

DAFTAR PUSTAKA

- Afzali, M. dan Ahmed, E. M., 2016, Exploring consumer doubt towards local new products innovation and purchase intention, *World Journal of Entrepreneurship, Management and Sustainable Development*, Vol. 12, no. 1, pp 2–17
- Ahmed, Z., Rizwan, M., Ahmad, M., dan Haq, M., 2014, Effect of brand trust and customer satisfaction on brand loyalty in Bahawalpur, *Journal of Sociological Research*, Vol. 5, no. 1
- Ajina, A. S., Japutra, A., Nguyen, B., Syed Alwi, S. F., dan Al-Hajla, A. H., 2019, The importance of CSR initiatives in building customer support and loyalty: Evidence from Saudi Arabia, *Asia Pacific Journal of Marketing and Logistics*, Vol. 31, no. 3, pp 691–713
- Alan, W., Zeithaml, V., Bitner, M., dan Gremler, D., 2016, *Services Marketing: Integrating Customer Focus Across the Firm*
- Alzaydi, Z., 2023, Examining the mediating effect of multi-channel integration quality in the relationship with service quality, customer satisfaction and customer loyalty in the Saudi banking sector, *Management & Sustainability: An Arab Review*, Advance Access published 29 Maret 2023: doi:10.1108/msar-12-2022-0061
- Anna, C. R., Jordaan, B. D., dan Rosemary, M., 2014, The mediating role mobile technology plays in the linkage between customer satisfaction and customer loyalty, *Mediterranean Journal of Social Sciences*, Vol. 5, no. 20, pp 639–647
- Asnawi, N., Sukoco, B. M., dan Fanani, M. A., 2020, The role of service quality within Indonesian customers satisfaction and loyalty and its impact on Islamic banks, *Journal of Islamic Marketing*, Vol. 11, no. 1, pp 192–212
- Ballantyne, D., Williams, J., dan Aitken, R., 2011, Introduction to service-dominant logic: From propositions to practice, *Industrial Marketing Management*, Vol. 40, no. 2, pp 179–180
- Bapat, D. dan Thanigan, J., 2016, Exploring Relationship among Brand Experience Dimensions, Brand Evaluation and Brand Loyalty, *Global Business Review*, Vol. 17, no. 6, pp 1357–1372
- Budistiawan, R. dan Suryani, T., 2018, THE EFFECT OF SERVICE QUALITY ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AND TRUST AS THE INTERVENING VARIABLES AT PT BANK TABUNGAN NEGARA PERSERO TBK OF SURABAYA BRANCH OFFICE, *Russian Journal of Agricultural and Socio-Economic Sciences*, Vol. 80, no. 8, pp 302–308
- Casaló, L. V., Flavián, C., dan Guinalú, M., 2008, The role of satisfaction and website usability in developing customer loyalty and positive word-of-mouth in the e-banking services, *International Journal of Bank Marketing*, Vol. 26, no. 6, pp 399–417
- Chang, K. C., 2013, How reputation creates loyalty in the restaurant sector, *International Journal of Contemporary Hospitality Management*, Vol. 25, no. 4, pp 536–557
- Chao, S. L., Yu, M. M., dan Sun, Y. H., 2023, Ascertain the effects of service quality on customer loyalty in the context of ocean freight forwarders: An integration of

- structural equation modeling and network data envelopment analysis, *Research in Transportation Business and Management*, Vol. 47
- Christoforou, T. dan Melanthiou, Y., 2019, The Practicable Aspect of the Omni-Channel Retailing Strategy and Its Impact on Customer Loyalty, hlm. 239–260, dalam *Palgrave Studies of Cross-Disciplinary Business Research, in Association with EuroMed Academy of Business*, Palgrave Macmillan
- Crosby, P. B., 1979, *Quality is free : the art of making quality certain*, McGraw-Hill
- Dabula, N., 2017, THE INFLUENCE OF POLITICAL MARKETING USING SOCIAL MEDIA ON TRUST, LOYALTY AND VOTING INTENTION OF THE YOUTH OF SOUTH AFRICA, *Business & Social Sciences Journal (BSSJ) Business & Social Science Journal (BSSJ)*, Vol. 2, no. 1, pp 62–112
- Davis-Sramek, B., Mentzer, J. T., dan Stank, T. P., 2008, Creating consumer durable retailer customer loyalty through order fulfillment service operations, *Journal of Operations Management*, Vol. 26, no. 6, pp 781–797
- Deng, R., He, X., Liu, Y., Fu, Y., dan Hu, X., 2019, Analysis on the Application Strategy of 4V Marketing Mix Theory Based on the Perspective of the Perceived Value of Agricultural Products Consumer:
- Dewi, Hajadi, F., Handranata, Y. W., dan Herlina, M. G., 2021, The effect of service quality and customer satisfaction toward customer loyalty in service industry, *Uncertain Supply Chain Management*, Vol. 9, no. 3, pp 631–636
- Edvardsson, bo dan Tronvoll, B., 2013, A new conceptualization of service innovation grounded in S-D logic and service systems, *International Journal of Quality and Service Sciences*, Vol. 5, no. 1, pp 19–31
- Eggert, A. dan Ulaga, W., 2002, Customer perceived value: A substitute for satisfaction in business markets?, *Journal of Business & Industrial Marketing*, Vol. 17, no. 2–3, pp 107–118
- Fatima, T., Malik, S. A., dan Shabbir, A., 2018, Hospital healthcare service quality, patient satisfaction and loyalty: An investigation in context of private healthcare systems, *International Journal of Quality and Reliability Management*, Vol. 35, no. 6, pp 1195–1214
- Ferdinand, A., 2014, *Metode Penelitian Manajemen : Pedoman Penelitian untuk Penulisan Skripsi Tesis dan Desrtasi Ilmu Manajemen*, Semarang
- Fida, B. A., Ahmed, U., Al-Balushi, Y., dan Singh, D., 2020, Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman, *SAGE Open*, Vol. 10, no. 2
- Fitzsimmons, J. A. dan Fitzsimmons, M. J., 1994, *Service management for competitive advantage*, McGraw-Hill international editions, McGraw-Hill
- Fraering, M. dan Minor, M. S., 2013, Beyond loyalty: Customer satisfaction, loyalty, and fortitude, *Journal of Services Marketing*, Vol. 27, no. 4, pp 334–344
- Gable, M., Fiorito, S. S., dan Topol, M. T., 2008, An empirical analysis of the components of retailer customer loyalty programs, *International Journal of Retail and Distribution Management*, Vol. 36, no. 1, pp 32–49

- Ganguli, S. dan Roy, S. K., 2011, Generic technology-based service quality dimensions in banking: Impact on customer satisfaction and loyalty, *International Journal of Bank Marketing*, Vol. 29, no. 2, pp 168–189
- Ghozali, I., 2011, *Aplikasi Analisis Multivariate dengan Program IBM SPSS 19*, Badan Penerbit Universitas Diponegoro
- Ghozali, I. dan Kusumadewi, K. A., 2016, *Model Persamaan. Struktural : PLS-SM, GSCA, RGCCA*, Yoga Pratama
- Ghozali, I. dan Latan, H., 2015, *Partial Least Squares : Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0, -2/E.*, Badan Penerbit Undip
- Hamenda, A., 2018, AN INTEGRATED MODEL OF SERVICE QUALITY, PRICE FAIRNESS, ETHICAL PRACTICE AND CUSTOMER PERCEIVED VALUES FOR CUSTOMER SATISFACTION OF SHARING ECONOMY PLATFORM:, diakses pada *International Journal of Business and Society*
- Han, H. dan Ryu, K., 2009, The roles of the physical environment, price perception, and customer satisfaction in determining customer loyalty in the restaurant industry, *Journal of Hospitality and Tourism Research*, Vol. 33, no. 4, pp 487–510
- Hanaysha, J. R., 2017, An Empirical Examination of Marketing Mix Elements and Customer Perceived Value in Retail Industry, *Journal of Entrepreneurship and Business*, Vol. 5, no. 2, pp 1–10
- Hanaysha, J. R., 2018, Customer retention and the mediating role of perceived value in retail industry, *World Journal of Entrepreneurship, Management and Sustainable Development*, Vol. 14, no. 1, pp 2–24
- Hänninen, N. dan Karjaluoto, H., 2017, The effect of marketing communication on business relationship loyalty, *Marketing Intelligence and Planning*, Vol. 35, no. 4, pp 458–472
- Hansemark, O. C. dan Albinsson, M., 2004, Customer satisfaction and retention: The experiences of individual employees, *Managing Service Quality: An International Journal*, Vol. 14, no. 1, pp 40–57
- Hapsari, R., Clemes, M. D., dan Dean, D., 2016, The impact of service quality, customer engagement and selected marketing constructs on airline passenger loyalty, *International Journal of Quality and Service Sciences*, Vol. 9, no. 1, pp 21–40
- Hoang, D. P., 2019, The central role of customer dialogue and trust in gaining bank loyalty: an extended SWICS model, *International Journal of Bank Marketing*, Vol. 37, no. 3, pp 711–729
- Huang, P. L., Lee, B. C. Y., dan Chen, C. C., 2019, The influence of service quality on customer satisfaction and loyalty in B2B technology service industry, *Total Quality Management and Business Excellence*, Vol. 30, no. 13–14, pp 1449–1465
- Huang, K. H., Cervera, A., dan Mas-Verdu, F., 2018, Innovation and service-dominant logic, *Service Business*, Vol. 12, no. 3, pp 453–456
- Huma, S., Ahmed, W., Ikram, M., dan Khawaja, M. I., 2020, The effect of logistics service quality on customer loyalty: case of logistics service industry, *South Asian Journal of Business Studies*, Vol. 9, no. 1, pp 43–61
- Ikramuddin, I., Matriadi, F., Yusuf Iis, Em., dan Mariyudi, M., 2021, MARKETING PERFORMANCE DEVELOPMENT: APPLICATION OF THE CONCEPT OF

- DIGITAL MARKETING AND MARKET ORIENTATION STRATEGY IN THE MSME SECTOR, *International Journal of Educational Review, Law And Social Sciences (IJERLAS)*, Vol. 1, no. 2, pp 181–190
- Ingenbleek, P. T. M., 2014, The theoretical foundations of value-informed pricing in the service-dominant logic of marketing, *Management Decision*, Vol. 52, no. 1, pp 33–53
- Irgui, A. dan Qmichchou, M., 2023, Contextual marketing and information privacy concerns in m-commerce and their impact on consumer loyalty, *Arab Gulf Journal of Scientific Research*, Advance Access published 2023: doi:10.1108/AGJSR-09-2022-0198
- Jasin, M., Firmansyah, A., Anisah, H. U., Junaedi, I. W. R., dan Haris, I., 2023, The effects of customer satisfaction, perceived service quality, perceived value, and brand image on customer loyalty, *Uncertain Supply Chain Management*, Vol. 11, no. 2, pp 763–768
- Jin, N. P., Lee, S., dan Lee, H., 2013, The effect of experience quality on perceived value, satisfaction, image and behavioral intention of water park patrons: New versus repeat visitors, *International Journal of Tourism Research*, Vol. 17, no. 1, pp 82–95
- Joshi, C., 2019, Impact of Automated Teller Machine (ATM) Service Quality on Customer Satisfaction in the Nepalese Commercial Banks 1:, diakses pada www.craiaj.com
- Kaur, H. dan Soch, H., 2012, Validating Antecedents of Customer Loyalty for Indian Cell Phone Users:
- Kaura, V., Prasad, C. S. D., dan Sharma, S., 2015, Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction, *International Journal of Bank Marketing*, Vol. 33, no. 4, pp 404–422
- Kim, E., Tang, L. (Rebecca), dan Bosselman, R., 2019, Customer Perceptions of Innovativeness: An Accelerator for Value Co-Creation, *Journal of Hospitality and Tourism Research*, Vol. 43, no. 6, pp 807–838
- Kowalkowski, C., 2010, What does a service-dominant logic really mean for manufacturing firms?, *CIRP Journal of Manufacturing Science and Technology*, Vol. 3, no. 4, pp 285–292
- Kresnamurti, A. R., Ramadhan Syahzan, G., dan Saidani, B., 2022, Investigasi Loyalitas Pelanggan Kereta Api Bandara di Medan: Studi Kasus Pada Pengguna Layanan Kereta Api Bandara di Medan:
- Leninkumar, V., 2017, The Relationship between Customer Satisfaction and Customer Trust on Customer Loyalty, *International Journal of Academic Research in Business and Social Sciences*, Vol. 7, no. 4
- Li, B., Lei, M., dan Li, W., 2018, Empirical Research on Consumer Expertise and Perceived Value of Fund Investors, *American Journal of Industrial and Business Management*, Vol. 08, no. 03, pp 645–657
- Lin, Y., Luo, J., Cai, S., Ma, S., dan Rong, K., 2016, Exploring the service quality in the e-commerce context: A triadic view, *Industrial Management and Data Systems*, Vol. 116, no. 3, pp 388–415

- Liu, Chen, Tu, dan Wang, 2014, Constructing a sustainable service business model: An S-D logic-based integrated product service system (IPSS), *International Journal of Physical Distribution and Logistics Management*, Vol. 44, no. 1, pp 80–97
- Liu, X., Lim, X. J., Cheah, J. H., Ng, S. I., dan Kamal Basha, N., 2023, Food at your doorstep? Examining customer loyalty towards online food delivery applications, *British Food Journal*, Advance Access published 2023: doi:10.1108/BFJ-02-2023-0116
- Mahmud, A., Jusoff, K., dan Hadijah, S. T., 2013, The effect of service quality and price on satisfaction and Loyalty of Customer of commercial flight service industry, *World Applied Sciences Journal*, Vol. 23, no. 3, pp 354–359
- Mahsyar, S. dan Surapati, U., 2020, EFFECT OF SERVICE QUALITY AND PRODUCT QUALITY ON CUSTOMER SATISFACTION AND LOYALTY, *Business and Accounting Research (IJEBAR) Peer Reviewed-International Journal*, Vol. 4
- Marso dan Gunawan, S., 2019, A STRUCTURAL MODEL OF SERVICE QUALITY, PERCEIVED VALUE, SATISFACTION, AND CUSTOMER LOYALTY IN THE HOTEL INDUSTRY: A CASE STUDY OF TARAKAN CITY, INDONESIA
Marso (Department of Management, Sekolah Tinggi Ilmu Ekonomi Bulungan Tarakan):
- Martín-Consuegra, D., Molina, A., dan Esteban, Á., 2007, An integrated model of price, satisfaction and loyalty: An empirical analysis in the service sector, *Journal of Product and Brand Management*, Vol. 16, no. 7, pp 459–468
- Michel, S., Brown, S. W., dan Gallan, A. S., 2008, An expanded and strategic view of discontinuous innovations: Deploying a service-dominant logic, *Journal of the Academy of Marketing Science*, Vol. 36, no. 1, pp 54–66
- Miguel-Dávila, J. Á., Cabeza-García, L., Valdunciel, L., dan Flórez, M., 2010, Operations in banking: The service quality and effects on satisfaction and loyalty, *Service Industries Journal*, Vol. 30, no. 13, pp 2163–2182
- Mishra, U., 2022, The Effect of Customer Satisfaction on Loyalty: A Moderating Role of Corporate Communication in the Banking Sector., diakses pada The Journal of Knowledge and Innovation
- Muthmainah dan Cholil, M., 2019, DETERMINANTS OF CUSTOMER`S SWITCHING INTENTION BASED ON EXPERIENCE AND SHARIA VALUE CONGRUITY, *MIX: JURNAL ILMIAH MANAJEMEN*, Vol. 9, no. 1, pp 109
- Nasution, A. D. N., Lubis, A. N., dan Silalahi, A. S., 2022, The Influence of Customer Experience and Electronic Word of Mouth on the Participants' Loyalty Through Customer Value as an Intervening Variable in BPJamsostek, Medan City Branch, *International Journal of Research and Review*, Vol. 9, no. 8, pp 338–357
- Minh, N. V. dan Huu, N. H., 2016, The relationship between service quality, customer satisfaction and customer loyalty: An investigation in Vietnamese retail banking sector, *Journal of Competitiveness*, Vol. 8, no. 2, pp 103–116
- Nguyen, H. Q., Nguyen, Q. H., Tran, P. T., Trinh, N. L., dan Nguyen, Q. T., 2023, The relationship between service quality of banking kiosk and customer satisfaction: the

- moderating role of technology readiness, *International Journal of Quality and Service Sciences*, Vol. 15, no. 3–4, pp 273–290
- Nindy Prastika, E., Usman, O., dan Aditya, S., 2023, ANALYSIS OF SERVICE QUALITY, PERCEIVED VALUE AND CUSTOMER SATISFACTION ON BEHAVIORAL INTENTION ON OJEK ONLINE, *Jurnal Dinamika Manajemen dan Bisnis*, Vol. 6, no. 2
- Novani, S. dan Kijima, K., 2012, Value Co-Creation by Customer-to-Customer Communication: Social Media and Face-to-Face for Case of Airline Service Selection, *Journal of Service Science and Management*, Vol. 05, no. 01, pp 101–109
- Ok, S., Suy, R., Chhay, L., dan Choun, C., 2018, Customer Satisfaction and Service Quality in the Marketing Practice: Study on Literature Review, *Asian Themes in Social Sciences Research*, Vol. 1, no. 1, pp 21–27
- Oliver, R. L., 1999, Fundamental Issues and Directions for Marketing:, diakses pada Source: Journal of Marketing
- Özkan, P., Süer, S., Keser, İ. K., dan Kocakoç, İ. D., 2020, The effect of service quality and customer satisfaction on customer loyalty: The mediation of perceived value of services, corporate image, and corporate reputation, *International Journal of Bank Marketing*, Vol. 38, no. 2, pp 384–405
- Pakurár, M., Haddad, H., Nagy, J., Popp, J., dan Oláh, J., 2019, The service quality dimensions that affect customer satisfaction in the Jordanian banking sector, *Sustainability (Switzerland)*, Vol. 11, no. 4
- Pandey, R., Ganatra, V., Jamnik, S., Goel, P., Goyal, P., Lee Xuan, C., Mui Hung Kee, D., Hui Mein, H., Xiao En, L., dan Jen Zen, L., 2021, An Empirical Study on Customer Satisfaction, Perception, and Brand Image in Starbucks Coffee in India, Asia:
- Paramita, R., Rizal, N., dan Sulistyan, R., 2021, *METODE PENELITIAN KUANTITATIF KUANTITATIF*, WIDYA GAMA Press, Kab. Lumajang
- Parasuraman, A. P., Zeithaml, V. A., dan Berry, L. L., 1988, SERVQUAL: A multiple-Item Scale for measuring consumer perceptions of service quality:, diakses pada <https://www.researchgate.net/publication/225083802>
- Pritchard, M. dan Silvestro, R., 2005, Applying the service profit chain to analyse retail performance: The case of the managerial strait-jacket?, *International Journal of Service Industry Management*, Vol. 16, no. 4, pp 337–356
- Rahayu, H. S., Ginting, P., dan Fawzee, B. K., 2021, The Influence of Service Quality and Company Image to Customer Loyalty through Corporate Customer Satisfaction on XXX Group, *International Journal of Research and Review*, Vol. 8, no. 8, pp 207–213
- Rajesh, R., 2018, Date of Publication: 16 th March 2018 Consumer Satisfaction in Pune Area, *PEOPLE: International Journal of Social Sciences*, Vol. 4, no. 1, pp 54–76
- Ravald, A. dan Grönroos, C., 1996, The value concept and relationship marketing, *European Journal of Marketing*, Vol. 30, no. 2, pp 19–30
- Rezina, S., Ahmad, N., Mitu, F., Ameen, M., dan Mustafi, A., 2016, Customer Perception on Bank Service Quality: A Comparative Study between Conventional Commercial

- Banks and Islamic Commercial Banks in Bangladesh:, diakses pada <http://i-proclaim.my/archive/index.php/gdeb/article/view/261>
- Saleem, H. dan Raja, N. S., 2014, The impact of service quality on customer satisfaction, customer loyalty and brand image: Evidence from hotel industry of Pakistan, *Middle - East Journal of Scientific Research*, Vol. 19, no. 5, pp 706–711
- Saoula, O., Abid, M. F., Ahmad, M. J., Shamim, A., Patwary, A. K., dan Yusr, M. M., 2024, Forging customer satisfaction through commitment-trust factors in financial insurance services: moderating role of corporate image, *Journal of Islamic Marketing*, Vol. 15, no. 2, pp 418–445
- Sasser, W. E., Olsen, R. P., Wyckoff, D. D., dan Administration, H. University. G. S. of B., 1978, *Management of service operations : text, cases, and readings*, Allyn and Bacon
- Sihvonen, J. dan Turunen, L. L. M., 2016, As good as new – valuing fashion brands in the online second-hand markets, *Journal of Product and Brand Management*, Vol. 25, no. 3, pp 285–295
- Sitorus, T. dan Yustisia, M., 2018, The influence of Service Quality and Customer Trust toward Customer Loyalty: The role of customer satisfaction, *International Journal for Quality Research*, Vol. 12, no. 3, pp 639–654
- Sleilati, E. B. dan Sfeir, C. J., 2021, Impact of value co-creation behaviour within the social media context, *Asian Journal of Business and Accounting*, Vol. 14, no. 1, pp 33–58
- Snoj, B., Pisnik Korda, A., dan Mumel, D., 2004, The relationships among perceived quality, perceived risk and perceived product value, *Journal of Product & Brand Management*, Vol. 13, no. 3, pp 156–167
- Srinivasan, S. S., Anderson, R., dan Ponnnavolu, K., 2002, Customer loyalty in e-commerce: an exploration of its antecedents and consequences:
- Sugiyono, 2013, *METODE PENELITIAN KUANTITATIF, KUALITATIF DAN R & D*, Penerbit Alfabeta, Bandung
- Super Indo, 2024, *Super Indo - Korporasi - Keberlanjutan - Tentang Kami*, https://www.superindo.co.id/korporasi-keberlanjutan/corporate/about_us , diakses tanggal 3 Juli 2024.
- Sweeney, J. C. dan Soutar, G. N., 2001, Consumer perceived value: The development of a multiple item scale:
- Uncles, M. D., Dowling, G. R., dan Hammond, K., 2003, Customer loyalty and customer loyalty programs, *Journal of Consumer Marketing*, Vol. 20, no. 4–5, pp 294–316
- Vy, P. D., Dinh, T., Vu, L. T., dan Pham, L., 2022, Customers' Perceived Value, Satisfaction, and Loyalty in Online Securities Trading: Do Moderating Effects of Technology Readiness Matter?, *International Journal of E-Services and Mobile Applications*, Vol. 14, no. 1
- Wahyuni, D. dan Ihsanuddin, I., 2019, Perceived Value dan Loyalitas Pengguna Kartu Kredit: Peran Kepuasan Sebagai Variabel Pemediasi, *J-MAS (Jurnal Manajemen dan Sains)*, Vol. 4, no. 2, pp 228

- Wang, J. dan Butkouskaya, V., 2023, Sustainable marketing activities, event image, perceived value and tourists' behavioral intentions in the sports tourism, *Journal of Economics, Finance and Administrative Science*, Vol. 28, no. 55, pp 60–78
- Weng, M., 2016, Study on the Influencing Factors of Hotel Customer Satisfaction:
- Yang, Z. dan Peterson, R. T., 2004, Customer perceived value, satisfaction, and loyalty: The role of switching costs, *Psychology and Marketing*, Vol. 21, no. 10, pp 799–822
- Yasa, N. N. K. dan Carolina, D., 2019, The Effect of Customer Relationship Management on the Satisfaction to Build Customers Loyalty (Study Case of Go-Jek s Transportation Service Users), *Journal of Business Management and Economic Research*, Vol. 3, no. 5, pp 9–20
- Yee, B. dan Faziharudean, T. M., 2010, Factors Affecting Customer Loyalty of Using Internet Banking in Malaysia, *Journal of Electronic Banking Systems*, pp 1–22
- Yuksel, A. dan Yuksel, F., 2001, Measurement and management issues in customer satisfaction research: Review, critique and research agenda: Part two, *Journal of Travel and Tourism Marketing*, Vol. 10, no. 4, pp 81–111
- Zeithaml, V. A., 1988, Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence, *Journal of Marketing*, Vol. 52, no. 3, pp 2–22
- Zeithaml, V. A., Parasuraman, A., dan Berry, L. L., 1990, *Delivering quality service : balancing customer perceptions and expectations*, Free Press
- Zhang, F., Sun, S., Liu, C., dan Chang, V., 2020, Consumer innovativeness, product innovation and smart toys, *Electronic Commerce Research and Applications*, Vol.