

The Effect of E-Service Quality and E-Trust on E-Customer Loyalty Through E-Customer Satisfaction as an Intervening Variable (Study on Gopay Users in Bandung)

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Abstract

This study aimed to determine the effect of E-service Quality and E-trust on E-customer loyalty through E-customer satisfaction as an intervening variable in gopay users in Bandung. The type of this research is descriptive and causal analysis with a quantitative approach. Sampling was done using a non-probability sampling method, namely, purposive sampling type. The results of the number of respondents obtained as many as 400 people. The analysis technique used in this research is SEM PLS analysis, which was processed using SmartPLS. The results in this study indicate that E-service Quality has a positive and significant effect on E-customer loyalty, E-trust has no positive and insignificant effect on E-customer loyalty., then E-service Quality has a positive and significant effect on E-customer satisfaction, E-trust has a positive and significant effect on E-customer satisfaction, E-customer satisfaction has a significant effect on E-customer loyalty, E-service Quality has an effect positive and significant impact on E-customer loyalty through E-customer satisfaction, and E-trust has a positive and significant effect on E-customer loyalty through E-customer satisfaction.

Keywords: E-service Quality, E-trust, E-customer Loyalty, E-customer satisfaction

1. INTRODUCTION

Technological developments have changed the way people live over time. The era that is now completely conventional has turned into a digital era along with the rapid development of the times. During this era, technological developments were supported by good education levels and increased demand for technology and information. In Indonesia, technology advances are in line with the growth of a technology-literate generation that provides new business opportunities. According to (Kartawinata,, 2020), Information technology is one of the fastest growing technologies at this time . A high level of people's technological awareness is linked to business

to meet the needs of an increasingly complex society. This condition challenges companies or business entities to translate opportunities into suitable business products.

Currently, increasing access to the internet has changed human lifestyle in various aspects. The development of increasingly rapid use of information technology in society is an opportunity for business people to innovate to meet increasingly complex consumer needs. One of them is innovation in financial services. One of the innovations in the financial services sector is fintech. Electronic payment for financial technology products (fintech) is a service that combines financial services and modern technology.

Gopay is a digital wallet inside the Gojek application that functions to simplify online transactions. Quoted from iprice.co.id, gopay has the most active users during the 2nd quarter 2019 - 2nd quarter 2020 period. According to a survey conducted by Ipos, gopay has become an e-wallet with the highest brand awareness, with a percentage of 58%. ([Iprice.co.id](http://iprice.co.id)) The position of gopay as an e-wallet with the most active users and the highest brand awareness does not guarantee the satisfaction of gopay users. Many complaints arise from customers about technical problems and beliefs. In the Playstore review, there are complaints from GoPay users such as unsuccessful top-ups and sudden cut-off balance, which makes consumers less satisfied with the services provided by GoPay and has an impact on decreasing GoPay user loyalty. A survey about digital wallets in Indonesia was conducted by Ipos to find out which digital wallet brands have the most superior satisfaction and loyalty. The result is that Gopay has a satisfaction rate of 71% and has a loyal user rate (20%) (Suara.com, 2020). . Customer activity in using digital financial applications in the form of servers or e-wallets is very easily effected by the quality of online services (e-service quality). According to research by Arif Safarudin et al. (2020), one of the factors affecting e-wallet loyalty is e-service quality.

Furthermore, what affects customer loyalty in e-wallets is trust. Trust in an online context is called e-trust. Trust is one important aspect of attracting customers to continue using the services offered by the company. Reviews and ratings shared by consumers will be easily accessed and read by other consumers. This will affect consumer confidence. Customer loyalty is needed by companies because, without loyalty from customers, the company will not develop properly (Melinda, 2017). In the context of online loyalty is called e-loyalty, E-customer loyalty is essential, because customers are easy to move, and compare the same products with other online businesses. (Revita, 2016). Based on this background, the writer takes the title "the effect of E-service quality and e-trust on e-customer loyalty through e-customer satisfaction as an intervening variable (study on gopay users in Bandung)"

1.1 Objectives

This study is intended to obtain data and information that is a real picture of the effect of E-service quality and E-trust on E-Customer loyalty through E-Customer Satisfaction as an intervening variable (Study on GoPay in Bandung City)

2. LITERATURE REVIEW

2.1 E-service quality

The quality of electronic services is also defined as the extent to which websites can provide facilities for shopping, purchasing, and delivery of products and services effectively and efficiently (Sethio and Siagian, 2018). According to Zeithaml et al., In Tjiptono and Chandra (2016: 176), stated that there are seven dimensions of E-Service Quality, namely: 1) Efficiency is when a customer visits a website to find the desired product or service and related information about the product or service, as well as the ability to minimize associated site maintenance. 2) Fulfillment is the accuracy of service promises, product availability or features and services, as well as product delivery according to the promised time. 3) Reliability is the technical function of the related site, especially the extent to which the site is available and functioning properly. 4) Privacy is a guarantee that user behavior data or personal accounts are protected and information and security are protected. 5) Responsiveness is an effective treatment of consumer problems. Fast service can provide a more comfortable feeling for consumers to make purchases online. 6) Competition covers returns, awards or commissions, shipping fees, product processing fees

or in-app user account processing fees, etc. 7) Contact is a user requirement to be able to speak to customer service staff online or by phone (and not communicate with machines).

2.2 E-trust

According to Kim et al. in Anindea (2016), E-trust is defined as a basic starting point for building and maintaining relationships between online sellers and customers. According to Kim et al. in Kartono (2019), the dimensions of E-trust are 1) Ability is the ability and characteristics of a seller or organization to effect certain fields. In this case, how the seller provides, serves, and protects the transaction. This means that consumers will get satisfaction and seller security guarantees when making transactions.. 2) Kindness (Benevolence) is the seller's ability to provide mutually beneficial satisfaction between themselves and consumers. Seller profits can be maximized, but customer satisfaction is also high. Seller is not only the pursuit of profit alone but also very attentive to the achievement of customer satisfaction 3) Integrity related to the behavior or habit seller does business. Whether the information provided to consumers is correct. Whether the quality of the product being sold can be trusted.

2.3 E-customer satisfaction

According to Ahmad in Junardi (2019), electronic satisfaction means that online products and services exceed customer expectations, namely, the level of buyer satisfaction after comparing the purchase experience and the perceived expectations with the online post-purchase experience, the level of buyer satisfaction. There are five dimensions that can affect E-satisfaction according to Ranjbarian et al., In Tobagus (2018), namely: 1) Convenience is time and effort saving on online shopping to make it easier for customers when searching for stores, finding items, and getting deals. 2) Merchandising is providing the availability of various kinds of information online, which can increase customer satisfaction. 3) Site design is satisfaction in easy search and good web organization. Then the neat screen appearance, simple search pointers, and fast presentation become points of support. 4) Security is how a website can be trusted by customers. Lack of customer interpersonal contact when making online purchases will make consumers pay attention to transaction security and refer to consumer privacy matters. 5) Serviceability is a sense of satisfaction arising from all the services on the website.

2.4 E-customer loyalty

According to Hapsari et al. (2017), e-loyalty is defined as customers' intention to cooperate again, recommend to others, and be loyal to e-commerce brands or companies. Jeon & Jeong, (2017) divided e-customer loyalty into four dimensions, namely 1) Cognitive is a preference for the web or services that exist in a company. 2) Affective is a positive behavior resulting from preferences to lead to referencing behavior. 3) Conative is the desire of customers to return to a company website from previous experiences. 4) Action is defined as when consumers want to come back to the web to make purchases online.

2.5 Framework of Thinking

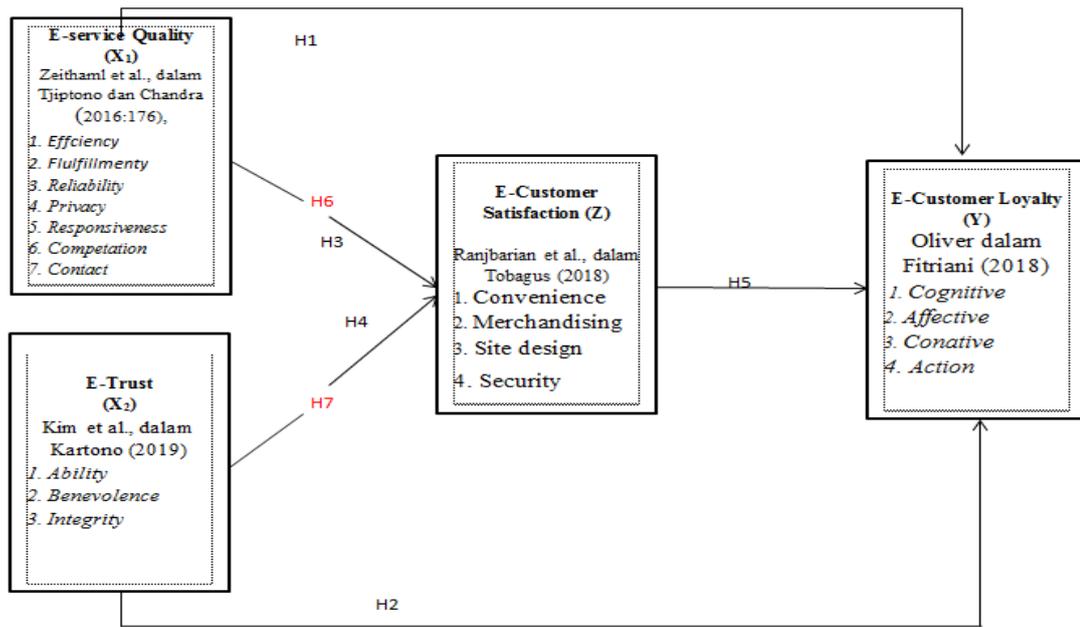


Figure 1. Framework of Thinking
Source : Results of data processed by researchers in 2020

The hypothesis in this study are:

- H1: E-service quality has a significant effect on E-Customer loyalty
- H2: E-trust has a significant effect on E-Customer loyalty
- H3: E-service quality has a significant effect on E-Customer satisfaction.
- H4: E-trust has a significant effect on E-Customer satisfaction
- H5: E- customer satisfaction has a significant effect on E-Customer loyalty
- H6: E-service quality has a significant effect on E-customer loyalty which is mediated by E customer satisfaction
- H7: E-trust has a significant effect on E -Customer loyalty mediated by E-Customer satisfaction

3. RESEARCH METHODS

3.1 Research Type

This research used descriptive and causal research types with a quantitative approach. According to Sugiyono (2016), this method is also called a quantitative method because the research data is in the form of numbers, and the analysis uses statistics. Descriptive research is research conducted to determine the existence of independent variables. According to Sugiyono (2014: 37), a causal relationship is a relationship that is cause and effect. The scale of the instrument used in this study was the Likert scale. According to Sugiyono (2019: 146), the Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. The sampling technique used was non-probability sampling using purposive sampling. The data used are primary and secondary data. And the primer is a questionnaire filled out by 400 gopay users in Bandung who have transacted at least twice. The method of analysis in this study uses the method of Structural Equation Modeling (SEM). According to Santosa (2018: 54), structural equation modeling (SEM) is a statistical method

used by researchers in various fields, for example, social, behavioral, educational, biological, economic, marketing, and medical researchers.

4. RESEARCH RESULTS AND DISCUSSION

4.1 Descriptive Analysis

According to the test results, it is known that the E-service Quality variable is in the quite good category with a percentage of 67.08%. This indicates that the quality of service provided by GoPay is quite good. Furthermore, according to the test results, it can be seen that the E-trust variable is in the good category with a percentage of 68.25%. This means that consumers trust the services provided by GoPay. Then according to the test results, it can be seen that the E-customer satisfaction variable is included in the good category with a percentage of 68.59%. This means that consumers are already satisfied with the services provided by GoPay. And according to the results of the e-customer loyalty test, it can be seen that the E-customer loyalty variable is in the good enough category with a percentage of 66.43%. This indicates that consumers are loyal to the GoPay service.

4.2 Evaluation Results of the Measurement Model (Outer Model)

The outer model is a model that connects latent variables with the manifest variable. In this study, there are 4 latent variables measured by 37 indicators. Based on the Partial Least Square (PLS) estimation method, the full model path diagram can be seen in the following

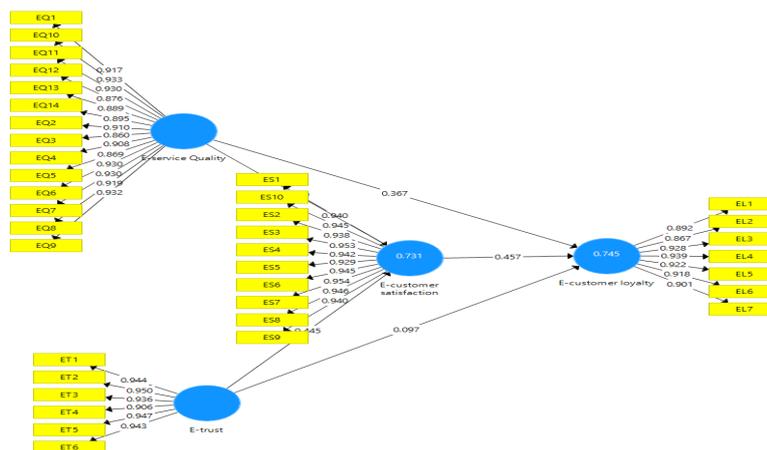


Figure 2. Outer Model Structural Equation Modeling

Source : Results of Research Data Processing (2020)

The validity test in SmartPLS is in the form of convergent validity and discriminated validity test. The indicator is said to be valid if the AVE value is > 0.5 . The following are the results of the convergent validity test in this study:

Table 1. Results of Convergent Validity Test

Latent Variable	Indicator Item	Loading Factor	AVE	Conclusion
	EQ1	0.917		Valid

E-Service Quality	EQ10	0.933	0,823	Valid
	EQ11	0.930		Valid
	EQ12	0.876		Valid
	EQ13	0.889		Valid
	EQ14	0.895		Valid
	EQ2	0.910		Valid
	EQ3	0.860		Valid
	EQ4	0.908		Valid
	EQ5	0.869		Valid
	EQ6	0.930		Valid
	EQ7	0.930		Valid
	EQ8	0.919		Valid
	EQ9	0.932		Valid
E-Trust	ET1	0.944	0,879	Valid
	ET2	0.950		Valid
	ET3	0.936		Valid
	ET4	0.906		Valid
	ET5	0.957		Valid
	ET6	0.943		Valid
E-customer Satisfaction	ES1	0.940	0,890	Valid
	ES10	0.945		Valid
	ES2	0.938		Valid
	ES3	0.953		Valid
	ES4	0.942		Valid
	ES5	0.929		Valid
	ES6	0.945		Valid
	ES7	0.954		Valid
	ES8	0.946		Valid
ES9	0.940	Valid		
E-Customer Loyalty	EL1	0.892	0,828	Valid
	EL2	0.867		Valid
	EL3	0.928		Valid
	EL4	0.939		Valid
	EL5	0.922		Valid
	EL6	0.918		Valid
	EL7	0.901		Valid

Source : Results of Research Data Processing (2020)

The table above shows that 37 statement items from a total of 37 statement items are declared valid because they have an outer loading value > 0.7 and an AVE value > 0.5 . Thus it can be said that all indicators used in this study are valid in measuring each latent variable.

Table 2. Results of Discriminant Validity Test (Fornell lacker criterion)

	E-Service Quality	E-Trust	E-Loyalty	E-satisfaction
E-Service Quality	0,907			
E-Trust	0,747	0,938		
E-Loyalty	0,806	0,735	0,910	
E-satisfaction	0,802	0,796	0,828	0,943

Source: Results of Research Data Processing (2020)

The table above shows that the AVE root value of each latent variable is higher than the highest correlation value between this variable and other variables, so it can be concluded that the model has good discriminatory validity.

Table 3. Results of Discriminant Validity Test (cross loading)

Indicator	<i>E-loyalty</i>	<i>E-service Quality</i>	<i>E-satisfaction</i>	<i>E-trust</i>	Conclusion
EL1	0.892	0.697	0.757	0.682	Valid
EL2	0.867	0.709	0.715	0.644	Valid
EL3	0.928	0.740	0.756	0.679	Valid
EL4	0.939	0.769	0.792	0.698	Valid
EL5	0.922	0.728	0.744	0.652	Valid
EL6	0.918	0.767	0.785	0.693	Valid
EL7	0.901	0.718	0.721	0.628	Valid
EQ1	0.720	0.917	0.739	0.702	Valid
EQ10	0.747	0.933	0.750	0.678	Valid
EQ11	0.740	0.930	0.737	0.671	Valid
EQ12	0.760	0.876	0.726	0.684	Valid
EQ13	0.747	0.889	0.721	0.696	Valid
EQ14	0.736	0.895	0.706	0.679	Valid
EQ2	0.731	0.910	0.738	0.692	Valid
EQ3	0.726	0.860	0.662	0.637	Valid
EQ4	0.707	0.908	0.723	0.670	Valid
EQ5	0.720	0.869	0.660	0.638	Valid
EQ6	0.731	0.930	0.751	0.673	Valid
EQ7	0.724	0.930	0.754	0.673	Valid
EQ8	0.707	0.919	0.758	0.679	Valid
EQ9	0.737	0.932	0.758	0.708	Valid
ES1	0.800	0.771	0.940	0.750	Valid
ES10	0.795	0.757	0.945	0.761	Valid
ES2	0.770	0.743	0.938	0.752	Valid
ES3	0.784	0.771	0.953	0.751	Valid
ES4	0.773	0.772	0.942	0.741	Valid
ES5	0.789	0.739	0.929	0.735	Valid
ES6	0.779	0.744	0.945	0.756	Valid
ES7	0.775	0.752	0.954	0.738	Valid
ES8	0.768	0.755	0.946	0.753	Valid
ES9	0.780	0.763	0.940	0.770	Valid
ET1	0.723	0.733	0.746	0.944	Valid
ET2	0.701	0.722	0.749	0.950	Valid
ET3	0.679	0.691	0.745	0.936	Valid
ET4	0.671	0.672	0.713	0.906	Valid
ET5	0.672	0.691	0.762	0.957	Valid
ET6	0.687	0.691	0.762	0.943	Valid

Source : Results of Research Data Processing (2020)

Based on the data in the table above, it can be seen that the value of the cross loading factor for each indicator is higher than the other constructs. So, the indicators used in this study can be said to have met the requirements. Based on the results of the two validity tests that have been done previously, namely convergent validity and discriminant validity, it can be concluded that 37 statement items can be used as research instruments.

Reliability Test

Reliability test was conducted using two methods, namely composite reliability and Cronbach's Alpha. In order for each variable to be said to be reliable, the value that must be met is > 0.70 for the composite reliability value and > 0.60 for the Cronbach alpha value. (Ghozali, 2014: 40). The following are the results of the reliability test using the SmartPLS version 3.0 software:

Table 4. Reliability Test

Latent Variable	Composite reability	Critical Value	Cronbach Alpha	Critical Value	Conclusion
<i>E-customer loyalty</i>	0.971	> 0.70	0.965	>0.60	Reliable
<i>E-customer Satisfaction</i>	0.988		0.986		Reliable
<i>E-service Quality</i>	0.985		0.983		Reliable
<i>E-trust</i>	0.978		0.973		Reliable

Source : Results of Research Data Processing (2020)

Based on the table above, it shows the variables E-service quality, E-trust, E-customer satisfaction and E-customer loyalty have good reliability

4.2 Structural Model (Inner Model)

The structural model is a model that associates the relationship between exogenous latent variables and endogenous latent variables or endogenous variables and other endogenous variables. Based on the bootstrapping test, a complete structural model was obtained, as shown in the figure below.

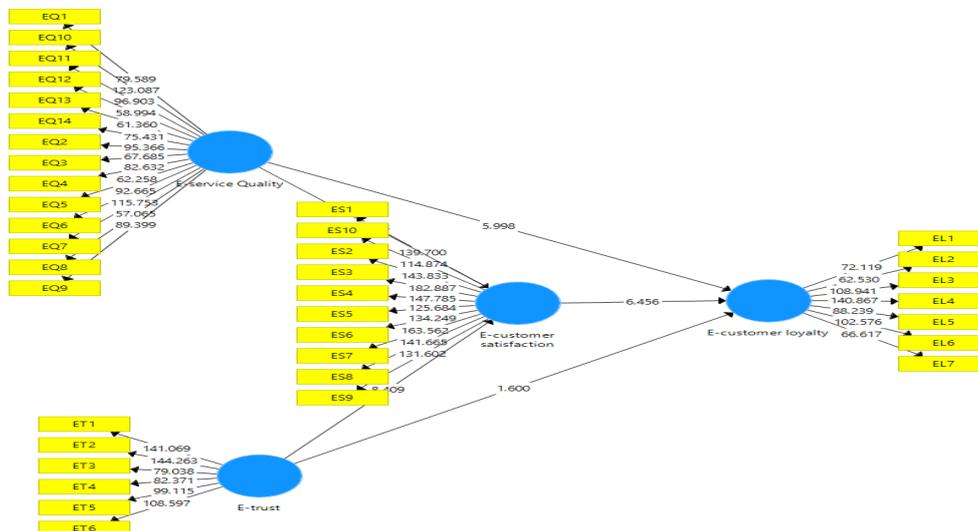


Figure 3. The path diagram of the Full Structural Model

Source: Results of Research Data Processing (2020)

R square Value

R square value in this study, namely:

Table 5. Results of R square Value

Latent Variable	R Square
<i>E-customer Loyalty</i>	0,745
<i>E-customer satisfaction</i>	0,731

Source : Results of Research Data Processing (2020)

R square On the E-customer satisfaction variable of 0.731, which means that the E-service Quality and E-trust variables have an effect on E-customer satisfaction of 0.731 and the remaining 0, 269 is explained by another aspect. And the E-customer loyalty variable resulted in an R-Square value of 0.745, meaning that the E-service Quality, E-trust, and E-customer satisfaction variables have an effect of 0.745 and the remaining 0.25 was effected by other variables outside the study.

Hypothesis Testing

To test the hypothesis, the t-statistic value (t_o) and the t-table value (t_α) must be compared. The significant value used (two-tailed) with a significant level of 5%, namely 1.96, then there is a significant influence between the exogenous variables on the endogenous.

Direct Effect

The direct effect testing in this study was carried out to explain H1, H2, H3, H4 and H5 with the results can be seen in the following table:

Table 6. Results of Direct Effect Hypotesis Testing

Variable	Original sample	Sample Mean	Deviation Standard	T Statistic	P value
<i>E-sevice Quality</i> \rightarrow <i>E-customer loyalty</i>	0,367	0,367	0,061	5,998	0,000
<i>E-trust</i> \rightarrow <i>E-customer loyalty</i>	0,097	0,103	0,061	1,600	0,110
<i>E-sevice Quality</i> \rightarrow <i>E-customer satisfaction</i>	0,470	0,474	0,052	9,048	0,000
<i>E-trust</i> \rightarrow <i>E-customer satisfaction</i>	0,445	0,439	0,053	8,490	0,000
<i>E-customer satisfaction</i> \rightarrow <i>E-customer loyalty</i>	0,457	0,451	0,071	6,456	0,000

Source : Results of Research Data Processing (2020)

$H_a: \rho_1 \neq 0$

There is a significant positive effect of E-service quality on E-customer loyalty with a t statistic value of 5.998 > 1.96 and a P-value of 0.000 < 0.05, so that H1 is accepted and H0 is rejected. This means that the higher E-service quality, will increase the e-loyalty of the customer, and conversely, the lower the E-service quality, will decrease the e-loyalty of the customer, then there is no significant effect between E-trust on E-customer loyalty with a t statistic value of 1.600 < 1.96 and a P-value of 0.110 > 0.05, so H2 is rejected and H0 is accepted. This means that the e-customer loyalty of GoPay users is not affected by e-trust, which means that the E-service quality provided by the company will affect customer satisfaction with the quality provided. The better the E-service quality, the better the E-satisfaction customer and vice versa, the lower the E-service quality, will decrease the E-satisfaction of the customer. Trust is based on the customer's experience with the product/service. If consumers have believed in a product, consumer satisfaction will arise to use the product. So that E-trust can affect e-customer satisfaction with GoPay users in the city of Bandung. This means that the higher the E-trust, will increase the E-

satisfaction of the customer and vice versa, the lower the E-trust, will decrease the E-satisfaction of the customer. Then there is a significant positive effect of E-service quality on E-customer satisfaction with a t statistic value of $9.048 > 1.96$ and a P-value of $0.000 < 0.05$, so that H3 is accepted and H0 is rejected. This means that e-service quality has a positive and significant effect on e-customer satisfaction. This is because E-customer satisfaction has a crucial factor that companies must pay attention to to support e-customer loyalty to online businesses. This indicates that the higher the e-customer satisfaction, the higher the e-customer loyalty. Furthermore, there is a significant positive effect of E-trust on E-customer satisfaction with a t statistic value of $8.490 > 1.96$ and a P-value of $0.000 < 0.05$. , So that H4 is accepted and H0 is rejected. These results are in accordance with the research conducted by Gotama and Indarwati (2019) which states that e-trust has a positive effect on e-satisfaction and there is a significant positive effect of E-customer satisfaction on E-customer loyalty with a t-statistic value of $6.456 > 1.96$ and P-value $0.000 < 0.05$, so that H5 is accepted and H0 is rejected. These results are consistent with research conducted by Aisyah Fitriani (2018) which stated that e-satisfaction has a significant effect on e-loyalty.

Indirect Effect Testing

The direct effect testing in this study was carried out to explain H6 and H7 with the results can be seen in table 7 below:

Table 7. Results of Indirect Effect Hypothesis Testing

Variable	Original sample	Sample Mean	Deviation Standard	T Statistic	P value
<i>E-Service Quality</i> → <i>E-customer satisfaction</i> → <i>E-customer Loyalty</i>	0,215	0,213	0,041	5,212	0,000
<i>E-trust</i> → <i>E-customer satisfaction</i> → <i>E-customer Loyalty</i>	0,203	0,203	0,041	4,958	0,000

Source : Results of Research Data Processing (2020)

There is a significant positive effect of E-service quality on E -customer loyalty through E-customer satisfaction with a t statistic value of $5,212 > 1.96$ and a P-value of $0,000 < 0.05$, so that H6 is accepted and H0 is rejected. When there is a significant positive direct relationship and a significant positive indirect relationship, it has a partial mediation meaning, namely the presence and absence of e-customer satisfaction, it is not a problem for E-service quality to affect e-customer loyalty. Then the higher the level of E-service quality, the higher the level of E-satisfaction, which will increase E-loyalty. And there is a significant positive effect of E-service quality on E-customer loyalty through E-customer satisfaction with a t statistic value of $4.958 > 1, 96$ and a P-value of $0.000 < 0.05$, so H7 is accepted and H0 is rejected. When there is a positive direct and insignificant relationship and a positive indirect and significant relationship, it has a Full mediation meaning, which means it is important for e-customer satisfaction to be formed so that E-trust could affect e-customer loyalty. This means that the higher the level of E-trust, the higher the level of E-satisfaction, which will increase E-loyalty.

Conclusion

According to the results of research that have been conducted using SEM analysis regarding "E-service Quality and E-trust on E-customer loyalty through E-customer satisfaction as an intervening variable (study on gopay users in Bandung)" several conclusions can be drawn, namely 1) According to the results of the descriptive analysis, as a whole, E-service Quality in the category is quite good 2) According to the results of the descriptive analysis, as a whole, the E-trust variable is included in the good category 3) According to the results of the overall descriptive analysis, the E-customer satisfaction variable is included in the good category 4) According to the results of the descriptive analysis, as a whole, the E-customer loyalty variable is in the quite good category. 5) According to the research results, E-service quality has a positive and significant effect on E-customer loyalty. 6) According to research results, E-trust does not have a positive and insignificant effect on E-customer loyalty 7) According to the research results, E-service quality has a positive and significant effect on E-customer satisfaction. 8) According to the research results, E-trust has a positive and significant effect on E-customer satisfaction. 9) According to the research results, E-customer satisfaction has a positive and significant effect on E-customer

loyalty. 10) According to research results, E-service quality has a positive and significant effect on E-customer loyalty through E-customer satisfaction. 11) According to the research results, E-trust has a positive and significant effect on E-customer loyalty through E-customer satisfaction.

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