ANALYSIS THE EFFECTS OF E-SERVICE QUALITY AND E-TRUST ON E-LOYALTY TOWARDS TOKOPEDIA AND E-SATISFACTION AS A MEDIATING VARIABLE

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Abstrak

Tesis ini menyelidiki pengaruh kualitas layanan elektronik dan kepercayaan elektronik terhadap loyalitas elektronik terhadap Tokopedia, dengan kepuasan elektronik sebagai variabel mediasi. Dalam lanskap kompetitif industri ecommerce Indonesia, terutama dengan munculnya live streaming dan strategi inovatif lainnya, memahami hubungan ini sangat penting bagi platform ecommerce yang bertujuan untuk menarik dan mempertahankan pelanggan. Penelitian ini menggunakan pendekatan kuantitatif, mengumpulkan data dari pengguna Tokopedia melalui kuesioner terstruktur. Tujuan utamanya adalah untuk menganalisis efek langsung dari kualitas layanan elektronik dan kepercayaan elektronik terhadap kepuasan elektronik dan loyalitas elektronik, serta untuk menguji peran mediasi kepuasan elektronik dalam hubungan ini. Temuan menunjukkan bahwa kualitas layanan elektronik dan kepercayaan elektronik secara signifikan mempengaruhi kepuasan elektronik, yang pada gilirannya secara positif mempengaruhi loyalitas elektronik. Selain itu, kepuasan elektronik secara parsial memediasi hubungan antara kualitas layanan elektronik, kepercayaan elektronik, dan loyalitas elektronik. Hasil ini menunjukkan bahwa meningkatkan kualitas layanan elektronik dan membangun kepercayaan elektronik merupakan strategi penting bagi platform e-commerce untuk mendorong kepuasan dan loyalitas pelanggan. Implikasi dari penelitian ini ada dua: secara praktis, penelitian ini memberikan wawasan bagi para manajer ecommerce untuk meningkatkan strategi retensi pelanggan; secara teoritis, penelitian ini berkontribusi pada literatur yang ada dengan menjelaskan peran mediasi kepuasan elektronik dalam konteks e-commerce. Penelitian di masa depan dapat mengeksplorasi variabel mediasi potensial lainnya dan memperluas studi ke platform e-commerce dan wilayah geografis yang berbeda.

Kata kunci: Kualitas Layanan Elektronik, Kepercayaan Elektronik. Loyalitas Elektronik, Kepuasan Elektronik

Abstract

This thesis investigates the influence of e-service quality and e-trust on e-loyalty towards Tokopedia, with e-satisfaction serving as a mediating variable. In the competitive landscape of Indonesia's e-commerce industry, particularly with the rise of live streaming and other innovative strategies, understanding these relationships is crucial for e-commerce platforms aiming to attract and retain customers. The study employs a quantitative approach, collecting data from Tokopedia users through structured questionnaires. The primary objectives are to analyze the direct effects of e-service quality and e-trust on e-satisfaction and e-loyalty, as well as to examine the mediating role of e-satisfaction in these relationships. Findings reveal that both e-service quality and e-trust significantly

impact e-satisfaction, which in turn positively influences e-loyalty. Moreover, e-satisfaction partially mediates the relationship between e-service quality, e-trust, and e-loyalty. These results suggest that enhancing e-service quality and building e-trust are pivotal strategies for e-commerce platforms to foster customer satisfaction and loyalty. The implications of this research are twofold: practically, it provides insights for e-commerce managers to improve customer retention strategies; theoretically, it contributes to the existing literature by elucidating the mediating role of e-satisfaction in the context of e-commerce. Future research could explore other potential mediating variables and extend the study to different e-commerce platforms and geographical regions.

Keywords: e-Service Quality, e-Trust. e-Loyalty, e-Satisfaction.

1. INTRODUCTION

In 2023, competition in Indonesia's e-commerce industry is heating up, due to various innovations and interesting strategies to attract customers. One of the main trends that stands out is live streaming or live shopping, which has become the new favourite for e-commerce platforms to increase shopper activity and attract sellers, especially local brands and UMKM. This competition benefits customers as it offers more choices, more competitive prices, and a more engaging shopping experience. On the other hand, in order to survive and thrive in the midst of intense competition, e-commerce platforms must continue to develop and adapt to market needs. According to Ahmadi (2018) E-commerce is a buying and selling activity through the internet network where buyers and sellers do not meet directly.

Loyalty is generally defined as the tendency of consumers to continue buying goods or using services from a particular provider. Despite similar products or lower prices, loyal customers usually have a positive attitude towards the brand and will choose it over competitors. E-loyalty specifically addresses customer loyalty in the digital world, specifically on online platforms such as e-commerce websites, mobile applications, and internet banking services. E-loyalty focuses on the customer's desire to continue visiting the platform, making online purchases, or using the services offered, either with or without an actual transaction. According to Cheung and Thadpunthung (2006) E-loyalty refers to a customer's strong attachment to a particular online store and repeated purchases from that store.

Satisfaction is when someone feels happy and fulfilled with a certain situation or condition. This happens when a person's expectations or expectations are met or even exceed expectations. Satisfaction can be measured subjectively, which is based on each person's feelings and perceptions. e-satisfaction is the level of customer satisfaction with their experience in interacting with an online platform or business. In short, it is how happy customers are with their entire online shopping process, from searching for products, making purchases, to receiving

goods. This concept of e-satisfaction is important in the world of e-commerce because high customer satisfaction will affect their loyalty. Satisfied customers tend to return to shop on the platform and can become positive promoters for the online business. According to Robbins and Judge (2013) Job satisfaction is a positive or negative state of mind that an employee has towards his job, resulting from a comparison between individual expectations and the reality he experiences at work.

Trust is a general concept that refers to the belief and expectation that someone or something will act in a reliable and honest manner. Trust is built through positive experiences, integrity, and consistency. E-Trust is a specialised form of trust that arises in an online environment. E-trust is necessary because online transactions have a higher level of risk than offline transactions. Consumers cannot directly see the goods or meet the seller, so trust is very important. According to Al-Debei . (2015) E-trust can be interpreted as the basis of a relationship between customers and online sellers.

Service quality refers to how well a service meets or exceeds customer expectations in all aspects of a customer's interaction with a company, including pre-sales, sales, and post-sales services. E-service quality refers to the quality of service provided through electronic channels, such as websites, mobile applications, and email, and focuses on their ease of use. E-service quality is a broader form of service quality with internet media that connects sellers and buyers to fulfil shopping activities effectively and efficiently. Neliti (2013)

Indonesian tech company Tokopedia was founded in 2009 as an e-commerce platform that allows individuals and business owners to sell online easily and for free Founded in 2009 by William Tanuwijaya and Leontinus Alpha Edison. They are on a mission to achieve digital economic equality in Indonesia. Tokopedia has more than 11 million sellers and 100 million active users. Tokopedia is one of the largest contributors to the economy in Indonesia by generating more than 1% of the total economy in Indonesia in 2021. According to Williamson (2016) This research analyses Tokopedia's business model and how the company achieved success in the competitive Indonesian market. Williamson found that Tokopedia succeeded by focusing on the local market, offering a wide range of products and services, and building a strong seller base.

2. METHOD

This research is called quantitative research because data collection in research is related to numbers and uses statistical analysis. Data collection using questionnaire distribution with Google form online using a calculation scale of 1-5. The sampling technique in this study was

purposive sampling. Researchers selected samples based on characteristics relevant to the research objectives with minimum age 17 years old and have shopped or transacted on Tokopedia in the last 3 months. This study uses 21 indicators so that by using an estimate based on the number of indicators, a sample size of 100 samples is obtained. With reference to Ferdinand's (2014;48) opinion and based on the considerations stated above, the number of samples used in this study was $21 \times 5 = 105$ samples. The minimum sample size chosen in this study was 105 respondents or more. The statistical data analysis method that the authors use is Partial Least Square or PLS using the Smart PLS 4.0 application.

3. RESULT AND DISCUSSION

3.1. Respondent Profile

The characteristics of the respondents are the criteria used in the study are respondents who have shopped at Tokopedia in the last 3 months. This research has been distributed using a questionnaire distributed via google form with a population of consumers who have shopped at tokopedia in the last 3 months, so that 115 respondents were obtained, that have been obtained. The following are details of the respondent data.

Tabel 1. Characteristics of Respondents (n=15)

Characteristics	Frequently	
	n	%
Gender		
Male	49	42,6%
Famale	66	57,4%
Age		
17-20	3	2,6%
21-30	111	96,5%
31-40	0	0%
>40	1	0,9%
Education		
SMA	35	29,6%
Sarjana	80	69,6%
Megister	1	0,9%
Doktor	0	0%
Income		
<umr< td=""><td>63</td><td>54,8%</td></umr<>	63	54,8%

UMR-5.000.000	39	33,9%
>5.000.000	13	11,3%
Occupation		
Pegawai Negri Sipil	5	4,3%
Pegawai Swasta	24	20,9%
Wiraswasta	16	13,9%
Guru	1	0,9%
Buruh	2	1,7%
Wirausaha	1	0,9%
Freelance	2	1,7%
Customer Service	1	0,9%
Mahasiswa	63	54,8%

That there are more female respondents than male respondents. male respondents. Female respondents totalled 66 people or in a percentage of 57.4%, while male respondents totalled 49 people or 42.6% if using a percentage. With a total of respondents were 115 people an age range of 21-30 years have the dominant number, namely 111 people or around 96.5%. then followed by an age range of 17-20 years, namely 3 people or around 2.6% and an age range of > 40 years, namely 1 person or around 0.9%, then the last is respondents with an age range of 31-40 years, namely 0 people or around 0%. Table are explains that the majority of people who shop at Tokopedia in the last 3 months are undergraduate, which is around 80 people with a percentage of 69.6% or about 80 people. or about 80 people. Then there is high school, namely 35 people with percentage of 29.6%. and the last one is Megister, namely 1 person with percentage of 0.9%. Based on the data above, it is dominated by respondents with UMR income, namely 63 people with a percentage of 54.8%. Then respondents with UMR-5,000,000 income, namely 39 people with a percentage of 33.9%. Next are respondents with income> 5,000,000, namely 13 people with a percentage of 11.3%. the majority of people who shop at tokopedia in the last 3 months are students, namely 54.8% or around 63 people. Then there are Private Employees, namely 24 people with percentage of 20.9%. Followed by self-employed, namely 16 people with a percentage of 23.1%. percentage of 13.9%. Next is the Civil Servant, namely 5 people with a percentage of 4.3%. Then Labourers, namely 2 people with a percentage of 1.7%. Then Freelance 2 people with a percentage of 1.7%. The last is from various occupations such as Teacher, Entrepreneur, Customer Service, which is 1 person each occupation with a percentage of 0.9% each occupation.

3.2. Questionnaire and Measurement

3.2.1. Outer Model

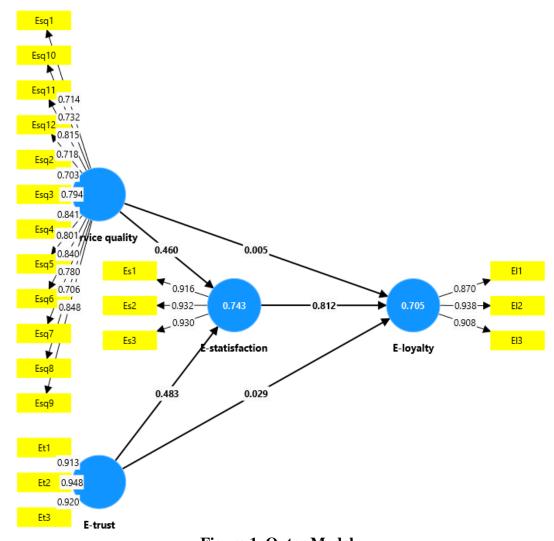


Figure 1. Outer Model
Table 2. Outer Loading

Indicator	Expertise (X1)	Description
customers feel secure about	0,714	Valid
personal information on		
Tokopedia		
Customers feel that their	0,732	Valid
privacy is protected by		
Tokopedia		
Customers feel safe	0,815	Valid
transacting on Tokopedia		
Tokopedia provides useful	0,718	Valid
information		
The information available on	0,703	Valid
tokopedia is reliable		

	0.704	X7. 1° 1
Tokopedia provides very	0,794	Valid
detailed and accurate		
information about products	0.041	X 7. 1° 1
Tokopedia makes it easy for	0,841	Valid
me to find what I need	0.001	X 7-12J
Tokopedia is available 24	0,801	Valid
hours to shop anywhere	0.040	X 7. 1° 1
transactions on Tokopedia	0,840	Valid
are very fast and easy	0.700	X 7_12.J
customers can interact with	0,780	Valid
Tokopedia to get the		
information they need	0.706	X 7. 1* 1
Tokopedia is willing to	0,706	Valid
respond to customer needs	0.040	¥7 1• 1
when having a problem with	0,848	Valid
a transaction, tokopedia is		
willing to help	F (1/2)	D : .:
Indicator	Expertise (X2)	Description
Customer trust that Takenadia	0.012	Valid
Customer trust that Tokopedia	0,913	vana
does not misuse personal data	0.049	Val: d
Customer trust in the	0,948	Valid
Tokopedia website Customers are confident with	0.020	Valid
	0,920	vanu
the Tokopedia website	Even autica (V)	Description
Indicator	Expertise (Y)	Description
Repeat buyers on the	0,870	Valid
Tokopedia website		
Recommending Tokopedia's	0,938	Valid
website to someone who asks		
for a recommendation		
Saying positive things about	0,908	Valid
Tokopedia		
Indicator	Expertise (Z)	Description
Believe the decision to place an	0,916	Valid
order on Tokopedia results in		
satisfaction		
Satisfaction with the decision to	0,932	Valid
choose Tokopedia for shopping		
The shopping experience	0,930	Valid
through Tokopedia is very		
satisfying		
. 77 1' 1'. ' 1 11	1 .1 A 37 '	E + 1 (ANE)

Convergent Validity is also assessed based on the Average Variance Extracted (AVE) of each indicator with an AVE value > 0.5 to be valid. The following is the AVE value for each indicator of the research variable:

Table 3. AVE

Discriminant Validity	AVE	Description
E-Loyalty	0,820	Valid
E-Service Quality	0,603	Valid
E-Satisfaction	0,857	Valid
E-Trust	0,859	Valid

Source: Primary data, 2024

Based on the table above, it can be seen that the AVE value on the E-Loyalty indicator is> 0.5 or equal to 0.820. AVE value on the E-Service Quality Indicator> 0.5 or equal to 0.603. AVE value on the E-Satisfaction indicator> 0.5 or equal to 0.867. And the AVE value of the E-Trust indicator> 0.5 or equal to 0.859. So it can be concluded that the AVE value of all indicators can be said to be valid because> 0.5.

Table 4. Cross Loading

	E-loyalty	E-service quality	E- satisfaction	E-trust
El1	0.870	0.566	0.711	0.527
E12	0.938	0.622	0.791	0.644
E13	0.908	0.607	0.776	0.657
Es1	0.765	0.714	0.916	0.761
Es2	0.758	0.714	0.932	0.703
Es3	0.805	0.747	0.930	0.732
Esq1	0.460	0.714	0.535	0.689
Esq2	0.423	0.703	0.493	0.693
Esq3	0.506	0.794	0.534	0.562
Esq4	0.507	0.841	0.619	0.511
Esq5	0.508	0.801	0.586	0.418
Esq6	0.378	0.840	0.536	0.455
Esq7	0.542	0.780	0.612	0.392
Esq8	0.331	0.706	0.457	0.269
Esq9	0.443	0.848	0.593	0.430
Esq10	0.521	0.732	0.626	0.513
Esq11	0.645	0.815	0.777	0.612
Esq12	0.696	0.718	0.748	0.610
Et1	0.553	0.598	0.668	0.913
Et2	0.616	0.617	0.731	0.948
Et3	0.695	0.645	0.789	0.920

Table 5. Composite Reliable

Composite Reliable	Values
E-Loyalty	0.932
E-Service Quality	0.948
E-Satisfaction	0.947

E-Trust 0.948

Based on the table above, it can be concluded that E-Loyalty is 0.932, E-Service Quality is 0.948, E-satisfaction is 0.947, and E-Trust is 0.948. The data shows the Composite Reliability value of each variable> 0.70 so it can be concluded that the variables above are reliable.

Table 6. Cronbach's Alpha

Cronbach's Alpha		Description	
E-Loyalty	0.890	Reliable	
E-Service Quality	0.940	Reliable	
E-Satisfaction	0.916	Reliable	
E-Trust	0.918	Reliable	

Based on this table, it can be concluded that E-Loyalty is 0.890, E-Service Quality is 0.940, E-Satisfaction is 0.916, and E-trust is 0.918. So the data above shows that the Cronbach's Alpha of each variable is more than 0.70, the data is reliable.

Table 7. VIF

Table 7. VII	
	VIF
E-Service quality – E-Loyalty	2.639
E-Service – E-Satisfaction	1.816
E-Satisfaction - E-Loyalty	3.885
E-Trust – E-Loyalty	2.271
E-Trust – E-Satisfaction	1.816

Sources: Primary data, 2024

Based on the data above, the multicollinearity test results show that, E-Loyalty, E-Service Quality, E-Satisfaction and E-Trust < 5. So the data does not violate the multicollinearity test.

3.2.2. Inner Model

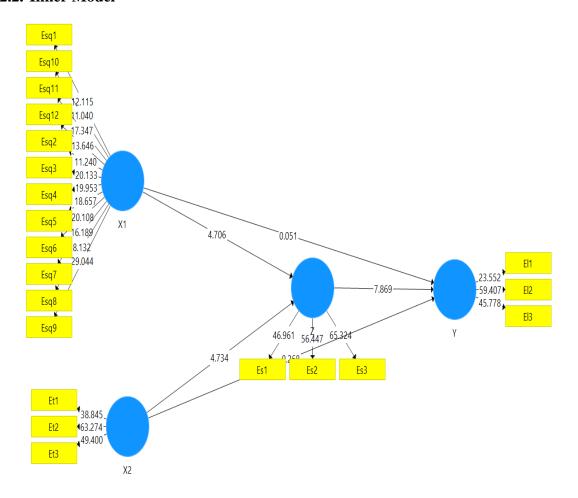


Figure 2. Inner Model

Table 7. R Square

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	R square	R Square Adjusted	
E-Loyalty	0.705	0.697	
E-Satisfaction	0.743	0.738	

Based on the data above, it can be seen that the R2 value of E-Loyalty is 0.705 or 70.5%. The R2 value on E-Satisfaction is 0.743 or 74.3%.

Table 8. O-Square

Tuble of & Equale				
	SSO	SSE	Q ² (=1- SSE/SSO)	
E-Service	1380,000	1380,000		
Quallitty				
E-Trust	345,000	345,000		
E-Loyalty	345,000	150,392	0,564	
E-Satisfaction	345,000	130,672	0,621	

From the data above, it can be seen that the Q2 value for E-Loyalty is 0.564, which means this model has predictive relevance because the Q2 value> 0, then the Q2 value for E-Satisfaction

is 0.621 which means this model also shows that it has predictive relevance.

 Table 9. FIT

 Saturated Model
 Estimated Model

 SRMR
 0.095
 0.095

 Chi-Square
 755.495
 755.495

 NFI
 0.709
 0.709

Based on the data table above, it can be concluded that the SRMR value is interpreted as fit, because it is <0.10, namely 0.095. Furthermore, the NFI value is also identified as fit because the NFI value> 0.1, namely 0.709. Chi Square has a value of 755.495, this value is said to be fit and feasible because it has a range of values > 0.05 (Ghoff et al., 2011). value> 0.05 (Ghozali and Latan, 2020: 78).

3.2.3. Hypothesis Test

Table 10. Hypothesis Effect

	Original	Sample	Standard	T	P
	Sample (O)	Mean (M)	Deviation (STDEV)	Statistics (O/STDEV)	Values
			(SIDEV)		
ESQ->EL	0,005	0,025	0,093	0,051	0,959
ESQ->ES	0,460	0,492	0,098	4,706	0,000
ET->EL	0,029	0,023	0,109	0,268	0,789
ET->ES	0,483	0,453	0,102	4,734	0,000
ES->EL	0,812	0,798	0,103	7,869	0,000
ESQ->ES-	0,374	0,393	0,092	4,074	0,000
>EL					
ET->ES->El	0,392	0,362	0,095	4,137	0,000

3.2.3.1. The Effect of E-Service Quality on E-Loyalty

Based on the results of the bootstrapping test path coefficient table, E-Service Quality has a positive and insignificant effect on E-Loyalty. The results show that the original P-value between E-Service Quality and E-Service Quality is 0.959, which means more than 0.05. Then according to the original sample, the value (O) is 0.005 which indicates a positive value. Thus, it can be concluded that the hypothesis is not accepted because E-Service Quality has a positive insignificant effect on E-Loyalty Previous research also found that (Berliana and Sanaji., 2022) Analyzing the effect of e-service quality on e-loyalty in Lazada e-commerce users. The results showed that e-service quality had no significant effect on e-loyalty. If the quality provided is good but the customer is not satisfied, then it is the same as customer dissatisfaction. So if customers are not satisfied then of course these customers will not be loyal. So the P-value states that service quality is not significant and has no effect on customer loyalty.

3.2.3.2. The Effect of E-Service Quality on E-Satisfaction

Based on the results of the bootstrapping test path coefficient table, E-Service Quality has a positive and significant effect on E-Satisfaction. The results show that the original P-value between E-Service Quality and E-Satisfaction is 0.000 which means less than 0.05. Then according to the original sample, the value (O) is 0.460 which indicates a positive value. Thus, it can be concluded that the hypothesis is accepted because E-Service Quality has a positive significant effect on E-Satisfaction Previous research also found that E-Service Quality dimensions (information, ease of access, security and reliability) have a positive and significant effect on Tokopedia customer satisfaction (Anabila et al., 2021).

3.2.3.3. The Effect of E-Trust on E-Loyalty

Based on the results of the bootstrapping test path coefficient table, E-Trust has a positive and insignificant effect on E-Loyalty. The results show that the original P-value between E-Trust and Loyalty is 0.789 which means more than 0.05. Then according to the original sample, the value (O) is 0.029 which indicates a positive value. Thus, it can be concluded that the hypothesis is not accepted because E-Trust has an insignificant positive effect on E-Loyalty. Previous research also found that Sativa's research on e-commerce sites in Indonesia found that E-Trust has no significant effect on E-Loyalty (Amalia Sativa., 2016). Their research found that E-Satisfaction (electronic satisfaction) mediates the effect of E-Trust on E-Loyalty. This means that E-Trust will only increase E-Loyalty if it first increases E-Satisfaction (Agung and Susilo., 2022).

3.2.3.4. The Effect of E-Trust on E-Loyalty

Based on the results of the bootstrapping test path coefficient table, E-Trust has a positive and significant effect on E-Loyalty. The results show that the original P-value between E-Trust and E-Loyalty is 0.000, which is less than 0.05. Then according to the original sample, the value (O) is 0.483 which shows a positive value. Thus, it can be concluded that the hypothesis is accepted because E-Trust has a significant positive effect on E-Loyalty Previous research also found that Our findings show that electronic trust (e-trust) has a positive and significant effect on customer e-loyalty (Cheung and Thadpun., 2016).

3.2.3.5. The Effect of E-Satisfaction on E-Loyalty

Based on the results of the bootstrapping test path coefficient table, E-Satisfaction has a positive and significant effect on E-Loyalty. The results show that the original P-value between E-Satisfaction and E-Loyalty is 0.000, which is less than 0.05. Then according to the original sample, the value (O) is 0.812 which shows a positive value. Thus, it can be concluded that the hypothesis is accepted because E-Satisfaction has a significant positive effect on E-Loyalty

Previous research also found that In their research on e-commerce, they found that consumer satisfaction with websites and online services has a significant positive influence on their loyalty to the online store (Anderson and Srinivasan., 2003).

4. CONCLUSION

4.1. Conclusion

The results of this study aim to analyze and discuss Analysis the effects of E-Service Quality and E-Trust on consumers E-Satisfaction and E-Loyalty to the Tokopedia. Based on the results of the analysis and discussion that has been carried out in this study, the researchers draw the following conclusions:

- 1. The results of the E-Service Quality variable have an not significant effect on E-Loyalty on Tokopedia. So that the first hypothesis can be rejected
- 2. The results of the E-Service Quality variable have a significant effect on E-Satisfaction on Tokopedia. So that the secound hypothesis can be accepted
- 3. The results of the E-Trust variable have an not significant effect on E-Loyalty on Tokopedia. So that the third hypothesis can be rejected
- 4. The results of the E-Trust variable have a significant effect on E-Satisfaction on Tokopedia. So that the fourth hypothesis can be accepted
- 5. The results of the E-Satisfaction variable have a significant effect on E-Loyalty at Tokopedia. So that the fifth hypothesis can be accepted

4.2. Implication

Companies to Simplify the user interface and navigation to make it more intuitive. Ensure that users can easily find products and complete transactions without difficulty by providing accurate, relevant, and up-to-date information about products and services. Detailed product descriptions, customer reviews, and high-quality images can increase customer satisfaction. by ensuring the platform operates consistently without technical issues. Update and maintain websites and mobile apps regularly to avoid downtime and glitches. by improving the speed and efficiency of customer service response, Implement live chat support and AI-based customer service to handle queries promptly.

Be transparent about policies, terms of service and privacy practices. Handle customer complaints and issues honestly and promptly by showing that Tokopedia cares about customers by offering personalised recommendations, loyalty programs, and special discounts. and improve

Privacy and Security by assuring customers that their personal and financial information is safe. regularly update security protocols and inform customers about the steps taken to protect their data.

Continuously improve the overall customer experience from browsing to post-purchase. Ensure a smooth and enjoyable shopping process, then Implement a system to collect and analyse customer feedback. Use this feedback to make data-driven improvements to the platform. Provide efficient and helpful after-sales support. Handle returns, exchanges and refunds smoothly to increase customer satisfaction.

Based on the research that has been conducted, tokopedia can use e-satisfaction as a mediator to increase the impact of e-service quality on e-loyalty, tokopedia can improve Ease of Use by simplifying the user interface to make navigation intuitive, thereby reducing the time and effort required for customers to find products and complete transactions. This can increase e-satisfaction and, consequently, e-loyalty. Ensure product descriptions, images, and reviews are accurate and comprehensive, providing high-quality information can increase customer trust and satisfaction, and Focus on providing consistent and reliable services, such as timely order processing and accurate delivery. Reliable service can increase customer satisfaction and foster loyalty.

Based on the research that has been done, Tokopedia can use e-satisfaction as a mediator to increase the impact of e-trust on e-loyalty: Tokopedia can Invest in strong security measures to protect customer data and transaction integrity. Highlight these security features to reassure customers and build trust. by Implementing and communicating a clear privacy policy to ensure customers that their personal information is safe and will not be misused. High privacy standards can increase trust and satisfaction. and Be transparent about business practices, such as return policies and customer service procedures. Transparency can build trust and increase customer satisfaction.

4.3. Limitation

Whilst this research can make an important contribution to literature and practice, it does have some limitations.

- 1. This research only focuses on one of the well-known online transportation, namely Gojek.
- 2. In this study, the authors only conducted research on Gojek customers in Surakarta.
- 3. In this study only focuses on the effect of trust and service quality on loyalty which is influenced by satisfaction.

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