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**THE INFLUENCE OF DIGITAL TRANSFORMATION AND CUSTOMER EXPERIENCE ON BRAND LOYALTY WITH CUSTOMER TRUST AS A MODERATING VARIABLE FROM A MARKETING 5.0 PERSPECTIVE****Andika Baskara<sup>1</sup>****Universitas Muhammadiyah Semarang, Semarang, Indonesia**  
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**Abstract**

The purpose of this study is to examine, from a Marketing 5.0 perspective, how digital transformation, customer experience, and trust among customers influence brand loyalty. This study is quantitative and uses a survey methodology for its explanatory design. Semarang City residents who have interacted with brands online and used digital products or services constitute the demographic of this study. One hundred people were surveyed using a non-probability sampling strategy based on a purposive sampling method. Structural Equation Modeling—Partial Least Squares (SEM-PLS) was used for data analysis. Brand loyalty was positively and significantly influenced by digital transformation and customer experience, while consumer trust did not show a substantial direct effect. There was a negative correlation between digital transformation and customer loyalty, although the positive correlation between customer experience and loyalty was mediated by consumer trust. These findings suggest that in the Marketing 5.0 era, trust is a contextual variable that can strengthen or weaken the influence of customer experience and the value of digital transformation on brand loyalty.

**Keywords:** Digital Transformation, Customer Experience, Customer Trust, Brand Loyalty, Marketing 5.0



## INTRODUCTION

Businesses across all industries view digital transformation as a crucial tactic for remaining competitive amidst the ever-increasing acceleration of digital technology. The term "digital transformation" has expanded beyond its original meaning to encompass profound changes in how businesses operate, from internal procedures and culture to external value creation and delivery. In the context of modern marketing, digital transformation is a crucial foundation for creating faster, more personalized, and more integrated customer interactions across multiple channels. Kotler, Kartajaya, and Setiawan (2021) emphasize that this era is marked by a shift toward Marketing 5.0, a marketing approach that combines advanced technologies such as artificial intelligence, big data, and automation with a humanistic focus to meet consumers' emotional and social needs.

However, implementing digital transformation does not automatically result in increased brand loyalty. Many companies have invested significant resources in digital technologies, but still face challenges such as low customer retention, high rates of brand switching, and weakening consumer emotional attachment. This phenomenon indicates a gap between digital technology adoption and expected marketing outcomes, particularly in building sustainable brand loyalty. Because loyal customers are more likely to purchase from the same brand again, provide positive reviews, and be understanding when prices or service are unsatisfactory, brand loyalty can be a powerful strategic advantage. Consequently, understanding the link between digital transformation and brand loyalty is a crucial question for modern marketing research.

Several previous studies have shown that customer experience plays a central role in linking digital transformation to various marketing outcomes. Customer experience is understood as a customer's holistic perception formed from cognitive, affective, sensory, and behavioral interactions throughout the customer journey. Research by Lemon and Verhoef (2016) and Klaus and Maklan (2013) confirms that consistent and valuable customer experiences are key determinants of satisfaction and loyalty. In the digital context, interface quality, ease of use, speed of service, and personalization are crucial elements in shaping these experiences. According to empirical research in the service and e-commerce industries, digital transformation increases brand loyalty. This is due to its positive effect on customer experience. This research suggests that digital transformation and brand loyalty can be mediated by consumer experience.

However, research findings on the relationship between customer experience and brand loyalty are inconsistent. Some studies report that positive



customer experiences do not always lead to long-term loyalty, especially in a highly competitive and easily imitated digital environment. Consumers can quickly switch to another brand even after a relatively good experience, due to low switching costs and the abundance of available alternatives. Another factor influencing the strength of the relationship between customer experience and brand loyalty is customer trust, as demonstrated by this condition. Data security, information transparency, and the reliability of digital systems are just a few of the many reasons why consumer trust is crucial in today's digital environment.

Customers develop trust in a brand or organization when they know it can be trusted and consistently deliver on its promises. According to Morgan and Hunt (1994), trust is the most important factor in building and maintaining long-term customer relationships. For data-driven customization, digital service adoption, and brand loyalty to thrive in the digital realm, consumers must first trust the brand. Trust has a direct impact on loyalty and repurchase intentions, according to previous research. Few empirical studies have focused on trust's role as a moderating variable, strengthening or dampening the influence of customer experience on brand loyalty. This is especially true outside the Marketing 5.0 paradigm.

The research problem becomes even more complex when linked to the Marketing 5.0 perspective. This approach emphasizes that technology should be used to serve humans, not simply to pursue efficiency or profitability. In practice, many companies focus on automation and technological sophistication, while neglecting the dimensions of customer trust and empathy. As a result, digital transformations that should increase value can actually decrease trust if customers feel monitored, manipulated, or their data is not protected. This situation raises critical questions: whether digital transformations designed in the spirit of Marketing 5.0 are truly capable of increasing brand loyalty, and to what extent customer experience and customer trust play a key role in this process.

Based on a review of previous research, several research gaps can be identified. First, most studies still examine the influence of digital transformation on loyalty directly, without integrating the role of customer experience as a mediating mechanism into a comprehensive model. Second, studies examining customer trust generally position it as an independent or mediating variable, while studies that position trust as a moderating variable in the relationship between customer experience and brand loyalty are still very limited. Third, few studies examine these factors in the context of Marketing 5.0, which encourages a balance between technological advancement and human values. Fourth, we need



to reexamine this relationship model in a more modern context and approach because previous research results are inconsistent.

This study aims to fill this information gap by developing and testing a theoretical framework that combines, from a Marketing 5.0 perspective, digital transformation, consumer trust, brand loyalty, and customer experience. Understanding how digital transformation impacts brand loyalty, the role of customer experience as a mediator between digital transformation and brand loyalty, and whether customer trust moderates the influence of customer experience on brand loyalty are the three main objectives of this study. Companies seeking to build digital transformation strategies that prioritize customer experience, trust, and sustainability to enhance brand loyalty can find practical implications in this study's theoretical contributions to the digital marketing and Marketing 5.0 literature.

## LITERATURE REVIEW

### Digital Transformation

Leveraging digital technologies to overhaul business models, operational procedures, and the creation and delivery of value for customers is known as digital transformation. It is a comprehensive process of change. Changes in organizational structure, work culture, and managerial attitudes are all part of digital transformation, as well as integrating technologies such as the Internet of Things, cloud computing, artificial intelligence, and big data analytics. In terms of marketing, digital transformation helps businesses become more competitive and closer to their customers by enabling them to provide faster, more flexible, and personalized services (Vial, 2019; Verhoef et al., 2021).

In the context of Marketing 5.0, digital transformation is seen as a key enabler for implementing human-centered technologies. Kotler, Kartajaya, and Setiawan (2021) studied how digital transformation empowers businesses to gain a deeper understanding of client needs through data and advanced technology, while simultaneously delivering solutions that resonate emotionally and socially. For this reason, digital transformation is crucial for laying the foundation for long-term brand loyalty and exceptional consumer experiences.

### Digital Transformation Dimensions and Indicators Table

Dimensions	Indicator	Reference
Digital Technology Adoption	Use of AI and data analytics, digital system integration	Vial (2019)
Digital Transformation	Process automation, operational efficiency	Verhoef et al. (2021)



Digital Customer Interface	Omnichannel, personalization of services	Bharadwaj et al. (2013)
Organizational Transformation	Digital culture, HR competencies	Kane et al. (2015)

**Customer Experience**

Customer experience is their subjective, internal reaction to interactions with a company, both direct and indirect, throughout their journey. There are several aspects to customer experience, including mental, emotional, sensory, and behavioral components. Lemon and Verhoef (2016) emphasize that customer experience is formed from the accumulation of experiences across various touchpoints, both online and offline.

In a digital environment, customer experience is heavily influenced by the quality of the digital interface, ease of use, speed of service, and level of personalization. Positive experiences increase customer satisfaction, emotional engagement, and the likelihood of brand loyalty. Conversely, negative experiences can quickly diminish perceived value and drive customers to other brands, especially in highly competitive markets.

**Customer Experience Dimensions and Indicators Table**

Dimensions	Indicator	Reference
Sensory Experience	Visual display, interface design	Schmitt (1999)
Affective Experience	Feeling happy, comfortable, believe	Brakus et al. (2009)
Cognitive Experience	Ease of understanding information, process clarity	Klaus & Maklan (2013)
Behavioral Experience	Active interaction, customer participation	Lemon & Verhoef (2016)

**Brand Loyalty**

When consumers are loyal to a brand, they tend to continue purchasing or using that brand over time, regardless of external factors such as price or promotions from competing companies. Oliver (1999) explains that brand loyalty encompasses attitudinal and behavioral dimensions, which are reflected not only in repeat purchases, but also in emotional attachment and brand advocacy.

In the context of digital marketing, brand loyalty is becoming increasingly important due to high levels of competition and low switching costs. Loyal customers tend to be more tolerant of service errors, have a higher customer lifetime value, and act as promotional agents through positive word of mouth.



Therefore, understanding the factors influencing brand loyalty is a key focus of modern marketing strategies.

**Brand Loyalty Dimensions and Indicators Table**

Dimensions	Indicator	Reference
Behavioral Loyalty	Repurchase, repeated use	Oliver (1999)
Attitudinal Loyalty	Commitment, brand preference	Chaudhuri & Holbrook (2001)
Advocacy	Positive recommendation, word of mouth	Keller (2013)

**Customer Trust**

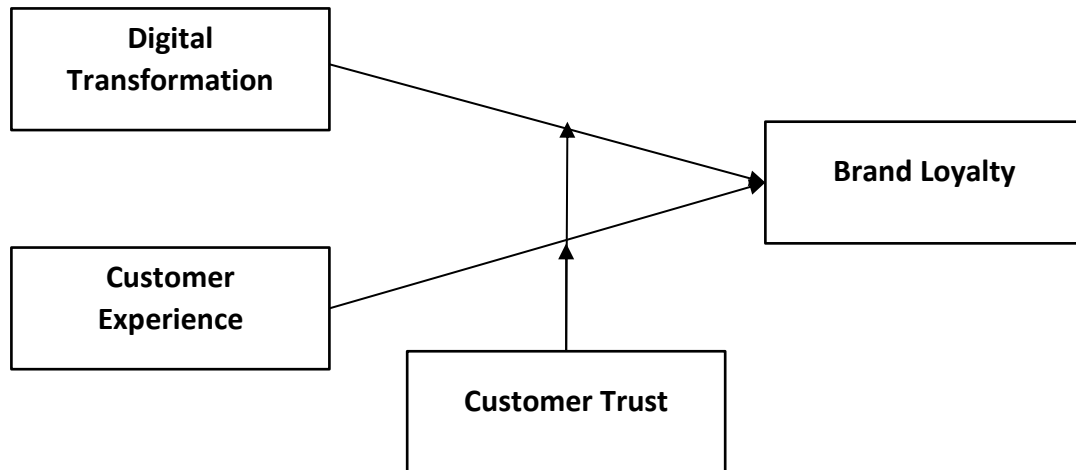
When consumers trust a business or brand, they place their confidence in its honesty, ability, and goodwill to deliver on its promises and have their best interests at heart. Morgan and Hunt (1994) state that for businesses to build long-term relationships with their customers, trust is essential. Customer concerns about data security and privacy have increased in the digital realm, making trust even more crucial.

To strengthen the relationship between customer experience and brand loyalty, consumer trust is crucial. Positive experiences are more likely to result in long-term loyalty when consumers have high levels of trust. Conversely, low levels of trust can weaken the influence of positive experiences on loyalty; therefore, trust is positioned as a moderating variable in this research model.

**Customer Trust Dimensions and Indicators Table**

Dimensions	Indicator	Reference
Integrity	Honesty, transparency	Morgan & Hunt (1994)
Competence	Ability, service reliability	Mayer et al. (1995)
Benevolence	Customer care	Chaudhuri & Holbrook (2001)
Security & Privacy	Data protection, system security	Gefen et al. (2003)

**Framework**



## RESEARCH METHOD

This study used a quantitative survey method to investigate the impact of digital transformation and customer experience on brand loyalty. According to Marketing 5.0, customer trust is considered a variable that can moderate other factors. Quantitative methods were used in this study because they aim to evaluate potential causal correlations between variables by measuring numerical data and using inferential statistical analysis. Based on the conceptual model developed in the literature review, this study employed an explanatory design to explain the causal interactions between variables.

The demographic of this study consists of people living in Semarang City who are familiar with the brand's digital presence and have interacted with it online. Due to time and resource constraints, this study employed a non-probability sampling strategy incorporating purposive sampling. We chose this method because we had very strict criteria in selecting respondents: we needed people living in Semarang City who had interacted with the brand and had used the company's digital services at least once. One hundred participants was an adequate sample size for the multivariate statistical analysis in this study, in accordance with quantitative research standards using Partial Least Squares-based structural equation modeling (SEM-PLS).

A questionnaire instrument was developed to collect research data; this instrument was based on variable indicators obtained from a literature review. The survey was sent electronically and asked respondents to rate their level of agreement using a five-point Likert scale. Indicators of organizational change, digital customer interface, digital technology adoption, and business process transformation formed the digital transformation variable. The customer



experience variable was measured through sensory, affective, cognitive, and behavioral dimensions. The brand loyalty variable was measured through indicators of behavioral loyalty, attitudinal loyalty, and brand advocacy. Meanwhile, customer trust, as a moderating variable, was measured through indicators of integrity, competence, benevolence, and security and privacy.

The data analysis technique used in this study is SEM-PLS, which stands for Structural Equation Modeling based on Partial Least Squares. Because this technique works well on small samples (such as 100 respondents) and does not require normally distributed data, we chose the SEM-PLS approach to analyze multiple latent variables simultaneously. The two main steps in data analysis are creating and validating a structural model and a measurement model. As part of the external model testing, we examined the instruments for construct reliability, discriminant validity, and convergent validity. The internal model analysis examined the research hypotheses by examining t-statistic values, path coefficients, and the significance level of the influence between variables.

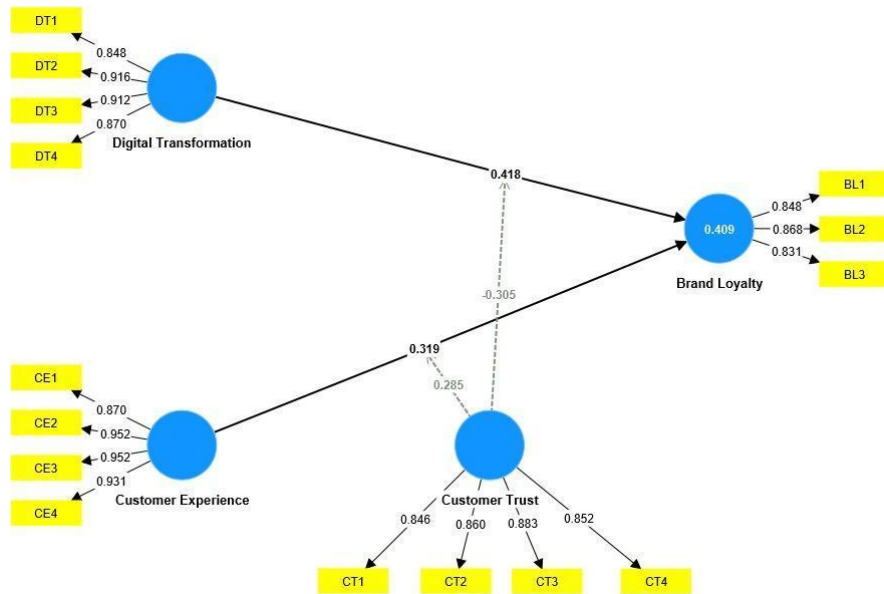
Testing the moderating effect of customer trust was conducted by forming an interaction variable between customer experience and customer trust in a structural model. If the interaction variable has a significant influence on brand loyalty, then the moderation effect is considered significant. Statistical software that facilitates SEM-PLS analysis was used throughout the data processing procedure. The results of the analysis are expected to provide an empirical overview of the role of digital transformation and customer experience in building brand loyalty, as well as the extent to which customer trust strengthens this relationship within the Marketing 5.0 framework.

## **RESULTS AND DISCUSSION**

### **Evaluation of Measurement Model (Outer Model)**

Convergent validity, discriminant validity, composite reliability, and Cronbach's alpha are four measurement criteria considered when evaluating an external study model. The figure below shows the study model.

**Figure 1**  
**Outer Model**



In Figure 1, we can see the external loading values of the variables in this study. The external loading values in this figure are valid because they are all greater than 0.7.

**Validity Test**

The purpose of validity testing is to determine the reliability and validity of a questionnaire. This study used convergent validity and AVE to assess validity. Convergent validity is a method for evaluating the reliability of a measuring instrument by examining how well the reflected indicators correlate with item and component scores obtained using principal component analysis (PLS). Individual reflection and the measured concept are considered to have a good correlation when the value is greater than 0.7. On the other hand, Dahri (2017) stated that a loading level ranging from 0.5 to 0.6 is adequate for initial research on a new measurement scale.

**Table 1**  
**Validity Test Results**

Variables		Outer Loading	AVE	Information
Brand Loyalty	BL1	0.848	0.72	Valid
	BL2	0.868	1	Valid
	BL3	0.831		Valid
Customer Experience	CE1	0.870	0.85	Valid
	CE2	0.952	9	Valid
	CE3	0.952		Valid
	CE4	0.931		Valid



Customer Trust	CT1	0.846	0.74	Valid
	CT2	0.860	0	Valid
	CT3	0.883		Valid
	CT4	0.852		Valid
Digital Transformation	DT1	0.848	0.78	Valid
	DT2	0.916	6	Valid
	DT3	0.912		Valid
	DT4	0.870		Valid
Customer Trust x Customer Experience		1,000		Valid
Customer Trust x Digital Transformation		1,000		Valid

Instrument validity tests confirmed that all indicators were valid.

**Reliability Test**

The Cronbach Alpha and Composite Reliability tests were also used in this study. As a measure of reliability, Cronbach's Alpha provides a lower limit. Any data set with a Cronbach's Alpha greater than 0.7 can be used with confidence. Composite reliability is a way to measure how reliable a variable truly is. If the composite reliability score is greater than 0.7, the data is said to have a high level of reliability.

**Table 2**  
**Reliability Test Results**

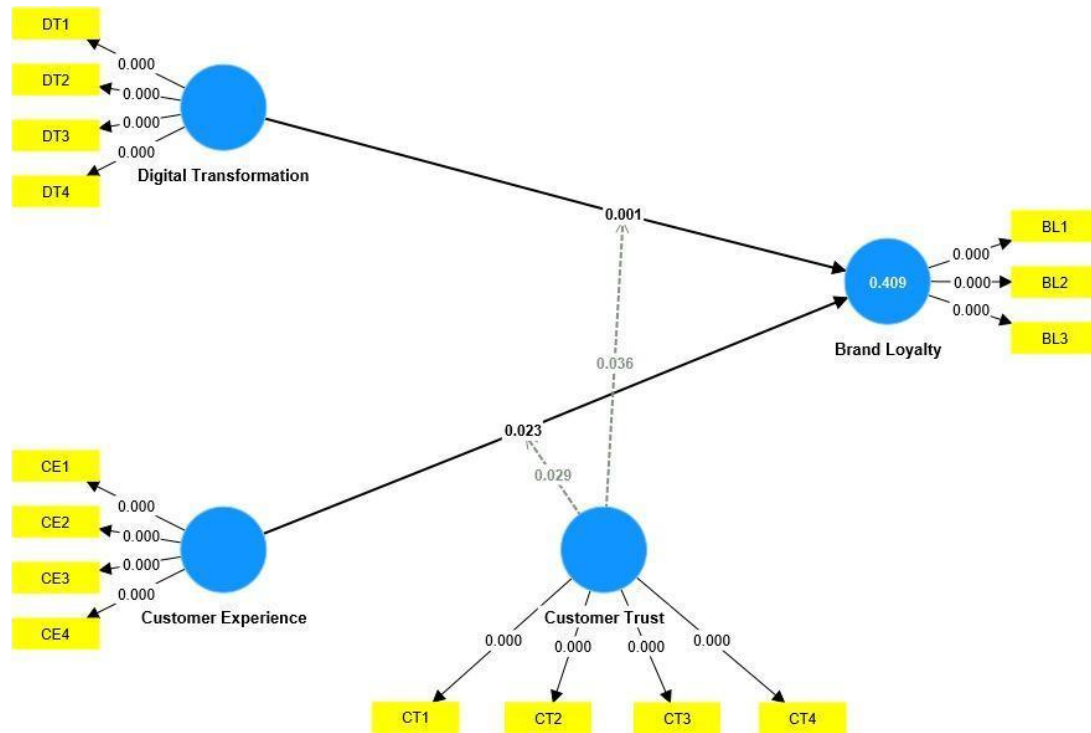
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Brand Loyalty	0.807	0.812	0.886
Customer Experience	0.945	0.951	0.961
Customer Trust	0.885	0.923	0.919
Digital Transformation	0.909	0.916	0.936

The test results showed that all instruments were considered reliable, with Cronbach's Alpha and Composite Reliability values above 0.7.

**Evaluation of Inner Model Structural Model**

Testing the hypothesized correlations between latent constructs is the basis of model evaluation. The steps for conducting an internal model evaluation are as follows:

**Figure 2**  
**Inner Model**



### R-Square Test

Using the R-Square test is one approach to determine the level of influence of external factors on internal variables. The R-Square values obtained from data analysis using the SmartPLS application are shown in the following table:

**Table 3**  
**R-Square Test**

	R-square	R-square adjusted
Brand Loyalty	0.409	0.377

The R-Square score of 0.409 for Brand Loyalty indicates that factors outside the scope of this study influence it by 59.1%, while factors within the scope of this study, such as Customer Experience, Customer Trust, and Digital Transformation, influence it by 40.9%.

### Hypothesis Testing

These findings can be used to address the research hypothesis, which is based on the processed data. This study used the T-statistic and P-value tests to assess the hypothesis. The research hypothesis is accepted if the p-value is less than 0.05. The results of the internal model-based hypothesis testing are as follows:

**Table 4**  
**Research Hypothesis Testing**



	Original sample (O)	T statistics ( O/STDEV )	P values
Customer Experience -> Brand Loyalty	0.319	2,268	0.023
Customer Trust -> Brand Loyalty	-0.120	1,098	0.272
Digital Transformation -> Brand Loyalty	0.418	3,386	0.001
Customer Trust x Customer Experience -> Brand Loyalty	0.285	2,183	0.029
Customer Trust x Digital Transformation -> Brand Loyalty	-0.305	2,098	0.036

Based on the test results, consumer trust does not directly affect brand loyalty, but digital transformation and customer experience do. Based on these results, it appears that increasing brand loyalty is possible through providing excellent customer service and effectively implementing digital transformation. The level of customer trust can enhance the impact of customer experience, but under certain conditions, it can decrease the effectiveness of digital transformation in building brand loyalty. This suggests that customer trust is a moderating variable that strengthens the influence of customer experience on brand loyalty but weakens the effect of digital transformation.

**Synthesis of Topic**

**Customer Experience → Brand Loyalty**

According to the first hypothesis test, Customer Experience has a significant and positive influence on Brand Loyalty, as indicated by a beta coefficient of 0.319, a T statistic of 2.268 ( $T > 1.96$ ), and a p-value of 0.023 ( $p < 0.05$ ). This study provides further evidence that consumers are more loyal to a brand when they have a good experience with the brand, whether through high-quality service, simple interactions, or emotional fulfillment. Consistent and high-value customer experiences increase brand engagement and loyalty, according to studies by Brakus et al. (2009) and Lemon & Verhoef (2016). This finding is in line with the results of their research. However, this conclusion contradicts the research of Ramaseshan and Stein (2014), who found that without long-term relationship value, customer experience does not always have a direct impact on loyalty.

In the context of Marketing 5.0, customer experience is viewed as both a functional encounter and a technology-driven, human-centric experience. By leveraging technologies such as customization, data analytics, and artificial intelligence, companies can create experiences that engage customers emotionally and are relevant to their needs. Therefore, in this era of increasing digital



competition, well-chosen consumer experiences will create deeper psychological bonds, ultimately resulting in long-term brand loyalty.

#### **Customer Trust → Brand Loyalty**

Based on a beta coefficient of  $-0.120$ , a T statistic of  $1.098$  ( $T < 1.96$ ), and a p-value of  $0.272$  ( $p > 0.05$ ), the results of the second hypothesis test indicate that Customer Trust does not have a significant impact on Brand Loyalty. According to these results, customer trust is not sufficient to directly create brand loyalty in this study. This result supports the findings of Morgan and Hunt (1994), who found that trust is more of a prerequisite for a lasting relationship than a direct factor driving loyalty. On the other hand, this result contradicts the findings of Delgado-Ballester and Munuera-Alemán (2001), who stated that trust has a significant impact on brand loyalty, especially in risky industries.

The insignificant direct effect of customer trust on brand loyalty suggests that, in the modern marketing context, trust tends to be perceived as a baseline expectation by customers. In the Marketing 5.0 era, customers view trust as a minimum requirement, no longer a competitive advantage. Thus, brand loyalty is determined more by added value, such as unique experiences and digital innovation, than simply by trust in the brand.

#### **Digital Transformation → Brand Loyalty**

A beta value of  $0.418$ , a T statistic of  $3.386$  ( $T > 1.96$ ), and a p value of  $0.001$  ( $p < 0.05$ ) indicate that Digital Transformation significantly and positively influences Brand Loyalty, according to the results of the third hypothesis test. This study supports the idea that omnichannel strategies, data-driven personalization, and service automation are digital technologies that, when implemented, can increase consumer loyalty. This finding is in line with research by Verhoef et al. (2021) and Vial (2019), both of which emphasize the importance of digital transformation in improving brand-customer relationships by providing more personalized and interactive experiences. The results of research by Kane et al. (2015), on the other hand, show that digital transformation does not automatically increase loyalty if there is no readiness in terms of corporate culture and human resources.

Digital transformation in Marketing 5.0 plays a key role in creating fast, personalized, and adaptive interactions. With the help of digital technology, businesses can now directly identify their customers' needs and meet them with better, more personalized solutions. This strengthens perceived brand value and reduces customer switching costs, thus directly increasing long-term brand loyalty.

**Customer Trust × Customer Experience → Brand Loyalty**

The beta coefficient is 0.285, the T-statistic is 2.183 ( $T > 1.96$ ), and the p-value is 0.029 ( $p < 0.05$ ), all indicating that Customer Trust moderates the effect of Customer Experience on Brand Loyalty, according to the results of the fourth hypothesis test. The results of this study indicate that the influence of customer experience on brand loyalty increases when customers trust the brand. Positive experiences are more successful in building loyalty when consumers have a high level of trust. These findings, along with those of Chaudhuri and Holbrook (2001) and Iglesias et al. (2020), support the idea that trust is an important determinant in the relationship between experience and brand loyalty.

The moderating role of customer trust in the relationship between customer experience and brand loyalty confirms that customer experiences are more meaningful when supported by a high level of trust. In the context of Marketing 5.0, trust strengthens customer acceptance of technology-based experiences, making them more open to digital interactions and personalized services. Thus, the combination of trust and experience is a key factor in building strong and sustainable brand loyalty.

**Customer Trust × Digital Transformation → Brand Loyalty**

The results of the fifth hypothesis test indicate that Customer Trust significantly and negatively moderates the relationship between Digital Transformation and Brand Loyalty. This is supported by a beta value of -0.305, a T statistic of 2.098 ( $T > 1.96$ ), and a p value of 0.036 ( $p < 0.05$ ). According to these results, digital transformation has a smaller effect on customer loyalty when trust levels are high. This may occur if loyal customers fail to pay attention to new digital updates intended to strengthen their relationship with the brand. Li et al. (2022) found that customers are less susceptible to technological advancements when they have high levels of trust, and our study supports this finding. However, this finding contradicts what Kim and Peterson (2017) found, namely that digital strategies to increase customer loyalty are more effective when trust is present.

The negative moderating effect of customer trust on the relationship between digital transformation and brand loyalty indicates that customers with high levels of trust tend to be less responsive to new digital innovations. In Marketing 5.0, this condition can occur because customers already feel comfortable and secure with the brand, so digital transformation is no longer a determining factor in loyalty. This emphasizes that digital transformation needs to focus on creating new, relevant value, not just technological innovation.



## CONCLUSION

This study shows that digital transformation and customer experience positively and significantly influence brand loyalty, although consumer trust does not have a substantial direct impact. However, customer trust is shown to act as a moderating variable, where trust strengthens the influence of customer experience on brand loyalty, but weakens the influence of digital transformation on brand loyalty. These findings confirm that, from a Marketing 5.0 perspective, brand loyalty is formed more through valuable customer experiences and relevant digital innovations, with trust serving as a contextual reinforcing factor, rather than a direct primary driver.

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