

Determinant Factors of Apple Brand Product's Repurchase Intention in Indonesia

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Abstract

This study aims to examine the influence of customer satisfaction, customer trust, and perceived value on repurchase intention, with customer engagement and brand loyalty as serial mediators among Apple product users. Using a quantitative approach, data were collected through an online questionnaire from 220 respondents in Batam and other regions in Indonesia who have used Apple products for at least six months. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that customer satisfaction, trust, and perceived value significantly and positively influence customer engagement. In turn, customer engagement significantly influences brand loyalty, which in turn drives repurchase intention. The study found that customer engagement and brand loyalty jointly mediate the relationship between the three antecedents and repurchase intention. Among them, customer satisfaction has the most substantial impact on engagement and loyalty. These findings suggest that businesses should focus on enhancing customer experience, building trust, and providing value to strengthen loyalty and encourage repeat purchases. The novelty of this study lies in the integration of various constructs within a serial mediation framework, which offers a more holistic understanding of consumer behaviour in the technology market.

Keywords: Brand Loyalty, Customer Engagement, Customer Satisfaction, Customer Trust, Repurchase Intention

Introduction

Apple Inc. is a global tech company known for its premium brand image, which is driven by innovation, elegant design, and a seamless product ecosystem. Its loyal customer base in Indonesia, particularly in Batam, demonstrates strong demand for its products. However, Apple faces challenges in complying with local regulations, such as the 2024 iPhone 16 sales ban due to non-compliance with the Domestic Component Level (TKDN) regulations. This has impacted consumer perceptions and purchasing behavior, prompting concerns about Apple's commitment to the Indonesian market and fueling black market activity.

This study fills a research gap by examining the interactions between customer satisfaction, trust, perceived value, brand loyalty, and customer engagement in driving repurchase intention. While previous studies focused on individual factors, this study looks at how these variables interrelate, offering new insights into the factors that influence repurchase behavior, especially in the context of Batam's unique market dynamics (Arachchi et al., 2022).

Apple's success globally is rooted in its premium brand image, which is supported by consistent innovation and a strong marketing strategy. The company has thrived in the globalized market by offering advanced products like the Apple Silicon chip and the Apple Vision Pro, which contribute to sustained demand. Apple's strategy of avoiding steep discounts, while offering exclusive experiences and creative campaigns like "Shot on iPhone," has helped maintain customer loyalty and competitive advantage (Kompas, 2024).

However, the iPhone 16 sales ban in Indonesia, resulting from non-compliance with TKDN regulations, has shaken consumer trust and impacted purchasing behavior. Apple's failure to meet the required investment commitments has raised doubts about its long-term plans in Indonesia. Despite this, Apple is working to maintain its presence in Batam by investing in a new US\$1 billion AirTag component factory, which will employ 2,000 people. This move signals Apple's commitment to expanding its footprint in the region (Noor, 2024).

Previous studies have shown that perceived value, customer satisfaction, and brand loyalty are key drivers of repurchase intention. For instance, research by Lin, Yeh, and Hsu (2022) found that perceived value positively influences repurchase intentions, with word-of-mouth and satisfaction enhancing this relationship. Similarly, studies by Tj et al. (2022) and Aquinia et al. (2021) highlighted the significant role of perceived value, trust, and brand loyalty in repeat purchasing behavior. Building strong brand loyalty and customer satisfaction is crucial for increasing repurchase intentions, especially among loyal Apple customers.

This study aims to examine the influence of customer satisfaction, customer trust, and perceived value on Apple product repurchase intentions, with customer engagement and brand loyalty acting as serial mediators. Using a quantitative approach, this study not only presents empirical evidence but also offers a new conceptual framework relevant to the dynamics of the premium technology market in Indonesia.

Although Apple is known as a global brand with high customer loyalty, the ban on iPhone 16 sales in Indonesia due to non-compliance with local content regulations has raised doubts about Apple's commitment to the local market. This situation has led to shifts in purchasing patterns and increased black market activity, particularly in Batam, which has a different economic climate from other major Indonesian cities.

Literature Review

Hypothesis Development

Customer Satisfaction has a Significant Positive Influence on Customer Engagement

Research Lin and Wu. (2021); Sweeney and Soutar (2022); Iqbal and Mahajan (2021); Tsiotsou (2021); Shidqi et al. (2022) show that customer satisfaction has a significant positive effect on customer engagement. This is because customers who are satisfied with Apple products tend

to have a stronger emotional bond with the company. As a result, more people participate in Apple-related activities, such as sharing their positive experiences on social media or attending Apple user forums (Lin & Wu, 2021). Consumers who are satisfied with Apple products tend to develop greater brand loyalty. This loyalty, in turn, encourages them to engage with Apple more over the long term, both through repeat purchases and direct interactions with the brand (Sweeney & Soutar, 2022). Positive experiences with Apple products, like an iPhone or MacBook, encourage consumers to share positive feedback. This boosts their engagement through word-of-mouth, online reviews, and other brand-related activities (Iqbal & Mahajan, 2021). Customer satisfaction with Apple products builds trust in the brand's quality and innovation, encouraging consumers to engage more through loyalty programs or stay updated on new products (Tsiotsou, 2021). Satisfied consumers are more likely to engage in activities like joining Apple user communities or attending Apple events, further strengthening their relationship with the brand (Shidqi et al., 2022).

H1: CS has a significant positive influence on CE.

Customer Trust has a Significant Positive Influence on Customer Engagement

Research by Laroche et al. (2021); Sweeney and Soutar (2022); Jaiswal and Gupta (2021); Iqbal and Mahajan (2021); Nguyen and Lee (2021) shows that customer trust has a significant positive effect on customer engagement. Consumers with strong beliefs in Apple's reputation are more likely to engage in behaviors like giving positive reviews, sharing product experiences, or participating in promotions, due to their confidence in the brand's standards and authenticity (Laroche et al., 2021). High trust in Apple fosters long-term customer relationships. Trusting consumers are more likely to engage through repeat purchases, loyalty programs, and social media interactions (Sweeney & Soutar, 2022). Customers who trust Apple tend to feel emotionally connected to the brand. Trust builds a sense of security that makes customers comfortable engaging more deeply with the brand, whether through direct interactions with Apple or by sharing content or experiences on digital platforms (Jaiswal & Gupta, 2021). The trust that customers have in Apple encourages them to participate in positive communication about the product, either in the form of reviews or sharing their experiences on online platforms, which ultimately increases their level of engagement with the brand (Iqbal & Mahajan, 2021). The trust that customers place in Apple makes them more open to trying new products or services offered by the brand, which increases their level of engagement in various forms of interaction with Apple (Nguyen & Lee, 2021).

H2: CT has a significant positive influence on CE.

Perceived Value has a Significant Positive Influence on Customer Engagement

Research Lee and Kim (2021); Zhang and Liu (2022); Kim and Park (2021); Shi and Wang (2021); Dhanesh and Lee (2022) show that perceived value has a significant positive effect on customer engagement. This occurs because customers tend to develop deeper emotional connections with brands when they believe Apple products provide greater value (e.g., superior quality and usability compared to competing products). Participating in Apple user communities and sharing product experiences are examples of the more active interactions that result from this (Lee & Kim, 2021). Customers who find Apple products highly valuable, whether in terms of features, quality, or user experience, tend to remain loyal. This loyalty results in increased brand engagement, both through repeat purchases and conversations on Apple's social media platforms (Zhang & Liu, 2022). When customers perceive greater value from Apple products, they are more likely to engage in a variety of brand-related activities.

This includes sharing content on social media, participating in Apple events or promotions, and commenting or providing feedback on new products (Kim & Park, 2021). Consumers who perceive Apple products as offering the best value are often more engaged in creating positive experiences, whether through online reviews, testing new products, or sharing product knowledge through digital communication channels (Shi & Wang, 2021). High perceived value not only drives initial purchases but also encourages repeat purchases, which in turn strengthens brand engagement. Customers who perceive Apple products as providing exceptional value are more likely to return for new purchases and continue engaging with the brand (Dhanesh & Lee, 2022).

H3: PV has a significant positive influence on CE.

Customer Engagement Mediates the Relationship between Brand Loyalty and Repurchase Intention

Research Prentice and Sargeant (2021); Chen and Xie (2022); Wang and Zhang (2021); Iqbal and Mahajan (2021); Singh and Kaur (2021) shows that customer engagement mediates the relationship between brand loyalty and repurchase intention. This is because active Apple users tend to be more loyal to the brand, which influences their likelihood of making further purchases. Customers and the brand develop a closer bond as a result of this engagement, increasing their likelihood of purchasing Apple products in the future (Prentice & Sargeant, 2021). Active engagement in brand experiences, such as participating in communities or sharing product content, creates positive experiences that strengthen customer loyalty. Consequently, customers are more likely to make repeat purchases due to this positive sentiment, as they feel closer to the brand (Chen & Xie, 2022). When customers have a deeper emotional connection to the Apple brand, they tend to be more loyal and make more purchases. This interaction creates a long-term relationship between consumers and the company, which encourages repeat purchases of Apple products (Wang & Zhang, 2021). Long-term relationships built on trust and satisfaction are formed when consumers interact with the Apple brand. High levels of engagement, such as participating in social media or following product updates, increase customer loyalty and the likelihood of future repeat business (Iqbal & Mahajan, 2021). Regular interaction with Apple increases consumer trust in the company. Customers who have greater confidence in the quality and integrity of Apple products tend to be more loyal to the company and make further purchases (Singh & Kaur, 2021).

H4: CE mediates the relationship between BL and RI.

Customer Engagement and Brand Loyalty Serially Mediate the Effect of Customer Satisfaction on Repurchase Intention

Kim and Kim. (2021); Wang and Xu (2021); Prentice and Sargeant. (2021); Singh and Kaur (2021); Zhao and Li (2022) showed that repurchase intention is primarily mediated by consumer engagement and brand loyalty, which also helps moderate customer satisfaction. When consumers are satisfied with Apple products, they are more likely to engage with the brand actively, interact with brand materials and join Apple user communities. The stronger loyalty resulting from this engagement further increases their likelihood of repurchasing Apple products (Kim & Kim, 2021). Consumers who are satisfied with their experience using Apple products tend to be more loyal, and this loyalty strengthens their intention to repurchase the product. This loyalty is built through deeper engagement with the brand, increasing the likelihood of repeat purchases (Wang & Xu, 2021). High consumer engagement enhances positive experiences, strengthening loyalty to Apple. Satisfied customers become

more engaged, which boosts loyalty and repurchase intentions (Prentice & Sargeant, 2021). Customer satisfaction with Apple fosters brand loyalty, which serves as a bridge between satisfaction and repurchase intention, as loyal customers are more likely to repurchase Apple products (Singh & Kaur, 2021). High consumer engagement with Apple, driven by satisfaction, boosts loyalty. This loyalty strengthens the link between satisfaction and repeat purchases, as engaged customers are more likely to buy again (Zhao & Li, 2022).

H5: CE and BL serially mediate the effect of CS on RI.

Customer Engagement and Brand Loyalty Serially Mediate the Influence of Customer Trust on Repurchase Intention

Liao and Wang (2021); Prentice and Sargeant (2021); Gao and Zhang (2021); Zhao and Li (2022); Singh and Kaur (2021) shows that customer engagement and brand loyalty serially mediate the effect of customer trust on repurchase intention. Customer trust in Apple drives engagement with the brand. When customers feel confident in its quality and integrity, they are more likely to interact on social media or follow products, strengthening their loyalty, which ultimately leads to repurchase intention (Liao & Wang, 2021). Customers with high trust in Apple tend to be more loyal, strengthening their relationship with the brand and increasing their likelihood of making repeat purchases (Prentice & Sargeant, 2021). Engagement, mediated by customer trust, builds a stronger relationship with Apple. High engagement enhances brand loyalty, which in turn boosts repurchase intention, reinforcing the repeat purchase cycle (Gao & Zhang, 2021). Customers become more loyal to Apple through trust and interaction, with loyalty acting as a mediator between trust and repurchase intention (Zhao & Li, 2022). High customer engagement, driven by trust in Apple, fosters loyalty and strengthens the customer-brand relationship, ultimately increasing repeat purchase intention (Singh & Kaur, 2021).

H6: CE and BL serially mediate the effect of CT on RI.

Customer Engagement and Brand Loyalty Serially Mediate the Effect of Perceived Value on Repurchase Intention

Wang and Zhang (2021); Kim and Kim (2021); Singh and Kaur (2022); Zhao and Li (2022); Prentice and Sargeant (2021) showed that customer engagement and brand loyalty serially mediate the effect of perceived value on repurchase intention. Customers who perceive substantial value in Apple products demonstrate a greater willingness to participate in brand-related activities, including interactions on social platforms and sharing positive reviews. This active participation fosters deeper brand loyalty, thereby increasing the likelihood of future purchases (Wang & Zhang, 2021). Buyers who believe Apple products deliver value for money tend to develop a more substantial brand commitment. This dedication, fostered through positive product and brand experiences, ultimately drives repeat purchases (Kim & Kim, 2021). A strong perception of value can stimulate customer engagement and strengthen the relationship between Apple and its customers. After meaningful brand interactions, consumers typically maintain their loyalty and continue to make additional purchases (Singh & Kaur, 2022). Apple brand loyalty is heavily influenced by perceived value. Customers are more likely to be loyal to Apple and make more future purchases if they believe the company's products offer exceptional value (Zhao & Li, 2022). Customers who are satisfied with Apple products tend to be more loyal to the brand due to the high perceived value. Repeat purchases of Apple products are more likely as a result of this interaction and the resulting loyalty (Prentice & Sargeant, 2021).

H7: CE and BL serially mediate the effect of PV on RI.

Conceptual Framework

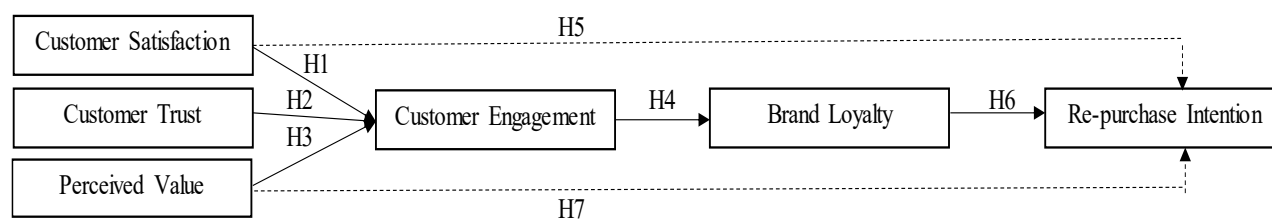


Figure 1. Conceptual Framework

Research Methodology

This study uses a quantitative approach with descriptive and explanatory methods to assess the impact of customer satisfaction, trust, and perceived value on repurchase intention, mediated by customer engagement and brand loyalty. Data was collected via an online questionnaire with a 5-point Likert scale and analyzed using PLS-SEM via SmartPLS software (Sugiyono, 2020). The focus is on Apple product users in Batam, Indonesia, who have used Apple products for at least six months. A purposive sampling technique yielded 220 respondents. Ethical considerations ensured informed consent, confidentiality, and voluntary participation. Validity and reliability tests confirmed all constructs met the required thresholds. The structural model was evaluated using R^2 , SRMR, and bootstrapping.

Results and Discussion

Table 1

Respondent Demographic Test

Characteristics	Type	N	Percentage
Gender	Man	130	41.94%
	Woman	180	58.06%
Age	<18 Years	5	1.61%
	18-25 Years	175	56.45%
	26-33 Years	92	29.68%
	34-41 Years	23	7.42%
	42-49 Years	15	4.84%
	Not yet producing	64	20.65%
Monthly Income	< 4 million	97	31.29%
	5 million to 10 million	119	38.39%
	> 10 million	30	9.68%
last education	Junior High School	1	0.32%
	High School/Vocational School	125	40.32%
	Diploma / Bachelor's Degree	159	51.29%
	Masters / Doctorate	25	8.06%

Source: Processed Primary Data (2025)

Most respondents are female (58.06%), with males at 41.94%. The largest age group is 18-25 years (56.45%), followed by 26-33 years (29.68%). Younger adults dominate, showing greater adaptability to technology or products. Most respondents earn between 5-10 million rupiah monthly (38.39%), with 31.29% earning below 4 million, and 20.65% being

unemployed or students. Only 9.68% earn above 10 million rupiah. In terms of education, most have a diploma or bachelor's degree (51.29%), followed by high school graduates (40.32%), and a small percentage hold a master's or doctoral degree (8.06%). The data suggest that educated, middle-income women aged 18-25 are the primary users of the services or products studied.

External Model Test

Construct	Cronbach's Alpha	Composite Reliability (CR)	Discriminant Validity (AVE)	R Square
<i>Brand Loyalty</i>	0.788	0.816	0.696	0.149
<i>Customer Engagement</i>	0.918	0.921	0.64	0.675
<i>Customer satisfaction</i>	0.84	0.841	0.676	
<i>Customer Trust</i>	0.934	0.95	0.937	
<i>Perceived Value</i>	0.906	0.906	0.914	
<i>Repurchase Intention</i>	0.717	0.719	0.642	0.355

All constructs' AVE scores exceed the 0.50 threshold, confirming strong convergent validity, meaning each construct explains more than half of its indicators' variance (Fornell and Larcker, 1981). Discriminant validity was also confirmed by comparing AVE scores with inter-construct correlations. Reliability was assessed using Composite Reliability (CR) and Cronbach's Alpha, both exceeding the acceptable thresholds (CR > 0.70, Cronbach's Alpha > 0.60), confirming strong internal consistency and that the scales accurately measure their theoretical concepts (Hair et al., 2020). The R-squared value for customer engagement (0.675) shows that satisfaction, trust, and perceived value explain 67.5% of its variation. For Brand Loyalty (0.149), customer engagement accounts for 14.9% of its variation. Repurchase Intention (0.355) is explained 35.5% by brand loyalty, highlighting its role in driving repurchase behavior (Bilgin, 2020). Overall, the R-squared values confirm the model's strong predictive power, suggesting that improving customer experience, engagement, and loyalty is key to increasing repurchase intentions.

t-test

X-Y	Coefficient	t-statistics	p-value	Conclusion	Information
CS -> CE	0.616	12,593	0.000	Significant Positive	H1 Accepted
CT -> CE	0.088	2,054	0.040	Significant Positive	H2 Accepted
PV -> CE	0.225	4,647	0.000	Significant Positive	H3 Accepted
CE -> BL -> RI	0.231	5,043	0.000	Significant Positive	H4 Accepted
CS -> CE -> BL -> RI	0.143	4,206	0.000	Significant Positive	H5 Accepted
CT -> CE -> BL -> RI	0.020	2,057	0.040	Significant Positive	H6 Accepted
PV -> CE -> BL -> RI	0.052	3,551	0.000	Significant Positive	H7 Accepted

Source: Processed Primary Data (2025)

Discussion

CS has a significant positive influence on CE

The results show that the probability of 0.000 is below the threshold of 0.05, accompanied by a sample mean of 0.616, indicating that customer satisfaction significantly increases their engagement level. Therefore, the first hypothesis is supported. Research by Lin and Wu. (2021); Sweeney and Soutar (2022); Iqbal and Mahajan (2021); Tsiotsou (2021); Shidqi et al. (2022) show that customer satisfaction (CS) has a significant positive effect on customer engagement (CE). Satisfied consumers feel more emotionally connected to Apple, leading to increased engagement in activities like sharing positive experiences on social media and participating in Apple forums (Lin & Wu, 2021). Satisfaction fosters greater brand loyalty, encouraging long-term engagement through repeat purchases and direct interactions (Sweeney & Soutar, 2022). Positive product experiences, such as with iPhones or MacBooks, increase word-of-mouth, online reviews, and other brand-related activities (Iqbal & Mahajan, 2021). Satisfaction enhances trust in Apple's quality and innovation, driving further engagement through loyalty programs and staying updated on new products (Tsiotsou, 2021). Ultimately, satisfied consumers are more likely to join user communities or attend Apple events, further solidifying their brand connection (Shidqi et al., 2022).

CT has a Significant Positive Influence on CE

Based on the output, the p-value is $0.040 < 0.05$ with a sample average of 0.088, which means that Customer Trust (CT) has a significant positive influence on Customer Engagement (CE). Thus, hypothesis 2 is accepted. Research Laroche et al. (2021); Sweeney and Soutar (2022); Jaiswal and Gupta (2021); Iqbal and Mahajan (2021); Nguyen and Lee (2021) shows that customer trust has a significant positive effect on customer engagement. Customers who trust Apple are more likely to engage in activities like giving positive feedback, sharing experiences, and participating in Apple campaigns, due to their confidence in the brand's quality and integrity (Laroche et al., 2021). Trust fosters long-term relationships, encouraging repeat purchases, loyalty program participation, and social media interactions (Sweeney & Soutar, 2022). It also fosters an emotional connection, making customers feel secure and comfortable engaging more deeply with the brand, whether through direct interactions or sharing content online (Jaiswal & Gupta, 2021). Trust leads to positive communication about Apple, including reviews and online experiences, boosting brand engagement (Iqbal & Mahajan, 2021). It also encourages customers to try new products or services, further increasing their engagement with Apple (Nguyen & Lee, 2021).

PV has a Significant Positive Influence on CE

Based on the output, the p-value is $0.000 < 0.05$ with a sample mean of 0.225, which means that Perceived Value (PV) has a significant positive influence on Customer Engagement (CE). Thus, hypothesis 3 is accepted. Research by Lee and Kim (2021); Zhang and Liu (2022); Kim and Park (2021); Shi and Wang (2021); Dhanesh and Lee (2022). Research shows that perceived value has a significant positive effect on customer engagement. When consumers perceive Apple products as offering greater value, they form stronger emotional ties with the brand, leading to increased engagement and active interactions within the Apple community (Lee & Kim, 2021). High perceived value increases brand loyalty, resulting in greater engagement through repeat purchases and social media interactions (Zhang & Liu, 2022).

Consumers who perceive high value in Apple products are more likely to engage by sharing content, attending events, and providing feedback (Kim & Park, 2021). This value perception also motivates them to create positive experiences, like writing online reviews or testing new products (Shi & Wang, 2021). Ultimately, high perceived value not only drives initial purchases but encourages repeat purchases and ongoing brand engagement (Dhanesh & Lee, 2022).

CE and BL Mediate the effects of CC, CT, and PV on PI

Based on the output, the p-value is $0.000 < 0.05$ with a sample average of 0.231, which means that Customer Engagement has a significant positive influence on Repurchase Intention mediated by Brand Loyalty. Thus, hypothesis 4 is accepted. Prentice and Sargeant (2021); Chen and Xie (2022); Wang and Zhang (2021); Iqbal and Mahajan (2021); Singh and Kaur (2021). This study shows that customer engagement mediates the relationship between brand loyalty and repurchase intention. Customers who are actively engaged with Apple tend to have higher brand loyalty, which in turn drives their repurchase intention. This engagement facilitates a stronger relationship between customers and the brand, making them more likely to purchase Apple products in the future.

Thus, hypothesis 5 is accepted based on the output, the p-value is $0.000 < 0.05$ with a sample average of 0.143, which means that Customer Satisfaction has a significant positive influence on Repurchase Intention mediated by Customer Engagement and Brand Loyalty. Kim and Kim (2021); Wang and Xu (2021); Prentice and Sargeant (2021); Singh and Kaur (2021); Zhao and Li (2022) shows that customer engagement and brand loyalty serially mediate the effect of customer satisfaction on repurchase intentions. When customers are satisfied with Apple products, they tend to engage more actively with the brand, such as interacting with brand content and joining Apple user communities. This engagement then builds stronger loyalty, which increases their likelihood of repurchasing.

Based on the results, the probability value of 0.040 is below the threshold of 0.05, accompanied by a sample mean of 0.020, which indicates that Consumer Trust significantly and positively influences Repurchase Intention through the mediating role of Consumer Involvement and Brand Commitment. Thus, the sixth hypothesis is supported by Liao and Wang (2021); Prentice and Sargeant. (2021); Gao and Zhang (2021); Zhao and Li (2022); Singh and Kaur (2021). Research shows that customer engagement and brand loyalty mediate the effect of customer trust on repurchase intention. This is because customer trust in Apple plays a significant role in driving their engagement with the brand. When customers feel confident in a brand's quality and integrity, they are more likely to engage in in-depth activities, such as following products or interacting on social media, which then strengthens their loyalty to the brand. This loyalty drives repurchase intention.

Based on the output, the p-value is $0.000 < 0.05$ with a sample mean of 0.052, which means that Perceived Value has a significant positive influence on Repurchase Intention mediated by Customer Engagement and Brand Loyalty. Thus, hypothesis 7 is accepted. Wang and Zhang (2021); Kim and Kim (2021); Singh and Kaur (2022); Zhao and Li (2022); Prentice and Sargeant (2021) showed that customer engagement and brand loyalty serially mediate the effect of perceived value on repurchase intentions. This occurs because consumers who perceive Apple products as highly valued tend to be more engaged with the brand, for

example, by interacting on social media or providing positive feedback. This high engagement, in turn, builds brand loyalty, which increases repurchase intentions.

Conclusion

The study shows that customer satisfaction, trust, and perceived value positively influence customer engagement, with satisfaction having the most substantial impact. Engagement contributes to brand loyalty, which in turn affects repurchase intentions. Both customer engagement and brand loyalty mediate the relationship between satisfaction, trust, perceived value, and repeat purchases. The study confirms the Theory of Planned Behavior, highlighting how engagement and loyalty influence purchasing decisions. It contributes to consumer behavior studies by enhancing understanding of how brand relationships strengthen repurchase motivations. Limitations include time constraints, staffing, and data collection challenges, as well as geographic restrictions on generalizability. Future research should explore factors like customer experience, risk perception, and peer influence. Expanding the geographic scope and using mixed methods could improve generalizability and depth, while refining measurement tools would enhance accuracy.

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