia (Sulthan Muhammad Tamir As'syafa, 2024). In December 2023, Tokopedia was

acquired by TikTok for over 1.5 billion US dollars, with TikTok taking over 75% of the shares, while GoTo retained 24.99% ownership. This acquisition integrates Tokopedia with TikTok Shop, creating synergies that strengthen Indonesia's online shopping ecosystem (Dylan Rajasa Chandra & Sugiyono, 2024).

Data from Data Books.ID shows Tokopedia, a leading e-commerce marketplace in Indonesia, ranks second in website visits after Shopee. Despite its popularity and TikTok Shop integration, Tokopedia experienced fluctuating visits since late 2024. In September 2024, TikTok Shop by Tokopedia hit 76.6 million visits, then declined to 73.4 million in October, 67.1 million in December, and continued decreasing into 2025 with 64 million in January, slight increases in February (64.9 million) and March (66.6 million), but a drop in April (64.9 million). In May 2025, the figure rose to 69.8 million, yet it did not surpass September 2024's peak (Data Books.id.com, May 2025).

This decline indicates a decrease in customer satisfaction, which has impacted Customer Loyalty to TikTok Shop by Tokopedia, leading consumers to prefer other marketplaces (Bandawaty, 2020). This phenomenon is exacerbated by fraudulent practices carried out by some businesses, such as the use of product images that do not match reality, manipulation of reviews with fake positive comments, and various transaction problems, such as damaged or undelivered goods, unilateral cancellations, problematic refunds, inaccurate delivery estimates, and errors in the application (Akmala & Ridlwan, 2022). This aligns with data from the Directorate General of Consumer Protection and Trade Compliance (PTKN), which recorded 5,771 consumer complaints from January to September 2025, of which around 1,200 were related to online commerce (Kumparan, 2025). This situation indicates that the decline in customer satisfaction and Customer Loyalty is not only influenced by business fraud but also by high customer expectations for service quality not being met. Additionally, weak service recovery efforts by marketplaces, such as slow refund processes, unresponsive customer service, and delays in complaint handling, further worsen consumers' perceptions of marketplaces. As a result, Customer Loyalty weakens as consumers easily switch to other marketplaces that meet their expectations and provide better service recovery.

This highlights that declining satisfaction and loyalty are driven not only by operational failures but also by unmet ethical expectations. Islamic business ethics emphasize honesty (ṣidq), trustworthiness (amānah), fairness (ʿadl), transparency (bayān), and fulfilling promises—all vital in shaping customer expectations and responses to service failures. Therefore, variables like

expectations, service recovery, satisfaction, and loyalty are key in assessing whether TikTok Shop by Tokopedia adheres to Islamic ethical principles.

Expectation Confirmation Theory (ECT) states customers form expectations before buying and compare perceived performance afterward. When performance matches or exceeds expectations, positive confirmation boosts satisfaction and loyalty. In Islamic business ethics, fulfilling expectations aligns with delivering honest products/services (*amanah*), building consumer trust (*thiqqah*). Justice Theory suggests customer satisfaction after service failure depends on perceived fairness in recovery, including distributive justice (fair outcomes), procedural justice (fair processes), and interactional justice (respectful communication). These align with Islamic values like fairness (*adl*), transparency (*bayān*), and wisdom (*faṭonah*), emphasizing businesses' duty to act justly and uphold consumer rights.

From an Islamic business perspective, this condition contradicts the principles of sharia, namely honesty, trustworthiness (keeping promises), communication, wisdom (*fathonah*), and punctuality (Akmala & Ridlwan, 2022). In the context of e-commerce, customer expectations are essential, as customers expect product quality, delivery speed, and clear information. Islam also emphasizes the importance of meeting customer expectations correctly and providing fair and responsible service recovery when failures occur. Therefore, customer expectations and service recovery are essential factors in increasing customer satisfaction while strengthening customer loyalty.

The Influence of Customer Expectations and Promotion Mix on Customer Loyalty at CV Ekajaya Cikarang (Indriani, 2024). The study's results indicate a positive, significant direct relationship between customer expectations and customer loyalty. However, this study does not incorporate Islamic business ethics nor examine digital service environments, making it less applicable to the social-commerce context of TikTok Shop.

The influence of Customer Experience and Customer Expectations on Customer Loyalty through Customer Satisfaction as an Intervening Variable (Kurniawan et al., 2025). The findings show that customer expectations have a positive and significant effect on customer satisfaction, and customer satisfaction also mediates the relationship between customer expectations and customer loyalty. This study relies solely on conventional consumer behavior theory and does not connect customer expectations with Islamic values such as honesty, trustworthiness, and promise-keeping. Moreover, it does not focus on Generation Z within e-commerce. However, customer expectations do not affect customer satisfaction or loyalty (Semuel, 2019). This contradictory result highlights an inconsistency in the literature. Yet, the study does not consider ethical or justice-based factors, particularly those emphasized in Islamic principles, which may influence how

expectations are evaluated. This creates a gap in research that integrates both theoretical and ethical perspectives.

Previous research findings indicate that Service Recovery had a positive and significant effect on Customer Loyalty and Customer Satisfaction (Choerunnisa et al., 2020). However, this research focuses on traditional logistics services rather than social commerce platforms. Additionally, it does not relate justice dimensions in service recovery to Justice Theory or Islamic business ethics, such as fairness ('adl) and transparency (bayān). Furthermore, customer satisfaction mediates the relationship between Service Recovery and Customer Loyalty (Maulizar et al., 2024). Although the study highlights the importance of service recovery, it does not examine how speed, clarity, and honesty in recovery processes are perceived by digital-native consumers, such as Generation Z, in the social-commerce environment. Customer satisfaction also mediates the relationship between Service Recovery and Customer Loyalty (Putra & Andjarwati, 2019). Yet, this study does not comprehensively assess procedural, distributive, and interactional justice, nor does it integrate Justice Theory or Islamic moral values into its analytical framework.

The prior research states that customer satisfaction has a positive and significant effect on loyalty (Tussifah & Annisa', 2024). This study focuses on price incentives and customer experience. Still, it does not evaluate how expectations and service recovery shape loyalty, two factors highly relevant for platforms like TikTok Shop, which frequently face service-related complaints. However, the study does not include customer expectations or service recovery as variables and does not apply an Islamic ethical lens, leaving a gap in contemporary Islamic marketing literature (Ayu Lestari & Fatimah, 2025).

This study examines how customer expectations and service recovery affect loyalty among Generation Z TikTok Shop users by Tokopedia in Bandar Lampung, with satisfaction as a mediator. It uniquely integrates Expectation Confirmation Theory (ECT), Justice Theory, and Islamic business ethics—focusing on honesty, fairness, trustworthiness, and transparency—that influence consumer perceptions and loyalty in digital transactions. This study enhances e-commerce literature by focusing on Generation Z users of TikTok Shop by Tokopedia, a rapidly growing platform with limited research. It offers new insights into expectations and service recovery in short-video shopping environments, distinct from traditional e-commerce. Unlike previous studies on general or offline service contexts, this research shows how fulfilling expectations ethically and providing fair service recovery boost customer loyalty and promote responsible, meaningful transactions.

METHODS

This research uses a quantitative method, which gathers data as numbers. Its goal is to measure how customer expectations and service recovery influence Customer Loyalty, with customer satisfaction as a mediating variable on TikTok Shop by Tokopedia. Data was collected via online questionnaires on social media platforms (WhatsApp, Twitter, TikTok) using Google Forms links. The sample employed non-probability purposive sampling based on specific criteria: Generation Z aged 18–27, residing in Bandar Lampung, and active TikTok Shop users who purchased in the last three months. The Lemeshow formula determined the sample size to be 96, as the population size was not certain.

Variables were measured using a 1–5 Likert scale questionnaire adapted from validated studies: Customer Expectation from Parasuraman et al., Service Recovery from Tax & Brown and Smith et al., Customer Satisfaction from Oliver, and Customer Loyalty from Zeithaml, Berry, & Parasuraman. Items were tailored to TikTok Shop by Tokopedia.

The Customer Expectation (X1) was measured by four indicators: Communications, Price paid, Past experience, and Similar experience. The Service Recovery (X2) used indicators including Process control, Decision control, Accessibility/Timing, Flexibility, Explanation, Honesty, Politeness, Effort, Empathy, and Compensation. Customer Satisfaction (Z) was assessed through six indicators: fulfillment of expectations, desire to use the product, recommendations, service quality, and loyalty. Customer Loyalty (Y) was measured by Continue Purchasing, Say Positive Things, and Recommend to Friends.

Data analysis used PLS-SEM with SmartPLS 4.0. The measurement model checked indicator reliability, convergent, and discriminant validity. The structural model evaluated path coefficients, effect size, and overall fit to assess variable relationships. The research model features four main variables: Customer Expectations, Service Recovery, Customer Satisfaction, and Customer Loyalty. Customer Expectations and Service Recovery influence Loyalty directly and indirectly through Satisfaction. The model shows pathways from $X1 \rightarrow Z \rightarrow Y$ and $X2 \rightarrow Z \rightarrow Y$.

RESULTS AND DISCUSSION

Respondent Characteristics

The analysis results identified that the respondents in Table 1 in this study involved 96 respondents

with diverse characteristics.

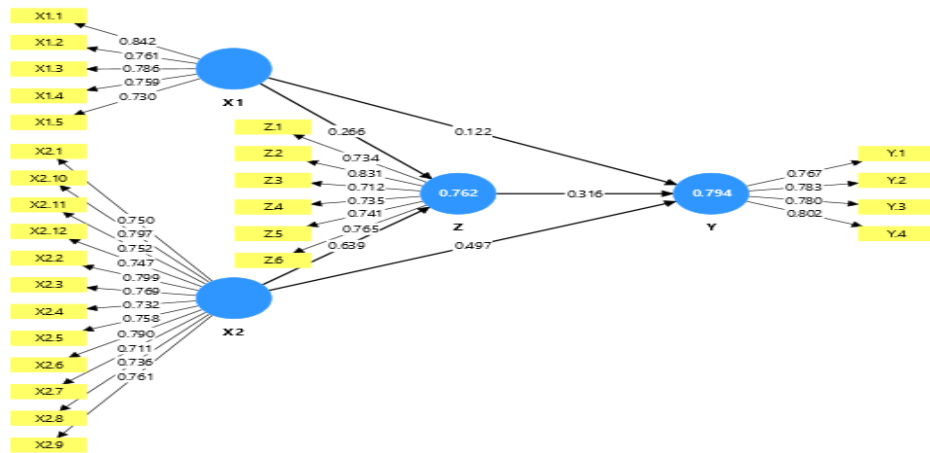
Table 1. Respondent Characteristics

| Particulars | Items | Frequency | Percentage (%) |
|-------------|--|-----------|----------------|
| Gender | Male | 39 | 40,6% |
| | Female | 57 | 59,4% |
| Age (years) | 17 - 20 | 29 | 30,2% |
| | 21 – 24 | 44 | 45,8% |
| | 25 – 28 | 23 | 24% |
| Employment | Student | 45 | 46,9% |
| Status | Employee (private sector, government, including freelancer) | 24 | 25% |
| | | 15 | 15,6% |
| | | 12 | 12,5% |
| | Housewife | | |
| | Not Working | | |

Source: Data obtained by the author, (2025)

Based on the outcomes of the questionnaire distributed by the researcher to 96 respondents, it was determined that female users of the TikTok Shop by Tokopedia application within Bandar Lampung predominantly comprised 59.4% of the sample, whereas male respondents represented 40.6%. The majority of respondents fell within the age bracket of 21-24 years, totaling 44 individuals, which constitutes 45.8% of the sample. The subsequent age group of 17-20 years accounted for 29 participants (30.2%), and the 25-28 years age group included 23 individuals (24%). The predominant occupation among respondents was student status, comprising 46.9%. Additionally, respondents employed as private sector employees, government workers, or freelancers constituted 24% of the total sample. Housewives made up 15.6%, while those not presently engaged in employment accounted for 12.5%.

Outer Model



Source: Data obtained by the author, (2025)

Figure 1. Outer Model

Based on the results of the Outer Model measurement Outer Model in Figure 1, it can be seen that the results of the Outer Loadings test show that all statements in the indicators are valid. This is because the statements have a loading value ≥ 0.70 .

Validity Test

The measurement is considered satisfactory when the outer loading meets the threshold of 0.7 and the Average Variance Extracted (AVE) value is at least 0.5.

Table 2. Convergent Validity Test Results

| Indicator | Indicator | Outer Loading | AVE | Results |
|---------------------------|-----------|---------------|-------|---------|
| Customer Expectation (X1) | CE1 | 0,842 | 0,603 | Valid |
| | CE2 | 0,761 | | |
| | CE3 | 0,786 | | |
| | CE4 | 0,759 | | |
| | CE5 | 0,730 | | |
| Service Recovery (X2) | SR1 | 0,750 | 0,576 | Valid |
| | SR2 | 0,799 | | |
| | SR3 | 0,769 | | |
| | SR4 | 0,732 | | |
| | SR5 | 0,758 | | |
| | SR6 | 0,790 | | |
| | SR7 | 0,711 | | |

| | | | | |
|---------------------------------|------|-------|-------|-------|
| | SR8 | 0,736 | | |
| | SR9 | 0,761 | | |
| | SR10 | 0,797 | | |
| | SR11 | 0,752 | | |
| | SR12 | 0,747 | | |
| Customer Loyalty (Y) | LY1 | 0,767 | | |
| | LY2 | 0,783 | | |
| | LY3 | 0,780 | 0,613 | Valid |
| | LY4 | 0,802 | | |
| Customer Satisfaction (Z) | CS1 | 0,734 | | |
| | CS2 | 0,831 | | |
| | CS3 | 0,712 | 0,568 | Valid |
| | CS4 | 0,735 | | |
| | CS5 | 0,741 | | |
| | CS6 | 0,765 | | |

Source: Data obtained by the author, (2025)

From the data processing results in Table 2 above, it can be seen that all indicators for each variable in this study have a loading factor ≥ 0.70 and an AVE > 0.5 . Thus, it can be concluded that the instruments used in this study are valid for use in further testing.

Composite Reliability & Cronbach's Alpha Test

Composite Reliability is used to test the reliability value of variable indicators. A variable is said to meet reliability if the composite reliability is ≥ 0.70 .

Table 3. Results of Composite Reliability & Cronbach's Alpha Tests

| Variable | Cronbach's Alpha | Composite Reliability | Description |
|--------------------------|---------------------|--------------------------|-------------|
| Customer | 0,834 | 0,883 | Reliabel |
| Expectation | 0,933 | 0,942 | Reliabel |
| Service Recovery | 0,787 | 0,864 | Reliabel |
| Loyalty | 0,826 | 0,887 | Reliabel |
| Customer Satisfaction | | | |

Source: Data obtained by the author, (2025).

Based on the reliability test results, the variables in this study, namely customer expectation, service recovery, loyalty, and customer satisfaction, meet the reliability and validity criteria. This is indicated by Cronbach's alpha and composite reliability values ≥ 0.70 . Thus, the instruments used in this study can be concluded to be reliable and valid

Inner Model (Measurement Model)

The inner model is a means of describing the relationships between latent variables and variables that cannot be measured directly.

Hypothesis Testing

Hypothesis testing was conducted based on the results of the Inner Model (structural model) testing, including R-squared, parameter coefficients, and T-statistics. To see whether a hypothesis can be accepted or rejected, among other things, involves considering the significance values between constructs, t-statistics, and p-values. The rules of thumb used in this study are T-statistics > 1.96 with a significance level of P-value 0.05 (5%) and a positive original sample.

Direct Effect Hypothesis

Based on Table 4, the results for Customer Expectation on Customer Loyalty yielded a P-value of 0.130 (≥ 0.05), indicating that Customer Expectation does not affect Loyalty. Therefore, hypothesis 1 is rejected. The test results show that Service Recovery on Customer Loyalty obtained an Original Sample value of 0.262 and a P-value of 0.007 (≤ 0.05), indicating that Service Recovery has a positive and significant effect on Loyalty. Therefore, hypothesis 2 is accepted.

Table 4. Results of the Direct Effect Hypothesis Test

| Effect | Original sample (O) | Sample mean (M) | Standard Deviation (STDEV) | T-statistics (O/STDEV) | P-values |
|---|---------------------|-----------------|----------------------------|--------------------------|----------|
| Customer Expectation -> Loyalty | 0.153 | 0.151 | 0.136 | 1.128 | 0.130 |
| Service Recovery -> Loyalty | 0.262 | 0.272 | 0.097 | 2.716 | 0.007 |
| Customer Expectation -> Customer Satisfaction | 0.477 | 0.479 | 0.131 | 3.643 | 0.000 |
| Service Recovery -> Customer Satisfaction | 0.622 | 0.611 | 0.103 | 6.054 | 0.000 |
| Customer Satisfaction -> Loyalty | 0.303 | 0.299 | 0.086 | 3.538 | 0.000 |

Source: Data obtained by the author, (2025)

The test results indicate that Customer Expectation regarding Customer Satisfaction yielded an original sample value of 0.477 and a P-value of 0.000, which is less than or equal to 0.05. This indicates that Customer Expectation has a positive, statistically significant influence on Customer Satisfaction.

Consequently, hypothesis 3 is supported. The test results further reveal that Service Recovery's impact on Customer Satisfaction produced an original sample value of 0.622 and a P-value of 0.000, both of which are less than or equal to 0.05. This demonstrates that Service Recovery exerts a positive and significant effect on Customer Satisfaction. As such, hypothesis 3 is validated.

Similarly, the findings show that Customer Satisfaction's effect on Customer Loyalty resulted in an original sample value of 0.303 and a P-value of 0.000, which is less than or equal to 0.05. This indicates that Customer Satisfaction positively and significantly influences Loyalty. Therefore, hypothesis 5 is accepted.

Mediation Test

Based on Table 5, the results show that Customer Expectation, mediated through Customer Satisfaction, has a positive and significant effect on Customer Loyalty, with an Original Sample value of 0.080 and a P-Value of $0.016 \leq 0.05$. Because the direct relationship between Customer Expectation and Customer Loyalty is proven to be significant, customer satisfaction acts as partial mediation.

Table 5. Results Mediation Test

| Effect | | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T-statistics (O/STDEV) | P-values |
|--------------------------|--|---------------------|-----------------|----------------------------|--------------------------|----------|
| Customer Expectation-> | | 0.080 | 0.081 | 0.037 | 2.147 | 0.016 |
| Customer Satisfaction-> | | | | | | 6 |
| Loyalty | | | | | | |
| Service Recovery -> | | 0.188 | 0.183 | 0.063 | 3.005 | |
| Customer Satisfaction -> | | | | | | 0.001 |
| Loyalty | | | | | | 1 |

Source: Data obtained by the author (2025)

The test results show that Service Recovery, mediated through Customer Satisfaction, has a positive and significant effect on Customer Loyalty. This is evidenced by the Original Sample value of 0.188 and P-value of $0.001 \leq 0.05$. Because the direct relationship between Service Recovery and Customer Loyalty is significant, Customer Satisfaction acts as a partial mediator.

F- Square

The F-Square (f^2) value is a measure used to assess the relative influence of an independent variable on a dependent variable in a model. The f^2 value is interpreted as follows: 0.02 = small, 0.15 = moderate, and ≥ 0.35 = large. Values less than 0.02 are considered to have no significant effect.

Table 7. F-Square Test Results

| Variable | F-square |
|---|----------|
| Customer Expectation -> Loyalty | 0.031 |
| Customer Expectation -> Customer Satisfaction | 0.223 |
| Service Recovery -> Loyalty | 0.078 |
| Service Recovery -> Customer Satisfaction | 0.441 |
| Customer Satisfaction -> Loyalty | 0.114 |

Source: Data obtained by the author, (2025)

Based on the analysis results, the F-Square value for the Customer Expectation variable is 0.031, indicating that Customer Expectation has a weak influence on the Customer Loyalty variable. Furthermore, Customer Expectation has a value of 0.223, indicating a moderate influence on Customer Satisfaction. The F-Square value of the Service Recovery variable is 0.078, meaning that Service Recovery has a weak influence on the Customer Loyalty variable. Then, the F-square value of Service Recovery is 0.441, meaning that Service Recovery has a strong influence on the Customer Satisfaction variable. And Customer Satisfaction has a value of 0.114, indicating that the Customer Satisfaction variable has a weak influence on the Customer Loyalty variable.

R-Square

The R-squared statistic is a measure of the extent to which independent variables influence dependent variables. An R-squared value is considered strong if it is close to 0.67, moderate if it is around 0.33, and weak if it is close to 0.19.

Table 6. R-Square Test Results

| Variable | R-square |
|-----------------------|----------|
| Loyalty | 0.771 |
| Customer Satisfaction | 0.826 |

Source: Data obtained by the author (2025)

Based on the analysis results, the following values were obtained The R-Square value of 0.778 for the Customer Loyalty variable indicates that the independent variables in the model can explain 77.8% of the variation in this variable. In comparison, the remaining 22.2% is influenced by other

factors outside the model. Meanwhile, the R-Square value of 0.725 for the Customer Satisfaction variable indicates that 44.5% of its variation can be explained by the independent variables in the model, with 22.5% attributable to external factors.

Discussion

The Influence of Customer Expectation on Loyalty

Results show Customer Expectation doesn't significantly influence Generation Z Customer Loyalty on TikTok Shop by Tokopedia. High expectations alone don't lead to loyalty behaviors like repeats or referrals. This finding nuances Expectation Confirmation Theory (ECT). ECT states expectations influence satisfaction via confirmation or disconfirmation, which then drives loyalty. In this study, the non-significant direct effect indicates that for Generation Z in social-commerce, expectations mainly affect Loyalty through Customer Satisfaction. Expectations need confirmation in tangible experiences like product accuracy, delivery, and transparency before fostering loyalty.

Generation Z consumers are highly dynamic, promotion-driven, and use multiple platforms. They often compare prices, features, and deals, making switching easy. Even with high expectations for TikTok Shop by Tokopedia, they may switch if they find better deals or variety elsewhere. High expectations don't ensure long-term loyalty. From an Islamic business view, forming good expectations (*ḥusnuzan*) isn't enough; what truly matters is consistently practicing honesty (*ṣidq*), trustworthiness (*amānah*), and fairness (*adl*). The Qur'an condemns cheating in trade (QS. Al-Muthaffifin 83:1–3). If platforms or sellers don't uphold these principles, trust erodes, weakening loyalty. The absence of a direct link from expectations to loyalty shows that ethical conduct, not expectations, sustains loyal and blessed muamalah relationships.

The results of this study are in line with the research conducted by (Sujana & Pandu, 2019) in their research titled, The Influence of Consumer Expectations, Customer Value, and Customer Satisfaction on Customer Loyalty. This is further supported by Samuel (Semuel, 2019), who states that customer expectations regarding products and services have a direct negative impact on customer loyalty toward modern stores. However, in this research, the context of Generation Z and social commerce provides a more contemporary and innovative interpretation: expectations alone are structurally insufficient to secure loyalty without being mediated by satisfaction and supported by ethical, trustworthy service.

The Influence of Service Recovery on Consumer Loyalty

Service recovery positively impacts Generation Z loyalty on TikTok Shop by Tokopedia. When consumers face issues like damaged goods, late deliveries, or mismatched products, but receive quick, fair, and responsive solutions (refunds, replacements, compensation), they tend to stay loyal rather than switch to competitors. This result supports Justice Theory, emphasizing distributive justice (fair outcomes), procedural justice (fair processes), and interactional justice (respectful, honest communication). Effective service recovery shows the platform treats customers fairly, follows clear procedures, and communicates openly, restoring perceived justice and encouraging loyalty.

In Islamic business ethics, proper service recovery aligns with ‘adl (justice), amānah (responsibility), and rahmah (compassion). When sellers or platforms correct mistakes and provide fair compensation, they fulfill their trust before Allah and customers. The Prophet Muhammad ﷺ warned against deception in trade, as in the hadith “Whoever deceives us is not one of us (man ghashshanā fa-laysa minnā).” Thus, transparent, fair service recovery is both a managerial strategy and an ethical, spiritual obligation.

The results of this study also support the findings of (Choerunnisa et al., 2020) and (Muthalib et al., 2023), which state that service recovery has a positive and significant effect on customer loyalty, meaning that service recovery strategies implemented effectively by companies can create customer loyalty. This study extends those findings to the social-commerce setting of TikTok Shop by Tokopedia, highlighting that for Generation Z, quick and fair resolution of problems is a more powerful driver of loyalty than expectations alone.

The Influence of Customer Expectation on Customer Satisfaction

Customer Expectations positively influence Generation Z Satisfaction in the TikTok Shop by Tokopedia, as meeting expectations for quality, price, and delivery boosts shopping satisfaction. This result aligns with Expectation Confirmation Theory (ECT), which states satisfaction arises when perceived performance meets or exceeds expectations. In this study, expectations serve as a standard shaping how consumers evaluate TikTok Shop by Tokopedia outcomes.

From an Islamic view, meeting expectations honestly reflects šidq and amānah. Accurate descriptions, transparent prices, and honest delivery foster trust, aligning with QS. Al-Muthaffifin and the Prophet’s teachings that honest merchants join the prophets and the righteous in the hereafter. This relationship confirms that fulfilling promises ethically is key to satisfaction in Islamic business ethics. This study is supported by research (Mukarromah et al., 2021) and

(Kurniawan et al., 2025), which states that Customer Expectations have a positive and significant effect on Customer Satisfaction.

The Effect of Service Recovery on Customer Satisfaction

Results show that service recovery positively influences Generation Z customer satisfaction on the TikTok Shop by Tokopedia. Quick, transparent, and fair problem resolution not only provides forgiveness for failure but may also lead to higher satisfaction, as customers view the company as responsible and caring. This aligns with Justice Theory, which states satisfaction after failure hinges on perceived fairness in outcome, procedures, and interactions. Effective recovery—prompt refunds, transparency, and politeness—restores justice and boosts satisfaction.

In Islamic business ethics, such fair and responsive recovery reflects the principle of *iṣlah* (rectification), which encourages business actors to correct harm and restore rights promptly. Providing compensation without delay, admitting mistakes, and maintaining polite communication align with the Qur’anic spirit of justice and kindness in muamalah. This turns service recovery into a manifestation of *amānah* and *‘adl* rather than a mere tactical response. The results of this study are supported by similar studies conducted by (Choerunnisa et al., 2020) and (Putra & Andjarwati, 2019), which state that Service Recovery has a positive and significant effect on Customer Satisfaction.

The Influence of Customer Satisfaction on Customer Loyalty

Customer Satisfaction significantly boosts Generation Z loyalty on the TikTok Shop by Tokopedia. Satisfied customers who find products match descriptions, experience smooth transactions, and find issues properly addressed are more likely to buy again, speak positively, and recommend the platform. This is consistent with ECT, which posits that loyalty emerges from satisfaction resulting from the confirmation of expectations. In the context of TikTok Shop by Tokopedia, satisfaction serves as the crucial bridge between what consumers expect and their long-term commitment to the platform.

In Islamic business ethics, sustained customer satisfaction reflects the presence of *barakah* in transactions in which both parties feel content, and neither is harmed or deceived. When business practices are rooted in honesty, fairness, and avoidance of fraud, satisfaction grows into trust, and trust grows into loyalty. The results of this study are also in line with previous findings by (Tussifah & Annisa’, 2024) and (Ayu Lestari & Fatimah, 2025), which state that customer satisfaction has a positive and significant effect on customer loyalty.

The Influence of Customer Expectation on Customer Loyalty Mediated by Customer Satisfaction

Based on the mediation analysis, Customer Satisfaction is found to mediate the relationship between Customer Expectation and Customer Loyalty among Generation Z users of TikTok Shop by Tokopedia. This supports ECT's core: expectations influence satisfaction through confirmation, which, in turn, affects loyalty. Expectations alone don't create loyalty; they must be fulfilled by satisfying experiences. That's why expectations' direct impact on loyalty is non-significant, but the indirect effect via satisfaction is significant. Expectations influence loyalty "through the heart" of satisfaction, not directly.

From an Islamic perspective, this pattern underscores that mere promises or marketing messages are not enough; what matters is the actual fulfillment of those promises in a way that is honest and just. When expectations are met in line with Sharia principles, satisfaction grows, and loyalty then follows as a natural consequence of trust and perceived integrity. The results of this study are also in line with previous findings by (Kurniawan et al., 2025) and (Semuel, 2019) stating that Customer Expectations have a positive and significant effect on Customer Loyalty through Customer Satisfaction as an intervening variable.

The effect of Service Recovery on Customer Loyalty with Customer Satisfaction as a mediating variable

Mediation analysis also shows that Customer Satisfaction mediates the relationship between Service Recovery and Customer Loyalty. This indicates that effective service recovery first elevates satisfaction, which then strengthens loyalty. Although service recovery also has a direct positive effect on loyalty, the mediating role of satisfaction suggests that customers not only appreciate fair resolutions but also emotionally "reward" platforms that make them feel respected and valued after a failure.

In terms of Justice Theory, this pattern illustrates that fair recovery processes restore perceived justice, which is then internalized as satisfaction and expressed as loyalty. In Islamic ethics, such recovery reflects the fulfillment of *amānah* after a mistake, in which business actors quickly rectify harm and uphold the rights of consumers, turning a potentially harmful situation into an opportunity to demonstrate integrity. The results of this study are also in line with previous studies by (Putra & Andjarwati, 2019) and (Himmah, 2019) which state that service recovery has a positive and significant effect on Customer Loyalty through customer satisfaction as an intervening variable.

The Influence of Customer Expectation and Service Recovery on Customer Loyalty with Customer Satisfaction as a mediating variable in the Islamic Business Perspective

From an Islamic business perspective, this study shows that Customer Expectations and Service Recovery influence Customer Loyalty through Customer Satisfaction, grounded in ethical values like honesty, fairness, and trustworthiness. Many respondents strongly agree that expectation fulfillment, fair recovery, and satisfaction align with Islamic principles. For Muslim Generation Z consumers, loyalty is both rational and moral, based on whether business practices adhere to sharia, avoiding deception, fulfilling promises, and maintaining halal, transparent transactions.

The Qur'an (QS. Al-Muthaffifin 83:1–3) condemns cheating, and the Prophet ﷺ forbids fraud, establishing an ethical foundation aligned with findings that honest expectations and fair service recovery boost satisfaction and loyalty, while violations harm trust. This supports the mechanisms of ECT and Justice Theory in social commerce, showing how Islamic ethics enhance them. Ethical expectations and just recovery produce satisfied, loyal customers and promote barakah, trust, and harmony in muamalah.

In the study (Qurrata et al., 2021), muslim consumers feel that their expectations match product offerings, leading to loyalty and repeat purchases. This expectation-reality match boosts profits from increased sales. Islamic business emphasizes transparency and honesty to meet customer expectations fairly. Meeting expectations enhances satisfaction and loyalty, while service failures require responsible recovery, seen as a moral duty in Islam. Business actors should promptly correct mistakes and provide solutions, aligning with Islamic economic principles of maslahah that aim for benefits and prosperity for all. Sharia-compliant businesses not only gain profits but also foster blessings, trust, and harmony in transactions.

CONCLUSION

This study finds that Customer Expectation does not significantly impact Customer Loyalty but positively affects Customer Satisfaction. Service Recovery positively influences both Customer Satisfaction and Loyalty. Customer Satisfaction mediates the effects of Customer Expectation and Service Recovery on Loyalty, highlighting its role in strengthening Generation Z's loyalty to TiktTok Shop by Tokopedia. From an Islamic business view, meeting expectations and service recovery align with principles of honesty, fairness, and trustworthiness, bringing benefits and blessings in muamalah. This study enriches Islamic marketing by integrating Expectation Confirmation Theory and Justice Theory with Islamic ethics. It shows that for Muslim Generation Z, expectations and service recovery influence loyalty mainly through satisfaction aligned with

Islamic values like *ṣīdq*, *amānah*, and *‘adl*. This offers a nuanced view of Muslim consumer behavior and suggests that traditional satisfaction and loyalty theories can be enhanced with an Islamic ethical perspective. For e-commerce, platforms like TikTok Shop should focus on transparent fulfillment and strong service recovery, including accurate info, clear prices, reliable delivery, and swift complaint resolution. Merchants must align product descriptions with reality, control quality, and communicate honestly with customers to foster loyalty and meet Islamic ethical standards. Regulators should focus on formal compliance and promote Islamic ethical standards, including prohibition of fraud, misleading info, and unfair treatment. Enhancing consumer protections, complaint procedures, and enforcement can foster a trustworthy digital marketplace. This study has limitations like a small sample size, bias-prone online questionnaires, and limited variables. Future research should expand analysis through cross-generational comparisons (e.g., Generation Z vs. Millennials), marketplace comparisons (Shopee, Lazada, Tokopedia), and mixed methods (surveys and interviews). Additional variables such as perceived halalness, religiosity, trust, or justice should be explored to better understand how Islamic values influence satisfaction and loyalty across e-commerce platforms.

REFERENSI

- Akmala, Z., & Ridlwan, A. A. (2022). Pengaruh Etika Pemasaran Islami Dan Kualitas Layanan Terhadap Loyalitas Pelanggan Fashion Muslim E-Commerce Shopee Dengan Kepuasan Sebagai Variabel Mediasi. *Jurnal Ekonomika Dan Bisnis Islam*, 5(3), 195-213. <https://doi.org/10.26740/Jekobi.V5n3.P195-213>
- Apjii. (2025). *Survei Internet Apjii 2025*. Survei Penetrasi Dan Perilaku Penggunaan Internet. <https://survei.apjii.or.id/home>
- Ayu Lestari, A., & Fatimah, S. (2025). Pengaruh Customer Relationship Marketing Dan Customer Satisfaction Terhadap Loyalitas Nasabah Dalam Menggunakan Jasa Bank Syariah Pada Bank Muamalat Kcp Gowa. *Publication Title: Jurnal Ekonomi Dan Bisnis Digital*, 02(04), 2155–2170.
- Bahtiar, R. A. (2020). Potensi, Peran Pemerintah, Dan Tantangan Dalam Pengembangan E-Commerce Di Indonesia [Potency, Government Role, And Challenges Of E-Commerce Development In Indonesia]. *Jurnal Ekonomi Dan Kebijakan Publik*, 11(01), 13–25. <https://doi.org/10.22212/Jekp.V11i1.1485>
- Bandawaty, E. (2020). Pengaruh Brand Image Dan E-Service Quality Terhadap Customer Satisfaction Bentuk Inovasi Pemasaran Bukalapak. *Jurnal Bisnis Dan Manajemen*, 7(1). <https://doi.org/10.26905/Jbm.V7i1.3888>

Nurul Nurrohmah, Hanif, Gustika Nurmalia

Customer Expectations and Service Recovery as Determinants of Loyalty : The Mediating Role of Customer Satisfaction in Tiktok Shop by Tokopedia

- Choerunnisa, S. P., Rachma, N., & Hatneny, A. I. (2020). Pengaruh Pemulihan Layanan Terhadap Loyalitas Pelanggan Jne Express Dengan Kepuasan Pelanggan Sebagai Variabel Intervening (Studi Kasus Pada Mahasiswa Feb Unisma Prodi Manajemen Angkatan 2017). *E-Jrm: Elektronik Jurnal Riset Manajemen*, 9(15).
- Dylan Rajasa Chandra, & Sugiyono, H. (2024). Tiktokshop's Acquisition Of Tokopedia In Providing Justice For Micro, Small And Medium Enterprises (Study: Tiktokshop E-Commerce Services In Indonesia). *Journal Of Law, Politic And Humanities*, 04(05), 1479–1485. <https://doi.org/10.38035/jlph.V4i5.532>
- Eryc, E. (2022). Systematic Literature Review Of Critical Success Factors In Online Advertising. *Journal Of Informatics And Telecommunication Engineering*, 5(2), 551–561. <https://doi.org/10.31289/jite.V5i2.6204>
- Himmah, S. (2019). Pengaruh Service Recovery Terhadap Loyalitas Konsmen Melalui Kepuasan Konsumen Sebagai Variabel Intervening. *J. Ilmu Manaj*, 4(2), 210–222.
- Indah Yani, M., & Sugiyanto, S. (2022). Pengaruh Kualitas Layanan, Kepercayaan, Citra Merek Dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Edwin Jeans Indonesia Pada E-Commerce Shopee. *Sinomika Journal: Publikasi Ilmiah Bidang Ekonomi Dan Akuntansi*, 1(3), 443–472. <https://doi.org/10.54443/Sinomika.V1i3.285>
- Indriani, R. (2024). Pengaruh Ekspektasi Pelanggan Dan Bauran Promosi Terhadap Loyalitas Konsumen Di Cv Ekajaya Cikarang. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 9(4), 2789–2806. <https://doi.org/10.30651/jms.V9i4.23784>
- Kumalasari, V., & Sumiyana, S. (2024). Faktor-Faktor Yang Memengaruhi Behavioral Intention Untuk Menggunakan Tiktok Shop Pada Gen-Z. *Abis: Accounting And Business Information Systems Journal*, 12(1), 1–15. <https://doi.org/10.22146/Abis.V12i1.89298>
- Kumparan. (2025). Ada 5.771 Pengaduan Ke Kemendag, 1.200 Di Antaranya Masalah Belanja Online. Ada 5.771 Pengaduan Ke Kemendag, 1.200 Di Antaranya Masalah Belanja Online. https://kumparan.com/kumparanbisnis/ada-5-771-pengaduan-ke-kemendag-1-200-di-antaranya-masalah-belanja-online-25pgycxjlev/full?utm_source=chatgpt.com
- Kurniawan, I. F., Nurhajati, N., & Khalikussabir, K. (2025). Pengaruh Customer Experience Dan Customer Expectations Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Sebagai Variabel Intervening (Studi Kasus Pada Konsumen Toyota Kota Malang). *E-Jrm: Elektronik Jurnal Riset Manajemen*, 14(01), 130–140.
- Maliki, R. M., & Hilal, S. (2023). Peran Halal Lifestyle Dan Brand Image Dalam Pembuatan Keputusan Pembelian Produk Belanja Online Pada Generasi Z Di Bandar Lampung. *AkunTable: Jurnal Akuntansi Dan Kenangan*, 20(4), 484–494. <https://doi.org/10.30872/jakt.V20i4.14102>

- Marcelia, A. S., & Maskur, A. (2023). Analisis Dan Tantangan Hukum Di Era Digital Dalam Trend E-Commerce (Studi Kasus Pada Gen Z). *Civilia: Jurnal Kajian Hukum Dan Pendidikan Kewarganegaraan*, 2(5), 58–62. <https://doi.org/10.572349/Civilia.V2i5.1218>
- Maulizar, M., Umar, N., & Ismayli, I. (2024). Pengaruh Ekspektasi Pelanggan, Discount Harga Dan Strategi Lokasi Terhadap Loyalitas Konsumen Pada Toko Cherrymart Beureunun. *Mafebis: Jurnal Manajemen, Akuntansi Dan Bisnis*, 2(1), 59–72. <https://doi.org/10.47647/Mafebis.V2i1.1768>
- Mukarromah, S., Hardyanto, W., & Pramono, S. E. (2021). The Influence Of Customer Expectation And Marketing Mix On Customer Loyalty With Customer Satisfaction As Intervening. *Educational Management*, 10(2), 252–259.
- Muthalib, D. A., Muthalib, A. A., Azis, M. I., & Azis, M. I. (2023). Pengaruh Service Recovery Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Pada Pt. Bank Sultra Cabang Utama Kendari. *At Turiq: Jurnal Ekonomi Dan Bisnis Islam*, 2(04), 241–258.
- Nurmalia, G., Mutiasari Nur Wulan, & Zathu Restie Utamie. (2024). Gaya Hidup Berbasis Digital Dan Perilaku Konsumtif Pada Gen Z Di Bandar Lampung: Keputusan Pembelian Melalui Marketplace Shopee. *Jurnal Rekognisi Ekonomi Islam*, 3(01), 22–32. <https://doi.org/10.34001/Jrei.V3i01.846>
- Putra, H. R., & Andjarwati, A. L. (2019). Pengaruh Kualitas Layanan Dan Pemulihan Layanan Terhadap Loyalitas Dengan Kepuasan Sebagai Variabel Intervening (Studi Pada Nasabah Bank Mandiri Di Surabaya). *Jurnal Ilmu Manajemen*, 7(1), 220–227.
- Qurrata, V. A., Murdiono, A., Hussain, N. E. B., & Purnamasari, V. (2021). Social Media And Islamic Marketing Towards Customer Satisfaction And Loyalty Impacts In Indonesia: *Proceedings Of The Conference On International Issues In Business And Economics Research (Ciiber 2019)*. Conference On International Issues In Business And Economics Research (Ciiber 2019), Malang, Indonesia. <https://doi.org/10.2991/Aebmr.K.210121.021>
- Semuel, H. (2019). Ekspektasi Pelanggan Dan Aplikasi Bauran Pemasaran Terhadap Loyalitas Toko Moderen Dengan Kepuasan Pelanggan Sebagai Intervening (Studi Kasus Pada Hypermarket Carrefour Di Surabaya). *Jurnal Manajemen Pemasaran*, 1(2), 53–64. <https://doi.org/10.9744/Pemasaran.1.2>
- Shukla, A., Mishra, A., & Dwivedi, Y. K. (2025). *Expectation Confirmation Theory*. In *Theoryhub Book*. <https://open.ncl.ac.uk>
- Sujana, & Pandu, M. (2019). Pengaruh Ekspektasi Konsumen, Nilai Konsumen Dan Kepuasan Konsumen Terhadap Loyalitas Konsumen. *Jurnal Ilmiah Manajemen Kesatuan*, 6(1), 61–64. <https://doi.org/10.37641/Jimkes.V6i1.37>

Nurul Nurrohmah, Hanif, Gustika Nurmalia

Customer Expectations and Service Recovery as Determinants of Loyalty : The Mediating Role of Customer Satisfaction in Tiktok Shop by Tokopedia

Sulthan Muhammad Tamir As'syafa, & R. T. Hasnakusumah. (2024). Restrukturisasi Peraturan Perizinan Social-Commerce Di Indonesia: (Studi Kasus E-Commerce Tiktok Shop Setelah Merger Bersama Tokopedia Terhadap Peraturan Menteri Perdagangan Nomor 31 Tahun 2023). *Causa: Jurnal Hukum Dan Kewarganegaraan*, 5(1), 51–60.
<https://doi.org/10.3783/Causa.V5i1.4019>

Tussifah, H., & Annisa', Z. (2024). Pengaruh Voucher Price Discount, Customer Experience, Dan Customer Satisfaction Terhadap Customer Loyalty Pada Sistem Pengiriman Paket Roya Mantingan. *Insight Management Journal*, 4(2), 86–95.
<https://doi.org/10.47065/Imj.V4i2.317>