

THE INFLUENCE OF CUSTOMER EXPERIENCE OF TRUST AND E-SERVICE QUALITY ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS A RESEARCH MEDIATION VARIABLE ON E-COMMERCE TOKOPEDIA (STUDY ON NEW STUDENTS IN EAST JAVA)

Nurfirda Sofia Silviana
Rofiaty
Astrid Puspaningrum

ABSTRACT

The context of this study focuses on the quality of electronic services and consumer trust in increasing customer loyalty through customer satisfaction. This study aimed to determine and analyze the effect of E-service quality and customer experience of trust on customer loyalty either directly or indirectly through e-satisfaction mediation. The population in this study were all new students of State University in East Java for the 2019/2020 academic year who were included in the generation Z category. The sample in this study was included in the purposive sampling category, where the respondents were selected with the following criteria: 1) Have the Tokopedia application installed on a smartphone 2) Have shopped through the Tokopedia application three times. The sample is 100 people which is calculated by the slovin formula. The analytical method used is descriptive analysis and Partial Least Square (PLS) using the smartPLS software application. The results of this study indicate that e-service quality has a significant effect on e-satisfaction, and the mediation test shows that e-satisfaction provides a partial mediation role on 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 provides a partial mediation role on the effect of E-trust on customer loyalty.

Keywords: E-service quality, e-trust, e-satisfaction, customer loyalty.

INTRODUCTION

This significant increase in the number of internet users has also accelerated the development of e-commerce in Indonesia. 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 computers as intermediaries for business transactions. Research by Google and Temasek in their report E-Conomy SEA 2018 stated that the Gross Merchandise Value or GMV of the e-commerce industry in Southeast Asia reached US\$ 23.2 billion or equivalent to Rp. 336.4 trillion in 2018. Indonesia itself ranks first in terms of the number of e-commerce transactions in Southeast Asia with a GMV of US \$ 12.2 billion. Indonesian e-commerce accounts for US\$ 1 for every US\$ 2 spent in Southeast Asia. In other words, Indonesia accounts for 50 percent of shopping transactions in Southeast Asia. This figure is expected to continue to increase along with the growing number of Micro, Small and Medium Enterprises (MSMEs) in the country.

The rapid development of e-commerce is partly due to the fact that this web-based service provides many advantages and conveniences for consumers and is supported by the development of adequate internet technology. The advantages provided from this e-commerce service include ease of use, increased control from consumers, reduced transaction costs and others (Scullion & Nicholas, 2001; Zeithaml, 2002). This has shaped people's online lifestyles, such as shopping activities that were previously only known through physical stores, are now carried out online. The buying and selling process that used to require us to meet face to face, is now just a click on a gadget that is integrated with internet technology.

The number of e-commerce in Indonesia will have an impact on the emergence of competition. Competition between e-commerce businesses will be getting tougher, not only that, but if you want to survive in the competition, large enough funds are also needed so that the business can run well. Online shop companies that do not have a strategy will be threatened with mergers, or forced to go out of business due to increasingly fierce competition between e-commerce businesses, of course it is not easy to persuade consumers to become buyers, given the many competing companies that offer similar products.

Competition from e-commerce companies in Indonesia is increasing rapidly, each company offers services that make it easy for customers with the aim of attracting customer loyalty and winning the market. Based on this data, Tokopedia, which in 2019 had occupied the top position in e-commerce services in Indonesia, then in the second quarter of 2020 Tokopedia took second place and Tokopedia was in first position. However, in the first quarter of 2021, Tokopedia again became the number one e-commerce most in demand in Indonesia. The speed of change in the e-commerce business map is caused by the increasingly innovative and creative management of product development. The impact of competition that occurs between e-commerce businesses is the level of consumer loyalty to a product or service. Customer loyalty is very important for the company to maintain its business continuity and the continuity of its business activities. Loyal customers are customers who are satisfied with the products and services provided by the company, so they have the desire to promote them to anyone they know..

There are inconsistencies in the results of previous studies that result in differences (Sativa (2017), Muhdiyanto and Diesyana (2018), Rather and Sharma (2017), Moriuchi & Takahashi (2016), Ahmad & Sharma (2017), Dennis et al., (2019) , Veloutsou (2015); Nicholas et al., (2019), Mirza Tabrani et al., (2018)) become an interesting research gap for further research on how exactly the effect of e-service quality, e-trust on e-commerce is loyalty and to overcome the research gap found, in this study included mediation variables to bridge the research gap. To close the research gap in this study, the mediation variable e-satisfaction was included.

As many as 65% of e-commerce users are dominated by women, while 35% are men. Based on age, 50% of them are 19-34 years old as millennials, 31% are Generation Z (15-23 years), and 2% are 35 years and over (Marketeers.com). The data shows that the millennial generation dominates as the most e-commerce users and students are included in the millennial generation. The tendency of the millennial generation and generation Z to shop at e-commerce services is because the prices offered tend to be more affordable and there are more product choices. In this context, Tokopedia Indonesia applies quite competitive prices compared to other e-commerce. Based on research by the Associate of High Tech, Property and Consumer Industry of MarkPlus Inc in the price quote category in e-commerce, consumers choose Tokopedia Indonesia as an e-commerce brand that competes strongly in price quotes. The survey, which was 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 occupies the top three positions in the survey. In terms of age, they are Tokopedia with 42.8% dominance, Shopee with 19.8% and Bukalapak at 17.5%. Tokopedia Indonesia dominates being the first choice by consumers as e-commerce that offers the most affordable prices.

LITERATURE REVIEW

E-Service Quality

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

E-Trust

According to Amin et al., (2013) defines trust as a symbol of honesty, ethics and adherence to Islamic principles. Choi and La (2013) suggest that trust is formed by the customer's experience with the company, so it can provide many opportunities for customers to evaluate the company's capabilities, policies, and integrity. Pavlou and Fygenson (2006), define trust as a consumer's belief that the seller will act generously, competently and act ethically. Liu and Leach (2001) argue that trust in salespeople is that salespeople must be trustworthy in behavior and always keep promises and can meet the needs of their customers 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 an 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 perceived results between the product and expectations (Kotler, 2012: 128). E-satisfaction occurs from the confirmation or disconfirmation process after comparing the performance experienced by the user with the expected performance before the experience (Cenfetelli et al., 2008).

E-Loyalty

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 attitudinal loyalty. Behavioral loyalty refers to the behavior of customers to repurchase because they like a particular brand or service (Jiang et al., 2015). Attitudinal loyalty reflects the emotional and psychological desire of customers to repurchase and recommend to others (Baumann et al., 2012).

RESEARCH HYPOTHESIS

Relationship of E-Service Quality to E-Satisfaction

Research conducted by Lu et al. (2012), Raouf Ahmad and Jyoti Sharma, (2017); Anu Puusa et al., (2017); Muslim Amin, (2016); Emi Moriuchi and Ikuo Takahashi, (2016); Cleopatra Veloutsou, (2015); Naeimeh et al., (2014); Sri Minarti and Waseso Segoro, (2014); Anne et al., (2013) found that there is a positive relationship between service quality, satisfaction and loyalty, from the description above, the first hypothesis is formulated as follows:

H1: There is a significant effect between e-service qualities on e-satisfaction.

Relationship between E-Trust and E-Satisfaction

Research conducted by Ghane et al. (2011), Anil Bilgihan, (2016); Emi Moriuchi and Ikuo Takahashi, (2016); Raziye et al., (2016); Cleopatra Veloutsou, (2015); Sri Minarti and Waseso Segoro, (2014) found that e-trust directly and positively affects e-satisfaction. From the description above, the writer formulates the first hypothesis as follows::

H2: E-trust has a positive effect on e-satisfaction.

Relationship between E-Service Quality and E-Loyalty

Research conducted by Imam Prayogo Ambardy and Sevenpri Candra (2013), Jonida Xhema et al., (2018); Sri Minarti and Waseso Segoro, (2014); Erik Nettet and Oyvind Helgesen, (2014); Yi Shun Wang et al., (2011), found that e-service quality has a significant effect on e-loyalty. From the description above, the writer formulates the first hypothesis as follows:

H3 : There is a significant influence between e-trust and e-loyalty.

Relationship of E-Trust with E-Loyalty

Research conducted by (Kang and Chung (2018); Alipoor (2016)) states that there is a significant relationship between e-service quality and brand image, from the description above, the fourth hypothesis is formulated as follows:

H4: There is a significant effect between E-Trust on e-loyalty.

Customer Satisfaction Relationship to E-Loyalty

There is a positive relationship between customer satisfaction and customer loyalty (Tam, 2012). When customers are satisfied with an application, they will be willing to interact more with the application in the future and become loyal customers (Fang, Chiu, & Wang, 2011). According to Akbar (2016) in the Journal of the Effect of E-Service Quality on E-Customer Satisfaction and E-Customer Loyalty at Lazada.co.id shows that e-satisfaction has a positive and significant effect on e-customer loyalty. From the description above, the writer formulates the first hypothesis as follows:

H5: E-satisfaction has a positive and significant effect on e-loyalty.

The relationship between E-Service Quality and E-Loyalty through E-Satisfaction as a mediating variable

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. From the description above, the writer formulates the first hypothesis as follows:

H6: E-service quality has a positive and significant effect on e-loyalty through e-satisfaction as a mediating variable.

The relationship between E-Trust and E-Loyalty through E-Satisfaction as a Mediation variable

Research conducted by Revita (2015) that the results of this study indicate that the e-satisfaction variable is a connecting variable between the consumer experience of trust variable and the e-loyalty variable, which means the more trust a consumer has, the greater the level of consumer satisfaction with online business so that it will increase consumer loyalty to online business., from the description above, the seventh hypothesis is formulated as follows:

H7: E-trust has a positive and significant effect on e-loyalty through e-satisfaction as a mediating variable.

Conceptual Framework of the Research

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

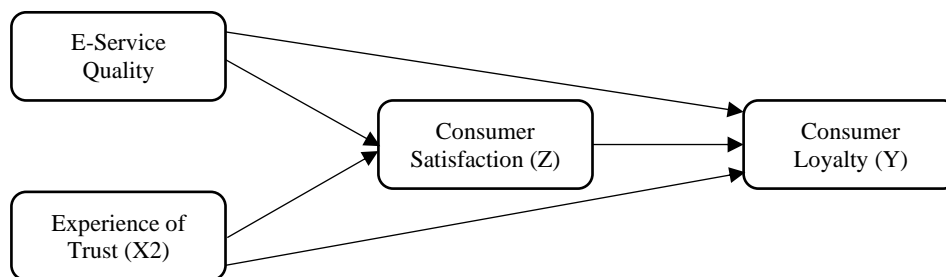


Figure 1: Research Framework and Hypothesis

METHODOLOGY

Participants and Data Collection

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

Data Analysis

The analytical method in this study uses Structural Equation Modeling (SEM) based on Partial Least Square (PLS) with the help of SmartPLS 3.0 software.

Measurements

All indicators used to measure the variables in this study were adopted from several previous studies. The indicator of the e-service quality variable was adopted from Pink (2017), Ladhari (2010) which consists of 6 indicators. The e-loyalty variable was measured using 4 indicators referring to the research of Revita (2016), Ghane et al (2011), Melinda (2017). The e-trust variable was measured

using 3 indicators adopted from research by Ainur (2018), Kim et al (20013), and Kristina (2015). The e-satisfaction variable was measured using 5 indicators adopted from Tobagus' research (2018)

RESEARCH RESULT

Result

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

Judging from the age category of the respondents, it is known that more are in the age range of 18 - 20 years, that is 55 people or 55.00% and 45.00% from a total of 100 respondents. This shows that consumers who shop at Tokopedia are consumers of productive age. This shows that Tokopedia is a service that is very popular with productive ages, especially students who like to shop for fashion items and other items.

Table 1: Composite Reliability, Cronbach Alpha, AVE

Variabels	Composite Reliability	Cronbach Alpha
<i>E-Service Quality</i>	0,949	0,948
<i>E-Loyalty</i>	0,956	0,932
<i>E-Trust</i>	0,952	0,937
<i>E-Satisfaction</i>	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 (\sqrt{AVE})

	<i>Customer Loyalty</i>	<i>Customer Satisfaction</i>	<i>E-Service Quality</i>	<i>E-Trust</i>
<i>Customer Loyalty</i>	0,888			
<i>Customer Satisfaction</i>	0,892	0,902		
<i>E-Service Quality</i>	0,851	0,894	0,827	
<i>E-Trust</i>	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 the correlation value between latent variables and has a value of more than 0.7. The results of the algorithm explain that the research instrument has passed the discriminant validity test.

Table 3: Hypothesis Testing Results

	Original Sample (O)	Sample Mean (M)	Stuserdd Deviation (STDEV)	t Statistics (O/STDEV)	P Values	Hypothesis	Explanation
ES -> EL	0,892	0,892	0,025	36,168	0,000	H5	Supported
ESQ -> EL	0,638	0,638	0,099	6,434	0,000	H3	Supported
ESQ -> ES	0,716	0,715	0,108	6,650	0,000	H1	Supported
ET -> EL	0,180	0,182	0,101	1,774	0,077	H4	Supported
ET -> ES	0,201	0,204	0,114	1,773	0,077	H2	Supported
ESQ -> ES -> EL	0,638	0,638	0,099	6,434	0,000	H6	Supported
ET -> ES -> EL	0,180	0,182	0,101	1,774	0,077	H7	Supported

Source: Data Primer Diolah, 2021

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

Based on the table above, it is known that the T-Statistics value is 1,773 > 1,645. The original sample value is 0.201 (positive). This explains that H2 is supported, namely E-trust has a positive effect on e-satisfaction. So it can be concluded that the E-trust variable 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 $6,434 \geq 1,645$. The original sample value is 0.638 (positive). This explains that H3 is supported, namely E-service quality has a positive and significant effect on e-loyalty. So it can be concluded that the E-service quality variable has a significant effect on e-loyalty, statistically H3 is accepted.

Based on the table above, it is known that the T-Statistics value is $1,774 \geq 1,645$. The original sample value is 0.180 (positive). This explains that H4 is supported, namely E-trust has a positive and significant effect on e-loyalty. So it can be concluded that the E-trust variable has a significant effect on e-loyalty, statistically H4 is accepted.

Based on the table above, it is known that the T-Statistics value is $36,168 \geq 1,645$. The original sample value is 0.892 (positive). This explains that H5 is supported, namely E-satisfaction has a positive and significant effect on e-loyalty. So it can be concluded that the variable E-satisfaction has a significant effect on e-loyalty, statistically H5 is accepted.

H6: E-service quality has a positive and significant effect on e-loyalty through e-satisfaction as a mediating variable.

Based on the table above, it is known that the T-Statistics value is $6,434 \geq 1,645$. The original sample value is 0.638 (positive). This explains that H6 is supported, namely E-service quality has a positive and significant effect on e-loyalty through e-satisfaction as a mediating variable.

Based on the table above, it is known that the T-Statistics value is $1,774 \geq 1,645$. The original sample value is 0.180 (positive). This explains that H7 is supported, namely Consumer experience of trust has a positive and significant effect on e-loyalty through e-satisfaction as a mediating variable.

DISCUSSION

The influence of E-service quality on e-satisfaction

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

The fulfillment of service quality must meet every element of the quality of the electronic service itself, according to Pink, (2018) the quality of service in e-commerce or e-service must be able to meet six elements, including Reliability (Usermanship), Responsiveness Privacy/ security, Information quality/benefit, Ease of use, Web design if all these aspects are met 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, the more satisfied customers become, from this statement it can be interpreted that customer trust can increase customer satisfaction at the Tokopedia Online Shop. Trust and satisfaction are important to ensure a long-term perspective on the relationship, and reduce the risk of perceived opportunistic behavior (Erdem et al., 2002). If there is a positive relationship between trust and satisfaction, then both parties will generate sufficient value from their interactions, so that they are ready to keep their commitments. E-trust is described as trust in the sales force which is a condition where consumers recognize that the trusted sales force is true and honest, for that trust plays a very important role in repurchase intention.

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Effect of E-service quality on E-Loyalty

Based on the research conducted, it is known that E-service quality has an effect on customer loyalty. This means that E-service quality can directly increase customer loyalty. According to Zeithaml et al (2009) e-service quality is described as the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery. The cause of the effect of e-service quality on customer loyalty is that some consumers feel that they get special treatment when they shop at Tokopedia. Consumers who are served well will feel that the service really spoils them, so that if consumers get good service, 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 Waseso Segoro, (2014); Erik Nettet and Oyvind Helgesen, (2014); Yi Shun Wang et al., (2011), found that e-service quality has a significant effect on e-loyalty.

Effect 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 the customer's experience with the company, so it can provide many opportunities for customers to evaluate the company's capabilities, policies, and integrity. Foster & Cadogan (2000) in Kristina (2005) state that trust between salespeople and consumers causes consumers to be willing to continue relationships that encourage increased interactions in the future, from this statement it can be interpreted that trust in salespeople can increase consumer loyalty. Tokopedia Online Shop.

Customer experience of trust will build customer loyalty. Loyalty indicators according to Griffin (2005) include: making regular repeat purchases, buying between product and service lines, referring to others, and showing immunity to pulls from competitors, so it can be stated that trust can foster repurchase interest. Lankton et al., (2010) asserted that customer trust is an important factor in determining customer loyalty.

Effect of E-Satisfaction of Trust on E-Loyalty

The 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 the customer's perception of service quality. Customer satisfaction is described as the result of a comparison between customer expectations and the subsequent perceived service quality performance. Shi et al., (2014) stated that satisfied users 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 to customers. Tokopedia online shop. This happens with the support of each indicator, namely the suitability of expectations, interest in revisiting, and willingness to recommend.

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 interact with the site more in the future and become loyal customers (Fang, Chiu, & Wang, 2011). According to Akbar (2016) in the Journal of the Effect of E-Service Quality on E-Customer Satisfaction and E-Customer Loyalty at Lazada.co.id shows that e-satisfaction has a positive and significant effect on e-customer loyalty. That means the higher the level of satisfaction that a person receives, the more loyal that person will be to a brand.

Effect of E-Service Quality on E-Loyalty through E-Satisfaction as a mediating variable

The results showed that E-service quality had a positive and significant effect on e-loyalty through e-satisfaction as a mediating variable. This explains that e-satisfaction plays a very important role and can mediate e-service quality on e-loyalty. Hair et al., (2010) stated that in the mediation variable if (a), (b) and (c) are significant, then (c') is said to be a partial mediation variable. In this case the correlation (a) shows the examination model of the influence of the independent variable on the mediating variable, namely the effect of E-service quality on e-satisfaction, correlation (b) shows the examination of the effect of the mediating variable on the dependent variable, namely the effect of e-satisfaction on customer loyalty, and correlation (c) shows the examination of the effect of the independent variable on the dependent variable directly or without going through the mediating variable, 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 that exists in consumers has a role to increase customer loyalty, so that the possibility of consumers to remain loyal is even greater. The satisfaction felt by customers comes from the suitability of their expectations for the products sold on Tokopedia. The products offered at Tokopedia are in accordance with the existing reality, so that consumers feel that the products they buy are in line with their expectations, so they are satisfied and they remain loyal to the Tokopedia Online Shop.

The results of this study are in line with previous research conducted by Imam Prayogo Ambardy and Sevenpri Candra (2014) which 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 influence of Consumer experience of trust has a positive and significant effect on e-loyalty through e-satisfaction as a mediating variable

The results of the study indicate that the customer experience of trust has an important impact on customer loyalty through e-satisfaction. However, the 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 e-satisfaction basically customer experience of trust Online Shop Tokopedia is able to increase customer loyalty.

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

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

CONCLUSION AND RECOMMENDATION

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 has an effect on 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 mediating variable. Customer experience of trust has an important impact on customer loyalty through e-satisfaction. However, the impact of e-satisfaction mediation is known to be partial mediation).

Recommendation for Future Research

1. Further 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.
2. This study only uses, customer experience of trust, e-service quality, and customer satisfaction to determine the effect on customer loyalty. It is hoped that further 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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Nurfirda Sofia Silviana
Master of Management Faculty of Economics and Business
Brawijaya University, Indonesia
Email: sofiasilviana@student.ub.ac.id

Rofiaty
Master of Management Faculty of Economics and Business
Brawijaya University, Indonesia

Astrid Puspaningrum
Master of Management Faculty of Economics and Business
Brawijaya University, Indonesia