

## The role of customer e-trust, customer e-service quality and customer e-satisfaction on customer e-loyalty

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### CHRONICLE

### ABSTRACT

#### Article history:

Received: July 22, 2021

Received in revised format:

September 16, 2021

Accepted: December 8, 2021

Available online: December 9, 2021

#### Keywords:

*e-service quality*

*e-satisfaction*

*e-trust*

*e-loyalty*

*online shop*

This study aims to determine the effect of e-service quality on customer e-satisfaction, the effect of e-trust on customer e-satisfaction, the effect of e-service quality on customer e-loyalty, the effect of e-trust on customer e-loyalty and finally, the effect of e-satisfaction on online shop customer e-loyalty. The type of research used in this research is correlational research with a quantitative approach and testing the research hypothesis was carried out by using the Structural Equation Model (SEM) approach based on Partial Least Square (PLS). The sample or respondent used in this study is 432 consumers of online shops in Banten, Indonesia. The results show that E-Service Quality had positive but not significant effect on E-Satisfaction, E-Trust had a positive but not significant effect to E-Satisfaction, E-Service Quality had a positive but not significant effect towards E-Loyalty, E-Trust had a negative but not significant effect to E-Satisfaction and finally E-Satisfaction had a positive but not significant effect on E-Loyalty.

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## 1. Introduction

In the era of the industrial revolution 4.0 and digital, the number of internet users is increasing. With this significant impact, the development of e-commerce in Indonesia is also quite high. According to Laudon and Laudon (1998, in Shabur et al., 2015) e-commerce is defined as a process of buying and selling products electronically by consumers and from company to company by computer as an intermediary for business transactions. The rapid development of e-commerce is partly due to: The web-based service provides many advantages and conveniences for consumers and is supported by the development of internet technology that is adequate. The advantages provided by this e-commerce service include ease of use, increased control from consumers, reduced transaction costs and others (Scullion & Nicholas, 2001; Zeithaml, 2002). With these electronic-based activities, this has shaped the online lifestyle in the community, such as shopping activities which used to be known only through physical stores, are now done online. The buying and selling process that used to require us to meet each other in advance, is now just a click on a gadget that is integrated with internet technology.

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doi: 10.5267/j.ijds.2021.12.006

In the context of e-commerce, loyalty is referred to as e-loyalty is defined as a customer's favorable attitude towards a site online which results in repurchase behavior (Anderson & Srinivasan et al., 2002). Kotler (2003) stated that the key to competitive advantage in a situation that is full of competition is the company's ability to improve customer loyalty. Customer loyalty will be the key to success and the company's competitive advantage is not only in the short term but also in the long term. Consumers with strong e-loyalty will provide several benefits for the company, including increasing the company's sales growth. In line with increase in sales, the company has a great opportunity to earn a profit if the company's products have good sales growth. In e-commerce, e-loyalty is influenced by satisfaction consumers accept the services provided by the website (Anderson & Srinivasan, 2003). In other words, the higher the customer satisfaction with the website, the loyalty will be even higher. Another aspect that must be considered is customer satisfaction. According to Kotler (2003), satisfaction is a feeling of pleasure or disappointment that arises because of comparing performance perceived product (or outcome) against their expectations. While satisfaction in the context of e-commerce which is often referred to as satisfaction defined by Anderson and Srinivasan (2003) as customer satisfaction with respect to previous purchases provided by e-commerce companies.

These satisfied consumers tend to make repeat purchases, and recommend goods or services (Zeithaml et al., 2013). While dissatisfied customers are more likely to reject the retailer's efforts to build closer and more likely relationships to take steps to reduce dependence on these retailers. (Anderson & Srinivasan, 2003). E-satisfaction has a positive effect on e-loyalty, but e-loyalty will only be formed if other factors are also fulfilled (Oliver, 1999). Therefore, e-satisfaction has a role important in the formation of e-loyalty and has a correlation with other factors. In this study, the factors that affect e-satisfaction taken from the results of research previously, namely trust (e-trust), and service quality (e-service). quality) (Feroza et al., 2018). Service quality is one of the main keys in determining success or failure of a business (Tjiptono, 2008). According to Zeithaml (2002, in Margaretha Pink, 2017) service quality in e-commerce or e-service quality can be defined as the extent to which a site can facilitate effective shopping, purchasing and delivery and efficiency. There are different dimensions of service quality in e-commerce with service quality dimensions in the context of traditional or offline stores

One of the determinants of the success of e-commerce companies lies in online consumer loyalty (e-loyalty) because e-loyalty can affect repurchases and recommendations for company products. It is important for e-commerce companies to provide the best quality of electronic services (e-service quality) because e-service quality can affect consumer satisfaction and trust so that these consumers have the potential to become loyal customers. According to Purwanto and Juliana (2021) and Purba et al. (2021) consumer loyalty can be one of the main factors to strengthen market competitiveness and to strengthen sustainable competitive advantage, because it is much cheaper to retain customers than to attract new consumers (Choi & Mai, 2018). It is important for e-commerce companies to manage a loyal customer base, because long-term customer relationships are not only a major profit contributor, but also have a high potential to increase sales volume in the future (Della Prisanti, 2017). E-loyalty is an important thing for online businesses, which determines customer attitudes about their commitment to carry out repurchases and recommend to potential new customers. The achievement of organizational goals effectively if consumers are satisfied and have the potential to be loyal to the products or services offered. E-satisfaction is customer satisfaction from experiencing their previous purchases, the two main factors of the experience include the service from the online site and the online site itself (Santika & Pramudana, 2018). E-satisfaction can be concluded as a user's attitude in evaluating a site that comes from the purchase experience which will create customer satisfaction for the company. Electronic commerce that comes from the service factor of the online site and the online site itself. Regarding how to build consumer loyalty, business players, especially online businesses, must be aware of the importance of building consumer trust, trust can be defined as confidence or credibility, credibility in question is the extent to which business players can make consumers believe in what they offer (Choi & Mai, 2018). In the world of electronic business, electronic trust is better known as e-trust. E-trust can be said to be related to consumer trust in a site to make purchases online. To increase customer trust, online sellers must provide clear, complete and accurate information so that customers feel that online stores prioritize quality online services, so that customer trust in the site increases. The purpose of this study is to identify. Effect of e-service quality on customer e-satisfaction. The effect of e-trust on customer e-satisfaction. Effect of e-service quality on customer e-loyalty. The effect of e-trust on customer e-loyalty. Effect of e-satisfaction on customer e-loyalty. Effect of customer satisfaction on customer e-loyalty through satisfaction as an intervening variable. The effect of e-trust on customer e-loyalty through satisfaction as an intervening variable.

### *1.1 Relationship between E-Service Quality and E-Satisfaction*

E-service quality is a service provided to consumers by using the Internet. Service based on the internet makes customers feel more efficient in performing transactions in terms of time and cost. Availability of information and smooth transaction is an option for customers to transact through the availability of system facilities and adequate internet network as well as the guarantee of data confidentiality. Perfect service quality is the basis of customer satisfaction. We many usually find a positive relationship between service quality, satisfaction, and loyalty. Thus, the e-service quality provided by the company will satisfy or not satisfy the customer because the quality services provided by the company affect the level of customer satisfaction (Komara & Ariningrum, 2013). For online businesses, the e-service quality component must be created to form online customer satisfaction (e-satisfaction) (Widiaputri et al., 2018). Based on research conducted by Tobagus, (2018) on the online store site, e-service quality influences e-satisfaction. This relationship was found to have a positive and significant effect, with

good e-service quality having a significant effect E-Satisfaction And E-Trust towards e-satisfaction. This is in line with research conducted by Della Prisanti (2017) indicating a positive relationship between e-service quality and e-satisfaction. The results of research by Widiaputri et al. (2018) on Go-Ride customers stated that e-service quality had a significant effect on e-satisfaction.

### *1.2 Relationship between E-Trust and E-Satisfaction*

Consumer trust is a very powerful weapon in building relationships because of the high customer confidence in the company, making the company strong in fostering relationships with its stakeholder group. Consumer trust always has an important role in maintaining business relationships, especially in demanding e-commerce businesses consumers to pay before receiving orders, even though consumers cannot see or touch real products offered except through pictures (Reichheld & Schefter, 2000). Stewart, claiming that failures in the internet are largely due to a lack of consumer confidence in electronic channels. In a study conducted by Ghane et al. (2011), that e-trust directly and positively affects e-satisfaction. Electronic trust (e-trust) of internet users is very dependent on the quality of the electronic services provided (e-service quality), this trust is very dependent on the level of security when they make transactions (Hasanuddin & Sjahrudin, 2017). Online consumers tend to want that online seller reacts in the interests of consumers, maintain honesty in transactions, must be able to provide goods and/or services as promised, and good electronic services, so that they are comfortable doing transactions (Della Prisanti, 2017). Based on the results of research conducted by Nurayni and Widiartanto, (2019) stated that e-service quality has a significant, strong, and positive effect on e-trust of mobile application users. This is in line with research that conducted by Purnamasari, (2018) on online retail that e-service quality has a significant effect on e-trust in online retail, besides that there are other supporting studies conducted by Ghane et al. (2011) on e-banking in Iran that e-service quality has a positive and significant to e-trust.

### *1.3 Relationship between E-Service Quality and E-Loyalty*

E-service quality is one of the methods or techniques measurement of website service quality based on end user perceptions. According to Rowley, e-service quality is an act, effort or performance whose delivery is mediated by information technology. e-service good quality based on the existing literature that literature satisfaction with electronic media will be determined by the quality perceived from e-service quality that leads to customer satisfaction. In a study conducted by Imam Prayogo Ambardy and Sevenpri Candra (2013) that e-service quality has a significant effect on e-loyalty. Good e-service quality is to provide good service so that consumers feel safe and trust the site, so that it can increase customer trust because trust is an important factor in business-customer interactions so that it will create customer loyalty to an online site (Berlianto, 2018). This theory supports research conducted by Purnamasari, (2018) shows that e-trust can mediate the effect of e-service quality on e-loyalty. This is in line with Ni Putu Indah Pradnyaswari, E-Satisfaction and E-Trust with research conducted by Nurayni and Widiartanto, (2019) stating that there is an indirect effect between e-service quality on e-loyalty through e-trust, where e-service quality trust is able to increase the influence of the e-service quality variable in influencing e-loyalty

### *1.4 Relationship between E-Trust and E-Loyalty*

When customers feel the trust of an online store, they will feel comfortable and confident when shopping at the store (Connolly & Bannister, 2007). The customer will continue to shop on the same site causing higher loyalty (Liu, et al., 2005). Trust reduces customer uncertainty and vulnerability in the service context are not tangible (Bowden-Everson et al., 2013). According to several studies previously found that trust is positively related to loyalty, as research conducted by Yap et al. (2012) on banking industry in Malaysia and the research of Chou et al. (2015) against online buying of clothes in Taiwan. E-loyalty is the long-term impact of customer satisfaction on the performance of a site's services, customers will feel satisfied with the services provided by the company if they feel the quality of service, they receive can meet expectations (Jonathan, 2013). Research conducted by Magdalena (2018) found that e-service quality influences e-loyalty through e-satisfaction. Santika and Pramudana's research (2018) concludes that e-satisfaction significantly mediates the relationship between e-service quality and e-loyalty. Research conducted by Melinda (2017) states that e-service quality affects the e-loyalty of GO-jek customers through e-satisfaction. This is in line with research conducted by Riza and Sutopo (2017) on Lazada Indonesia customers stating that e-satisfaction can be an intervening variable between e-service quality and e-loyalty.

### *1.5 The relationship between E-Satisfaction and E-Loyalty*

There is a positive relationship between customer satisfaction and loyalty customers. When a customer is satisfied with a site, they will be willing to interact more with the site in the future and become loyal customers (Fang, Chiu, & Wang, 2011). E-trust can be defined as the level of customer trust in online exchange channels, failure in online retail is caused by a lack of consumer trust in electronic channels, therefore e-trust can be considered as an important variable in shaping loyalty Ghane et al., (2011). Based on the results of research conducted by Asih & Pratomo, (2018) on online shopping activities carried out by women stated that e-trust has a positive and significant effect on loyalty, the results of this study are in line with research conducted by Choi and Mai, (2018) on B2C e-commerce in Vietnam which also states that e-trust has a positive and significant

effect on e-loyalty. Research conducted by Hasanudin, Pujotomo & Sriyanto, (2017) on users of e-commerce services on the island of Java states that e-trust has a positive and significant effect on e-loyalty.

Based on various previous studies and the framework research thinking, it can be concluded hypotheses for research that will be done. The first hypothesis of this research is:

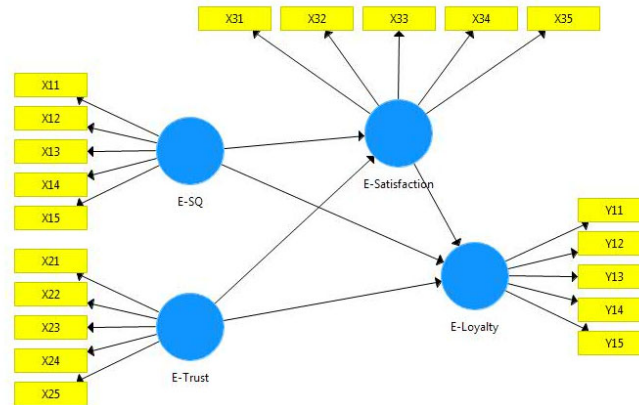
**H<sub>1</sub>:** *E-service quality has a positive and significant effect on e-satisfaction.*

**H<sub>2</sub>:** *E-trust has a positive effect on e-satisfaction.*

**H<sub>3</sub>:** *E-service quality has a positive and significant effect on e-loyalty.*

**H<sub>4</sub>:** *E-trust has a positive and significant effect on e-loyalty.*

**H<sub>5</sub>:** *E-satisfaction has a positive and significant effect on e-loyalty.*



**Fig. 1.** Research Model

## 2. Method

The type of research used in this research is correlational research with a quantitative approach and the correlation approach used is a quantitative approach. Referring to the problem formulation that has been set in the previous chapter, this study uses quantitative methods to test and prove the hypotheses that have been made through various tests and data processing. This is mentioned by Purwanto and Juliana (2021) quantitative research methods are related to methods for collecting data, sample design, and construction of data collection instruments. Novitasari et al. (2021) reveal that the quantitative approach is a research methodology that seeks to quantify data and usually applies certain statistical analyzes. According to Hair et al. (2019) population is an entire group of people, events, or things that researchers want to investigate. The area of generalization consisting of subjects who have certain qualities and characteristics determined by the researcher to study and then draw the conclusion is also called the population. According to Hair et al. (2012) the target population is addressed clearly concerning the sampling unit, element, extent or scope, and time. The population used in this study is consumers of online shops in Banten, Indonesia. The sample is part of the population consisting of several members selected from the population. According to Hair et al. (2017) the sample in this study was determined by the non-probability sampling method, which is a sampling technique that does not provide equal opportunities or opportunities for each member of the population to become a sample, by using the purposive sampling technique. The process of distributing research questionnaires was carried out through field surveys. The sample or respondent used in this study is 432 consumers of online shops in Banten, Indonesia. The variables used in this study are:

### 2.1 Dependent Variable (Y)

Dependent variable is a variable that is influenced or becomes a result because of the existence of an independent variable. The dependent variable in this study is e-loyalty. E-loyalty according to Anderson and Srinivasan (2003) is defined as a favorable attitude of customers to an online site that results in repeat purchase behavior. Indicators used to measure e-loyalty in this study is an indicator proposed by Oliver (1999), namely: a. Cognitive b. Affective c. Conative, d. Action.

### 2.2 Intervening Variable (Z)

In this study the intervening variable is satisfaction. E-satisfaction is associated with customer satisfaction with respect to previous purchases provided by e-commerce companies (Anderson & Srinivasan 2003). The indicators used to measure e-satisfaction in this study are the indicators proposed by Ranjbarian et al. (2012), namely: a. Convenience, b. Merchandising, c. Site design, d. Security, e. Serviceability.

### 2.3 Independent Variable (X)

The independent variable is a variable that affects the dependent variable, both the influence is positive and the effect is negative (Ferdinand, 2006). In this study, the independent variables are e-service quality and e-trust. Independent variable as predictor which is denoted by X. The independent variables in this study consist of:

### 2.4 E-Service Quality (X1)

According to Zeithaml (2002, in Margaretha Pink, 2017) service quality in e-commerce or e-service quality can be defined as the extent to which a site can facilitate effective and efficient shopping, purchasing and delivery. Indicators that used to measure e-service quality in this study are the indicators proposed by Ladhari (2010), namely: 1. ) Reliability, 2. ) Responsiveness, 3. ) Privacy/security 4. ) Quality of information/benefits, 5. ) Ease of use, 6. ) Site design.

### 2.5 E-Trust (X2)

E-trust is defined as an attitude of reassuring hope in online risk situations where vulnerabilities will not be exploited (Corritore et al., 2003). The indicators used to measure e-trust in this study are indicators that proposed by Mayer et al (1995) namely: 1. ) Ability, 2. ) Kindness, 3. ) Integrity

## 3. Result and Discussion

This section describes the results of the research and data analysis that has been collected through distributing online questionnaires that the author conducted from December 2020 to April 2021. The results of data processing are information that will show whether the hypothesis that has been formulated is acceptable or not.

### 3.1 Outer Model Testing (Measurement Model)

This research model will be analyzed using the Partial Least Square (PLS) method and assisted by the SmartPLS 3.0 software. According to Hair et al. (2018) PLS is an alternative method of Structural Equation Modeling (SEM) that can be done to solve problems in the relationship between variables which are very complex, but the sample size is small (30-100 samples) and has non-parametric assumptions, meaning that the data does not refer to either certain distribution. Convergent validity is finished by observing the item dependableness that is indicated by the loading factor value. A loading factor may be a range that shows the correlation between the score of an issue item with the score of the indicator construct that measures the construct. The loading factor value is bigger than 0.7 which is claimed to be valid. However, in line with Hair et al. (2019) for the initial examination of the loading factor matrix is approximately 0.3 considered to own met the minimum level, and for a loading factor of roughly 0.4 is considered better, and for a loading issue bigger than 0.5 is mostly thought of significant. During this study, the loading factor limit used was 0.7.

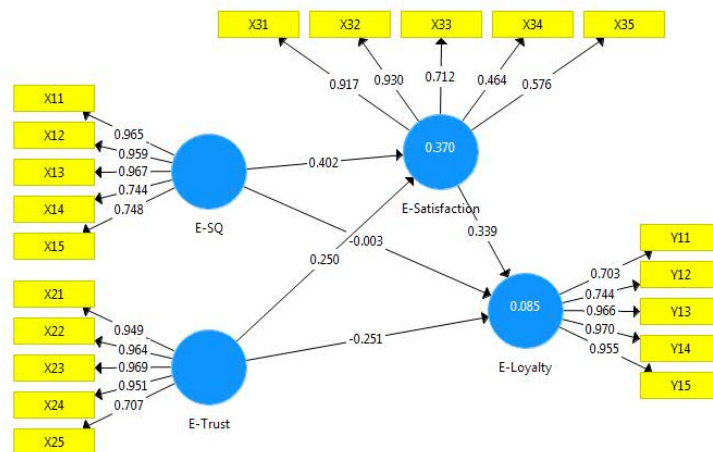


Fig. 2. Convergent Validity Testing

Based on the estimation results of the PLS model in the picture above, all indicators have a loading factor value above 0.5 so that the model has met the convergent validity requirements. The value of loadings, Cronbach's alpha, composite reliability, and AVE for each complete construct can be seen in Table 1 and Fig. 2.

**Table 1**  
Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE)

	Cronbach's Alpha	rho A	Composite Reliability	(AVE)
E-Loyalty	0.926	0.987	0.942	0.767
E-SQ	0.933	0.997	0.946	0.78
E-Satisfaction	0.829	0.959	0.852	0.552
E-Trust	0.949	0.959	0.962	0.835

The reliability test results in Table 2 above show that all constructs have composite reliability and Cronbach's alpha values greater than 0.7 (> 0.7). In conclusion, all constructs have met the required reliability

3.2 R-square Testing

The R Square value and the significance test value are obtained as shown in the table below:

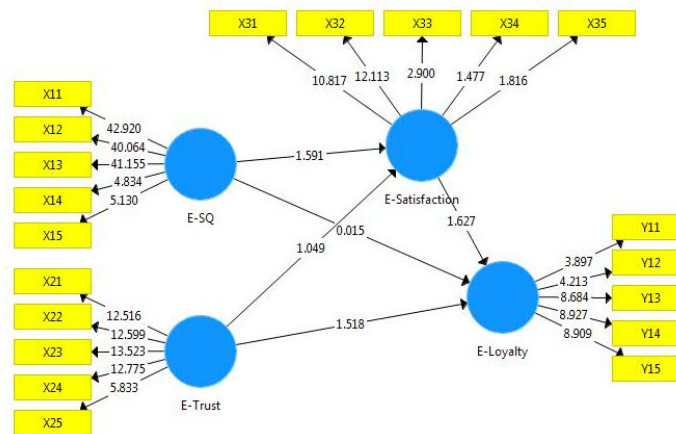
**Table 2**  
R Square

	R Square	R-Square Adjusted
E-Loyalty	0.085	0.054
E-Satisfaction	0.37	0.356

Based on Table 2 above, the R Square value for E-Loyalty is 0.054, which means that E-Loyalty variable can be explained e-service quality, e-satisfaction and e-trust is 5.4 %, the value of R Square for E-Satisfaction is 0.356, which means that E-Satisfaction variable can be explained by e-service quality and e-trust variable by 35.6%.

3.3 Hypothesis testing

Hypothesis testing is carried out based on the findings of the inner model, which comprises the r-square output, parameter coefficient, and t-statistic, according to Hair et al. (2017). To determine if a hypothesis may be accepted or rejected by looking at the significant value between the constructs, t-statistics, and p-values, among other things. SmartPLS (Partial Least Square) 3.0 software was used to conduct the hypothesis testing for this study. The  $t\text{-statistic} > 1.96$  was utilized in this investigation, with a significance threshold of p-value 0.05 (5 percent) and a positive beta coefficient. Table 5 shows the worth of evaluating this study's hypothesis, and Fig. 3 shows the findings of this research model. The value studied in testing the hypothesis is the value in the t-statistic derived from the PLS output by comparing it to the t-table value. The PLS output is a prediction of the hidden variable, which is the indicator's aggregate linear. The R Square value and the significance test value were achieved using the Bootstrapping methodology, as illustrated in Fig. 3.



**Fig. 3.** Hypotheses Testing

The results of hypothesis testing for all variables that have a direct effect are shown in the Table 3 below

**Table 3**  
Hypothesis Result of the Structural Model

Hypothesis	Original Sample (O)	T Statistics	P Values	Result
E-SQ → E-Loyalty	0.133	0.702	0.483	Not Supported
E-SQ → E-Satisfaction	0.402	1.591	0.112	Not Supported
E-Satisfaction → E-Loyalty	0.339	1.627	0.104	Not Supported
E-Trust → E-Loyalty	-0.166	0.878	0.381	Not Supported
E-Trust → E-Satisfaction	0.25	1.049	0.295	Not Supported

### 3.4 The effect of E-Service Quality on E-Satisfaction

The results show that the e-service quality variable service obtained the value of t count of 1.591 with a significance value of 0.483 is greater than 0.05, and the regression coefficient has a positive value of 0.1402; So, this research has proven that the E-Service Quality has positive but not significant effect on E-Satisfaction. The result of this study is not supported by previous research which conducted by Komara and Ariningrum (2013) stated that the e-service quality provided by the company will satisfy or not satisfy customers because the quality of service provided by companies affect the level of customer satisfaction.

### 3.5 The effect of E-Trust on E-Satisfaction

The results show that the e-service quality variable obtained the value of t count of 1.049 with a significance value of 0.295 is greater than 0.05, and the regression coefficient has a positive value of 0.250; so, this research has proven that E-Trust has a positive effect but not significant to E-Satisfaction. That means the higher the level of trust that customers feel, the satisfaction will not be higher than the level of satisfaction received by the customer with a brand. The results of this study do not support previous research that Ghane et al. (2011) stated that e-trust directly and positively affects e-satisfaction.

### 3.6 The effect of E-Service Quality on E-Loyalty

The results show that the e-service quality variable obtained the value of t count of 0.702 with a significance value of 0.483 is greater than 0.05, and the regression coefficient has a positive value of 0.133; so, this research has proven E-Service Quality has a positive effect but not significant towards E-Loyalty.

### 3.7 The effect of E-Trust on E-Loyalty

The results show that the e-service quality variable obtained the value of t count of 0.878 with a significance value of 0.381 is greater than 0.05, and the regression coefficient has a positive value of -0.166; so, this research has proven that E-Trust has a negative effect but not significant to E-Satisfaction. The result of this study does not support previous research which was conducted by Yap et al. (2012), Rudyanto et al. (2021) and Wijayaa et al. (2021). The research found that Trust is positively related to loyalty. That means, the higher the level of customer trust, the higher the level of customer loyalty to a brand.

### 3.8 The effect of E-Satisfaction on E-Loyalty

The results show that the e-service quality variable obtained the value of t count of 1.627 with a significance value of 0.104 which is greater than 0.05, and the regression coefficient has a positive value of 0.339; so, this research has proven that E-Satisfaction has a positive effect but not significant towards E-Loyalty. The result of this study does not support previous research which conducted by Rudyanto et al. (2021) and Wijayaa et al. (2021).

## 4. Conclusion

The results have shown that E-Service Quality have maintained a positive but not significant effect on E-Satisfaction, E-Trust has had a positive effect but not significant to E-Satisfaction, E-Service Quality has yielded a positive effect positive but not significant towards E-Loyalty, E-Trust has provided a negative effect but not significant to E-Satisfaction, E-Satisfaction has shown a positive but not significant effect towards E-Loyalty. Therefore, it is recommended to be more able realize what has been promised in its service, especially in terms of the suitability of the products displayed on the website with products shipped to customers. Further research can develop this research by examining other factors that can affect e-loyalty. Future studies can also use other methods in researching e-loyalty, for example through in-depth interviews with customers so that the information obtained can be more varied than questionnaires whose answers have been available.

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