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The effect of customer experience of trust and e-service quality on customer loyalty with customer satisfaction as a research mediation variable in Tokopedia e-commerce: A study case on new students in East Java

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ABSTRACT
This study focuses on the quality of electronic services and consumer confidence in increasing customer loyalty through consumer satisfaction. This study aims to determine and analyze the effect of e-service quality and customer experience of trust on customer loyalty both directly or indirectly through e-satisfaction mediation. The population in this study were all new students of State University in East Java in the 2019/2020 school year who were included in the category of generation Z. Sample in this study was included in the category of Purposive Sampling, where the selection of respondents was based on following criteria: 1) Have Tokopedia application installed on smartphones 2) Have shopped through Tokopedia application three times. Sample in the number of 100 people calculated by the Slovin formula. The analysis method used is descriptive analysis and Partial Least Square (PLS) using the smartPLS software application. Results of this study indicate that e-service quality has a significant effect on e-satisfaction, and the mediation test shows that e-satisfaction plays a partial mediation role in the effect of E-service quality on customer loyalty. Meanwhile, E-trust has a significant effect on e-satisfaction; mediation testing shows that e-satisfaction plays a partial mediation role in the effect of E-trust on customer loyalty.

Introduction
The increase of internet users is significant, development of e-commerce in India is also accelerating. According to Laudon and Laudon in Shabur (2015) e-commerce is a process of buying and selling products electronically by consumers and from company to company with a computer as an intermediary in business transactions. Google and Temasek research in their report E-Conomy SEA 2018 stated that Gross Merchandise Value or GMV of e-commerce industry in Southeast Asia reached US$23.2 billion or the equivalent of Rp. 336.4 trillion in 2018. Indonesia itself ranks first in terms of number of e-commerce transactions in Southeast Asia with GMV of US$12.2 billion. E-commerce Indonesia contributes US$1 of each US$2 spent in Southeast Asia. In other words, Indonesia accounts for 50 percent of shopping transactions in Southeast Asia. The number is expected to keep increase as the number of Micro, Small and Medium Enterprises (MSMEs) in the country grows.

The rapid development of e-commerce is due to this web-based service provides many advantages and convenience for consumers and is supported by the development of adequate internet technology. Advantages of these e-commerce services include ease of use, increased control from consumers, reduced transaction costs and others (Scullion & Nicholas, 2001; Zeithaml, 2002). This has shaped people's online lifestyle, such as shopping activities that were only known through physical stores, are now done online. Buying and
serving process, which used to require us to meet face to face, now only a matter of clicks on gadgets integrated with internet technology.

Amount of e-commerce in Indonesia will have an impact on the emergence of competition. Competition between e-commerce businesses will become more intense, not only that, but if you want to survive in competition, you also need considerable funds so that the business can run well. Online shop companies that do not have a strategy will be threatened with a merger, or forced to have to roll out mats because of the increasingly intense competition between e-commerce businesses, it is certainly not easy to persuade consumers to become buyers, given large number of competitor companies offering similar products.

Competition from e-commerce companies in Indonesia is growing rapidly, each company offers services that make it easier for customers with the aim of attracting customer loyalty and winning the market. Based on these data, Tokopedia in 2019 had a top position in e-commerce services in Indonesia, then in the second quarter of 2020 Tokopedia took the second place and Tokopedia was in the first position. However, in the first quarter of 2021 Tokopedia was again one of the most desirable e-commerce in Indonesia. Speed of changes to e-commerce business map is caused by increasingly innovative and creative approach to product development. Competition that occurs between e-commerce businesses is at the level of consumer loyalty to a product or service. Customer loyalty is very important meaning for the company to maintain its business continuity as well as the continuity of its business activities. Loyal customers are customers who are satisfied with the products and services provided by company, so they have a desire to promote it to anyone they know.

Existence of inconsistencies in the results of previous studies that resulted in differences (Sativa (2017), Muhdiyanto and Diesyana (2018), Rather and Sharma (2017), Moruchi & Takahashi (2016), Ahmad & Sharma (2017), Dennis et al., (2019), Veloutsou (2015); Nicholas et al., (2019), Mirza Tabrani et al., (2018)), became an interesting research gap to be further investigated on how the effect of e-service quality, e-trust on e-loyalty and to overcome the research gap found, then in this study the mediation variable was included to bridge the research gap. To close the research gap in this study, e-satisfaction mediation variable was included.

As many as 65% of e-commerce users are female, while 35% are male. Based on age, 50% of them are aged 19-34 as millennials, 31% are Generation Z (15-23 years), and 2% are aged 35 above (Marketeers.com). Data shows that millennials dominate as most e-commerce users and students are among the millennials. Tendency of millennials and generation Z to shop in e-commerce is because the prices offered to tend to be more affordable and have more product options. In this context, Tokopedia Indonesia applies a fairly competitive price compared to other e-commerce. Based on the research of Associate of High Tech, Property and Consumer Industry of MarkPlus Inc in the category of price offers on e-commerce, consumers chose Tokopedia Indonesia as an e-commerce brand that competes strongly in price offers. A survey held during October 2020 divided consumers into five age groups, namely <19 years, 19-24 years, 24-30 years, 31-35 years, and >35 years, e-commerce which occupied top three positions in the survey from this age side was Tokopedia with a dominance of 42.8%, Shopee with a figure of 19.8% and Bukalapak at 17.5%. Tokopedia Indonesia dominates as the first choice by consumers as e-commerce offering the most affordable price.

The study aims at determining and analysing the effect of e-service quality, and customer experience of trust on customer loyalty both directly or indirectly through e-satisfaction mediation.

**Literature Review**

**Theoretical and Conceptual Background**

**E-Service Quality**

According to Zeithaml (2002) the quality of services in e-commerce or e-service quality can be defined as the extent to which an application can facilitate effective and efficient shopping, purchasing and delivery. Meanwhile, Santos (2003) defines the quality of electronic services as an evaluation and overall assessment by consumers of the advantages and disadvantages of electronic services provided and offered in a digital market.

**E-Trust**

According to Amin et al., (2013) define trust as a symbol of honesty, ethics and compliance with Islamic principles. Choi and La (2013) suggest that trust is formed by customer experience with the company, so that it can provide many opportunities for customers to evaluate the company's capabilities, policies, and integrity. Pavlou and Fygenson (2006), define trust as consumer confidence that sellers will be generous, capable and act ethically. Liu and Leach (2001) suggested that trust in salespeople is that salespeople must be trustworthy in behavior and always keep promises and can fulfill their consumers' needs well.

**E-Satisfaction**

E-satisfaction can be defined as the pleasure felt by customers when evaluating certain products or services that have been used (Adji and Solimun, 2016). E-satisfaction can be described as the overall emotional response to the customer experience after purchasing a product or service (Eid, 2015). E-satisfaction is a person's response resulting from comparing the overall results perceived between products and expectations (Kotler, 2012:128). E-satisfaction occurs from the process of confirmation or discounting after the comparison of the user's performance with performance expectations before the experience (Cenfetelli et al., 2008).
According to Amin et al. (2013); Baumann et al., (2012); Chai et al., (2015); Chen and Quester (2015); Kusermpully et al., (2015) divide customer loyalty into two definitions: behavioral and attitudeal loyalty. Behavioral loyalty refers to the behavior of customers to buy back because they like a certain brand or service (Jiang et al., 2015). Attitude loyalty reflects a customer's emotional and psychological desire to buy back and recommend to others (Baumann et al., 2012).

Conceptual Framework of the Research

This research investigates four main constructs consisting of two independent variables (e-service quality and experience of trust) and one dependent variable (consumer loyalty). In addition, this study also adds one mediating variables consumer satisfaction. For more details, see Figure 1 below:

![Figure 1: Research Framework and Hypothesis](image)

The hypotheses of this study are:

H1: E-service quality has a significant effect on e-satisfaction
H2: E-trust has a significant effect on e-satisfaction
H3: E-trust has a significant effect on e-loyalty.
H4: E-Trust has a significant effect on e-loyalty.
H5: E-satisfaction has a significant effect on e-loyalty.
H6: The effect of e-service quality on e-loyalty is mediated by e-satisfaction
H7: The effect of e-trust on e-loyalty is mediated by e-satisfaction

Research and Methodology

Participants and Data Collection

Users of the Tokopedia e-commerce application are required to have the Tokopedia application installed on their smartphone and have shopped through the Tokopedia application three times. Because there are certain criteria for selecting the sample, a non-probability approach with a purposive sampling technique was used to select the sample in this study and the sample in this study amounted to 100. The technique of data collection in this research used a questionnaire. This research was conducted from September to October 2021.

Data Analysis

The method of data analysis uses SEM (Structural Equation Modeling) based on Partial Least Square (PLS) that uses SmartPLS 3.3 software application.

Measurements

All indicators to measure the four variables were adopted from several previous studies. Indicators of e-service quality variables were adapted from Pink (2017), Ladhari (2010) study which consisted of 6 indicators. E-loyalty variables were measured through 4 indicators from Revita (2016), Ghane et al (2011), Melinda (2017). E-trust variables were measured through 3 indicators from Ainur (2018), Kim et al (20013), dan Kristina (2015). E-satisfaction variables were measured through 5 indicators from Tobagus (2018).

Analysis and Findings

Result

Based on gender, consumers who buy products on Tokopedia are dominated by women, which is 75.00% or as many as 75 people out of a total of 100 people who are respondents, while the remaining 25.00% or 25 people are male. Contrast in the number of respondents based on gender shows that female consumers prefer to shop and buy products on Tokopedia because the products sold
are fashion products compared to other products. Meanwhile, male consumers are more interested in electronic products than fashion products. This gender difference shows that the interest of male and female consumers in a type of product is different.

Judging from the age category of respondents, it is known that more people are in the age range of 18 - 20 years, namely a total of 55 people or 55.00% and 45 people out of a total of 100 people who were made respondents. This shows that consumers who shop on Tokopedia are consumers at a productive age. This shows that Tokopedia is a service that is very favored by productive age, especially students who like to shop for fashion items and other items.

**Table 1: Composite Reliability, Cronbach Alpha, AVE**

| Variables       | Composite Reliability | Cronbach Alpha |
|-----------------|-----------------------|----------------|
| E-Service Quality | 0.949                 | 0.948          |
| E-Loyalty       | 0.956                 | 0.932          |
| E-Trust         | 0.952                 | 0.937          |
| E-Satisfaction  | 0.968                 | 0.962          |

**Source:** Primary data processed, 2021

Based on the table above, it is known that the value of Cronbach’s Alpha and Composite Reliability has exceeded 0.7 for each latent variable. This shows that the research instrument has passed the reliability test.

**Table 2: Root Average Variance Extracted (√AVE)**

| Customer Loyalty | Customer Satisfaction | E-Service Quality | E-Trust |
|------------------|-----------------------|-------------------|---------|
| 0.888            | 0.892                 | 0.902             |         |
| 0.851            | 0.894                 | 0.827             |         |
| 0.790            | 0.835                 | 0.886             | 0.895   |

**Source:** Primary data processed, 2021

Based on the table above, it is known that the AVE Root value is greater than correlation value between latent variables and has been awarded a prize of 0.7. Results of the algorithm explain that research instrument has passed the discriminant validity test.

**Table 3: Hypothesis Testing Results**

| Variables       | Original Sample (O) | Sample Mean (M) | St. Deviation (STDEV) | t (O/STDEV) | Statistics | P Values | Hypothesis | Results |
|-----------------|---------------------|-----------------|-----------------------|-------------|------------|----------|------------|---------|
| ES -> EL        | 0.892               | 0.892           | 0.025                 | 36,168      | 0.000      | H5       | Accepted   |         |
| ESQ -> EL       | 0.638               | 0.638           | 0.099                 | 6,434       | 0.000      | H3       | Accepted   |         |
| ESQ -> ES       | 0.716               | 0.715           | 0.108                 | 6,650       | 0.000      | H1       | Accepted   |         |
| ET -> EL        | 0.180               | 0.182           | 0.101                 | 1,774       | 0.077      | H4       | Accepted   |         |
| ES -> ES -> EL  | 0.201               | 0.204           | 0.114                 | 1,773       | 0.077      | H2       | Accepted   |         |
| ESQ -> ES -> EL | 0.638               | 0.638           | 0.099                 | 6,434       | 0.000      | H6       | Accepted   |         |
| ET -> ES        | 0.180               | 0.182           | 0.101                 | 1,774       | 0.077      | H7       | Accepted   |         |

**Source:** Primary data processed, 2021

Based on the table above, it is known that the t-Statistics value is $6.650 \leq 1.645$. Original value of sample was 0.716 (positive). This explains that H1 supported namely E-service quality has a positive and significant effect on e-satisfaction. So it can be concluded that variable E-service quality has a significant effect on e-satisfaction, statistically $H1$ is accepted.

Based on table above, it is known that t-statistics value is $6.650 \geq 1.645$. Original value of the sample was 0.201 (positive). This explains that H2 supported E-trust has a positive effect on e-satisfaction. So it can be concluded that variable E-service quality has a significant effect on e-satisfaction, statistically $H2$ is accepted.

Based on the table above, it is known that the t-Statistics value is $6.434 \geq 1.645$. Original value of the sample was 0.638 (positive). This explains that H1 supported namely E-service quality has a positive and significant effect on e-satisfaction. So it can be concluded that variable E-service quality has a significant effect on e-satisfaction, statistically $H3$ is accepted.

Based on table above, it is known that the t-statistics value is $1.774 \geq 1.645$. Original value of the sample was 0.180 (positive). This explains that H4 supported namely E-service quality has a positive and significant effect on e-satisfaction. So it can be concluded that variable E-service quality has a significant effect on e-satisfaction, statistically $H4$ is accepted.

Based on table above, it is known that t-Statistics value is $36.168 \geq 1.645$. Original value of the sample was 0.892 (positive). This explains that H5 supported namely E-service quality has a positive and significant effect on e-satisfaction. So it can be concluded that variable E-service quality has a significant effect on e-satisfaction, statistically $H5$ is accepted.

H6: E-service quality has a positive and significant effect on e-loyalty through e-satisfaction as a mediation variable.
Based on the table above, it is known that the t-Statistics value is $6.434 \geq 1.645$. Original value of the sample was 0.638 (positive). This explains that $H_6$ supported namely E-service quality has a positive and significant effect on e-loyalty through e-satisfaction as a mediation variable.

Based on table above, it is known that t-Statistics value is $1.774 \geq 1.645$. Original value of the sample was 0.180 (positive). This explains that $H_7$ supported namely Consumer experience of trust has a positive and significant effect on e-loyalty through e-satisfaction as a mediation variable.

**Discussion**

**Effect of e-service quality on e-satisfaction**

Based on the results of the study, it was found that E-service quality has a significant effect on e-satisfaction. According to Sharma (2017) e-service quality provided by the company will be able to satisfy or not be able to satisfy customers depending on the quality of services provided by the company. This will affect the level of customer satisfaction. E-service quality is described as the extent to which a site can facilitate effective and efficient shopping, purchasing and delivery. Meanwhile, Santos (2003) defines e-service quality as an evaluation and overall assessment by consumers of the advantages of electronic services provided and offered in a digital market. Shi et al., (2014) stated that users who get good service will feel satisfied and tend to have higher usage rates, and are more likely to have repeated usage intentions and recommend services to others.

Fulfillment of service quality must fulfill every element of the qualification of electronic services itself, according to Pink, (2018) service quality in e-commerce or e-service must be able to fulfill six elements including Reliability, Responsiveness, Privacy/security, Quality of Information/benefit, Ease of use, Site design, if all aspects are fulfilled then customer satisfaction can be achieved.

**Effect of E-Trust on E-Satisfaction**

E-trust has an influence on customer satisfaction. Gounaris (2005) shows that trust will lead to a high level of satisfaction, the more customers gain trust, customers become more satisfied, from this statement it can be interpreted that customer trust can increase customer satisfaction on Tokopedia Online Shop. Trust and satisfaction are important to ensure a long-term perspective on relationships, and reduce the perceived risk of opportunistic behavior (Erdem et al., 2002). If there is a positive relationship between trust and satisfaction, then both parties will produce enough value from their interaction, so that they are ready to maintain their commitment. E-trust is described as trust in sales people which is a condition where consumers recognize that trusted sales people are true and honest, for which trust plays a very important role in the interest of repurchase. Effect of E-Trust on E-Satisfaction

E-trust has an influence on customer satisfaction. Gounaris (2005) shows that trust will lead to a high level of satisfaction, the more customers gain trust, customers become more satisfied, from this statement it can be interpreted that customer trust can increase customer satisfaction on Tokopedia Online Shop. Trust and satisfaction are important to ensure a long-term perspective on relationships, and reduce the perceived risk of opportunistic behavior (Erdem et al., 2002). If there is a positive relationship between trust and satisfaction, then both parties will produce enough value from their interaction, so that they are ready to maintain their commitment. E-trust is described as trust in the sales person which is a condition in which the consumer recognizes that they are true and honest, for which trust plays a very important role in the interest of the repurchase.

**Influence of E-service quality on E-Loyalty**

Based on the research conducted, it is known that E-service quality affects customer loyalty. This can be interpreted that E-service quality can directly increase customer loyalty. According to Zeithaml et al. (2009) E-service quality describes the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery. Cause of the influence of e-service quality on customer loyalty is that some consumers feel that they get special treatment when they shop on Tokopedia. Consumers who are well served will feel that the service is very pampering for them, so that if consumers get good service, then loyalty can be created.

This finding is in accordance with previous research conducted by Imam Prayogo Ambardy and Sevenpri Candra (2013), Jonida Xhema et al., (2018); Sri Minarti and Wasses Segoro, (2014); Erik Nesson and Oyvind Helgesen, (2014); Yi Shun Wang et al., (2011), found that e-service quality significantly affects e-loyalty.

**Influence of Consumer E-Trust on E-Loyalty**

Customer experience of trust has an influence on customer loyalty. Choi and La (2013) suggest that trust is formed by customer experience with the company, so that it can provide many opportunities for customers to evaluate the company's capabilities, policies, and integrity. Foster & Cadogan (2000) in Kristina (2005) stated that trust between salespeople and consumers causes consumers to be willing to keep the relationship that encourages increased interaction in the future, from this statement it can be interpreted that trust in salespeople can increase consumer loyalty Online Shop Tokopedia.

Customer experience of trust will build customer loyalty. Loyalty indicators according to Griffin (2005) include: making regular repeat purchases, buying between lines of products and services, referring to others, and showing immunity against attraction from competitors, so that it can be stated that trust can foster buying interest. Lankton et al., (2010) asserted that customer trust is an important factor in determining customer loyalty.
**Influence of E-Satisfaction of Trust on E-Loyalty**

Results showed that customer satisfaction has an influence on customer loyalty. According to Herington and Weaven, (2009) one of the main elements that determine customer satisfaction is customer perception of service quality. Customer satisfaction is described as the result of a comparison between customer expectations and subsequent perceived service quality performance. Shi et al., (2014) stated that users who are satisfied tend to have a higher level of use, and are more likely to have repeated use intentions and recommend services to others, from this statement it can be interpreted that customer satisfaction can increase customer loyalty at Tokopedia Online Shop. This happens with the support of each indicator, namely the appropriateness of expectations, interest in visiting again, and willingness to automatize.

There is a positive relationship between customer satisfaction and customer loyalty (Tam, 2012). When customers are satisfied with a site, they will be willing to more interact with it in the future and become loyal customers (Fang, Chiu, & Wang, 2011). According to Akbar (2016) in the Journal of the Influence of E-Service Quality on E-Customer Satisfaction and E-Customer Loyalty on Lazada.co.id shows that e-satisfaction has a positive and significant effect on e-customer loyalty. It means that the higher level of satisfaction a person receives, the more loyal that person will be to a brand.

**Influence of E-Service Quality on E-Loyalty through E-Satisfaction as a mediation variable**

Results showed that E-service quality had a positive and significant effect on e-loyalty through e-satisfaction as a mediating variable. It explains that e-satisfaction plays a very important role and can mediate e-service quality towards e-loyalty. Hair et al., (2010) stated that in mediation variables if (a), (b) and (c) are significant then (c’) is said to be a partial mediation variable. In this case correlation (a) shows the model of examining the effect of independent variables on mediation variables, namely the effect of E-service quality on e-satisfaction, correlation (b) shows the examination of the effect of mediation variables on dependent variables, namely the effect of e-satisfaction on customer loyalty, and correlation (c) shows examination of the effect of independent variables on dependent variables directly or without through mediation variables, namely the effect of E-service quality on customer loyalty.

This shows that E-service quality can have a positive impact in forming customer loyalty. E-satisfaction in consumers has a role to increase customer loyalty, so that likelihood of consumers to remain loyal is greater. Satisfaction felt by customers comes from the conformity of their expectations of the products sold on Tokopedia. The products offered on Tokopedia are in accordance with the reality, so that consumers feel that the products they buy are in accordance with their expectations, so they feel satisfied and they remain loyal to Tokopedia Online Shop.

Results of this study are in line with previous research conducted by Imam Prayogo Ambardy and Sevenpri Candra (2014) found that e-service quality has a significant effect on e-loyalty through e-satisfaction. In addition, Melinda's research (2016) found that e-service quality has an effect on e-loyalty through e-satisfaction.

**The effect of Consumer experience of trust has a positive and significant effect on e-loyalty through e-satisfaction as a mediation variable**

The results showed that customer experience of trust has an important impact on customer loyalty through e-satisfaction. However, impact of e-satisfaction mediation is known to be partial mediation, thus it can be interpreted that e-satisfaction can bridge the influence of customer experience of trust on customer loyalty, but without the existence of e-satisfaction basically customer experience of trust Online Shop Tokopedia can increase customer loyalty.

Hair et al., (2010) stated that in mediation variables if (a), (b) and (c) are significant then (c’) is said to be a partial mediation variable. In this case correlation (a) shows the model of examining the effect of independent variables on mediation variables, namely effect of E-service quality on e-satisfaction, correlation (b) shows the examination of mediation variables effect on dependent variables, namely effect of e-satisfaction on customer loyalty, and correlation (c) shows examination of independent variables effect on dependent variables directly or without through mediation variables, namely effect of E-service quality on customer loyalty.

Results of this study are in line with previous research conducted by Research conducted by Revita (2015) that results of this study show that e-satisfaction variable is a connecting variable between the consumer experience of trust variable and e-loyalty variable which means that the more trust a consumer, the greater level of satisfaction of consumers to online business will increase consumer loyalty to online business. In addition, in this study it is also evident that consumer experience of trust variable affects the e-satisfaction variable significantly which means that the more consumers believe in an online business, the greater level of satisfaction of consumers with online business. Similar to the consumer experience of trust variable which affects e-loyalty variable significantly that the more consumers trust an online business, the more loyal consumers will be to the online business so that they will not switch.

**Conclusion**

E-service quality has a significant effect on e-satisfaction. E-Service Quality E-trust has a significant effect on e-satisfaction. E-service quality affects customer loyalty. Customer experience of trust has an influence on customer loyalty. E-satisfaction has an influence on customer loyalty. E-service quality has a positive and significant effect on e-loyalty through e-satisfaction as a mediation variable. Customer experience of trust has an important impact on customer loyalty through e-satisfaction. However, impact of e-satisfaction mediation is known to be partial mediation.

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Future researchers can expand the object of research by using a wider population scope, as well as more samples in order to provide more specific results. This research only uses, customer experience of trust, e-service quality, customer satisfaction to know the effect on customer loyalty. It is hoped that future research can expand and integrate the research model by including other factors that can affect customer loyalty, such as: brand satisfaction, brand trust, switching costs.

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Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to privacy.

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