

From Transactions to Relationships: Leveraging E-Service Quality to Secure E-Customer Trust and Loyalty

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ABSTRACT

This research explores the interconnected relationship between e-service quality, customer trust, and loyalty in the context of Indonesian e-commerce, focusing specifically on the Shopee platform. Analyzing data from 279 Shopee users, the study examines the influence of website design, customer service, security, and fulfillment on e-service quality and their subsequent impact on trust and loyalty. Employing a purposive sampling approach and SEM-PLS inferential analysis, the findings reveal the significant impact of website design on shaping e-service quality. At the same time, customer service and security do not show significant effects. Interestingly, efficient fulfillment emerges as a critical determinant in boosting e-service quality. The study further emphasizes the significant role of e-service quality in fostering customer loyalty, both directly and indirectly, through the mediation of e-customer trust. These insights provide actionable takeaways for e-commerce players, paving the way for strategic maneuvers and sustained success in Indonesia's competitive e-commerce market.

Keywords: *e-customer loyalty; e-customer trust; e-service quality; Indonesian e-commerce*

ABSTRAK

Penelitian ini mengkaji hubungan yang saling terkait antara *e-service quality*, kepercayaan pelanggan, dan loyalitas dalam konteks e-commerce Indonesia, dengan fokus pada platform Shopee. Dengan menganalisis data dari 279 pengguna Shopee, penelitian ini menguji pengaruh desain situs web, layanan pelanggan, keamanan, dan pemenuhan terhadap *e-service quality* dan dampak selanjutnya terhadap kepercayaan dan loyalitas. Menggunakan pendekatan purposive sampling dan analisis inferensial SEM-PLS, temuan penelitian mengungkapkan dampak signifikan dari desain situs web dalam membentuk *e-service quality*, sementara layanan pelanggan dan keamanan menunjukkan efek yang tidak signifikan. Pemenuhan yang efisien muncul sebagai salah satu faktor penentu utama dalam meningkatkan *e-service quality*. Penelitian ini selanjutnya menekankan peran penting *e-service quality* dalam menumbuhkan loyalitas pelanggan, baik secara langsung maupun tidak langsung melalui mediasi *e-customer trust*. Temuan ini dapat diterjemahkan ke dalam langkah-langkah nyata bagi pelaku e-commerce, membuka jalan bagi manuver strategis dan kesuksesan berkelanjutan di pasar e-commerce Indonesia yang kompetitif.

Kata Kunci: *e-customer loyalty; e-customer trust; e-service quality; e-commerce Indonesia*

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1. INTRODUCTION

The pervasiveness of the internet in Indonesia is evident, with a substantial 70 percent of the populace engaging in activities such as online shopping (Kusnandar, 2021). The rapid adoption of e-commerce is propelled by its intrinsic benefits, including convenience, a broader range of options, and competitive pricing (Tran & Vu, 2019). This e-commerce phenomenon is particularly pronounced in Indonesia, where swift technological progress and escalating internet usage have stimulated a thriving online marketplace (Damuri et al., 2020).

Indonesia has emerged as an e-commerce powerhouse, with an impressive 88.1 percent of internet users actively participating in online purchases (Lidwina, 2021). A study conducted by the *Asosiasi Penyelenggara Jasa Internet Indonesia* (APJII) provides deeper insights into the preferences of Indonesian e-commerce consumers. It reveals that cost is the primary driver, with 15.2 percent of participants indicating that online prices are significantly lower than in physical stores. Other influential factors include the ability to shop from any location (13.2 percent), the efficiency of online transactions (10.3 percent), and the appeal of enticing discounts and promotions (8.3 percent) (APJII, 2022).

However, offering competitive prices is insufficient to succeed in this rapidly expanding market. E-commerce enterprises must prioritize exceptional customer service to foster customer trust, which is fundamental to establishing robust and enduring customer loyalty (Hassan et al., 2020). Customer loyalty extends beyond a single purchase; it is a profound commitment cultivated through positive experiences and nurtured over time. Loyal customers are vital to any business, facilitating repeat purchases, serving as brand advocates, disseminating positive word-of-mouth, and attracting new customers. As Kotler (2000) argues, "The long-term success of a brand relies not on one-time purchases but on the frequency of repeat purchases and customer recommendations."

Customer trust acts as the conduit linking e-service quality and loyalty. When customers consistently have positive interactions with an e-commerce platform characterized by user-friendly interfaces, responsive customer service, and efficient deliveries, they feel valued and develop a sense of trust in the brand (Rita et al., 2019). This positive experience engenders trust

and commitment, ultimately leading to customer loyalty (Hassan et al., 2020). Loyal customers evolve into repeat purchasers, advocates of positive word-of-mouth, and are less likely to be swayed by competitor offerings (Dick & Basu, 1994).

E-service quality, including website design, customer service, secure transactions, and reliable fulfillment, is instrumental in cultivating customer trust (Chou et al., 2015). Research consistently indicates a positive correlation between these factors (Kundu & Datta, 2015; Rita et al., 2019; Tran & Vu, 2019), underscoring the importance of delivering a seamless and gratifying online shopping experience. However, the exact nature of this relationship remains a subject of ongoing discussion, with some studies suggesting a direct impact of service quality on e-customer trust (Parasuraman et al., 2005; Tran & Vu, 2019), while others advocate for a sequential model where service quality engenders trust, which in turn fosters loyalty (Cyr, 2008; Hassan et al., 2020). This study investigates service quality's direct and indirect effects on trust and loyalty among e-commerce customers. To the best of the author's knowledge, this specific model has not been previously utilized to examine the influence of antecedents on e-customer loyalty in the context of Indonesian e-commerce.

This study analyzes the relationship between e-service quality and e-customer loyalty, with e-customer trust and e-customer satisfaction as mediating variables. This study tries to fill the research gap with inconsistent findings on the relationship between e-service quality and e-customer loyalty from previous research (Pratiwi et al., 2021; Rahmawaty, 2021; Tran & Vu, 2019) and provide context regarding the relationship between variables in the Indonesian e-commerce industry. Furthermore, this study attempts to implement three theories related to the variables used: the means-end chain theory, the expectancy disconfirmation theory, and the Theory of Reasoned Action. The results of this study can be used to develop e-commerce by using the concept of e-service quality.

In Indonesia's flourishing online shopping world, how well the service works (e-service quality), how much customers trust the site, and how likely they are to keep coming back (loyalty) are all connected in a tricky way. Understanding how these things influence each other can help online businesses attract and retain customers,

leading them to win in this fast-paced and competitive digital market (Zeithaml, 2002).

2. LITERATURE REVIEW

According to the Means-End-Chain Theory (Zeithaml, 1988), customers choose products based on how well they match their values and goals. Customers assess product attributes based on the expected outcomes and benefits they provide, and how they align with their core values (Olson & Reynolds, 1983). This theory helps marketers discover customers' most important attributes, focus on product improvement, and communicate effectively with customers based on their values (Orsingher et al., 2011).

The Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1975) explains how individual behavior is influenced by attitudes, subjective norms, and intentions. Individuals are more likely to perform a behavior if they have positive attitudes towards it, and if they think that others support it (subjective norm), which increases their intention to do it (Rozenkowska, 2023). TRA provides a useful framework for understanding and predicting customer behavior, enabling businesses to create marketing campaigns that foster positive attitudes, use social influence, and ultimately affect purchase intentions (Ajzen, 1982).

E-service quality is essential for e-commerce success. It goes beyond having a website; it creates a seamless, efficient, and trustworthy experience for every customer interaction. Zeithaml et al. (2000), suggest that e-service quality has several key dimensions, such as efficiency, reliability, fulfillment, privacy, contact, security, design, and trust, that require careful attention. E-service quality measurement requires a comprehensive approach using analytics, customer feedback, and continuous technological monitoring (Türkdemir et al., 2023). However, there are many challenges, such as the subjectivity of perceptions, the changing nature of the online environment, the differences across cultures, the technical complexity, and the integration of offline and online experiences (Ali K. & Kodikal, 2019).

E-service quality is crucial in e-commerce, creating competitive advantage, customer satisfaction, and trust (Dhingra et al., 2020). Businesses prioritizing e-service quality will benefit from improved brand reputation, lower customer attrition, loyalty, and positive

word-of-mouth marketing. Moreover, adapting to changing customer expectations is critical for long-term success in this dynamic landscape (Kaatz, 2020).

Investing in e-service quality is an investment in customer trust, loyalty, and the overall well-being of an e-commerce business. By delivering exceptional online services, businesses can achieve a prosperous presence in the competitive and ever-changing world of e-commerce.

Trust is a fundamental aspect of online transactions, representing a consumer's belief in a seller's reliability and integrity (Crujisen et al., 2023). Consumer trust involves the willingness to accept risks based on the expectation that the other party will fulfill anticipated actions. Trust has dimensions, including "Trusting Belief" and "Trusting Intention" (Cheng & Lin, 2023). The former involves benevolence, integrity, and competence, while the latter includes a willingness to depend and a subjective probability of defending.

Perceived risk, technology orientation, and reputation contribute to consumer trust (Hoque et al., 2023). In e-Commerce, e-Customer Trust combines trust, integrity, and virtue, aiming to reduce risk for inexperienced consumers (Wang & Law, 2020). Trust in online environments differs due to interaction timing, data control, and the absence of a human element.

Empirical studies identify factors influencing e-Customer Trust, such as seals of approval, brand, navigation, fulfillment, presentation, and technology (Casare et al., 2022; Cheskin, 1999). Online platforms' reliability, assurance, and credibility significantly impact consumer trust (Sharma, 2021). In the online realm, where trust hinges on technology, shopping, and product factors, measuring e-customer trust becomes even more critical (Trivedi & Yadav, 2020). E-commerce, in particular, should prioritize e-Servqual strategies to ensure online customer trust in this evolving landscape.

Customer loyalty is more than a single purchase; it is a strong bond that grows through positive experiences and lasts over time. Loyal customers are the most valuable asset for any business, as they buy repeatedly and promote the brand, share positive feedback, and attract new customers. As Kotler (2000) puts it, "The long-term success of a brand depends not on one-time

purchases but on the frequency of repeat purchases and customer referrals."

Building customer loyalty is not a quick process. Smith (1997) manifests a roadmap toward customer loyalty, consisting of four key steps: defining customer value, creating a branded customer experience, training employees to deliver consistently, and constantly maintaining and improving performance. Each step demands careful attention and investment, affecting every part of the customer journey. From knowing individual needs and making a unique brand promise to ensuring employee alignment and measuring performance, every action should help strengthen the emotional bond with the brand.

Reichheld & Rob (2011) explained that e-customer loyalty creates a sense of comfort and familiarity that encourages repeat visits and transactions. Anderson & Srinivasan (2003) described e-customer loyalty as a positive attitude towards the online platform. By paying attention to critical factors like website preference, trust, and positive user experience, as identified by (Chou et al., 2015; Engel et al., 1982; Parasuraman et al., 2005), businesses can build a loyal online community that enjoys convenience, positive interactions, and a sense of belonging. Businesses can transform short-term transactions into long-term relationships by designing meaningful customer experiences and adapting to the changing digital environment, driving lasting growth and securing their place in the market.

According to Blut (2016), electronic service quality comprises four aspects: website design, customer service, privacy, and fulfillment. Website design includes factors that affect the customer's online experience, such as the quality of information, the appearance of the website, the ease of purchasing, the convenience of the website, the variety of products, the prices, the customization of the website, and the reliability of the system. A good website design can enhance the website's usability, aesthetics, brand image, and customer appeal (Díaz & Koutra, 2013). Blut (2016) claims that website design is the most influential factor in e-service quality among the four aspects. Based on this, the following hypothesis can be suggested:

H1: Website design significantly influences e-Service Quality.

Customer service is how a company handles customers during and after buying something, including how they deal with returns

(Blut, 2016). In offline businesses, staff usually help customers with their purchases. However, in online businesses, customers often buy things themselves without the company's help (McLean & Wilson, 2016). Some online businesses have customer service options that let customers ask for more information about the products they want to buy. These businesses often use online tools like live chat, online help desks, and social media (Turel & Connelly, 2013). Wolfinbarger & Gilly (2003) found that four factors (website design, fulfillment/reliability, privacy/security, and customer service) affect how customers rate the quality of the service they get. Blut (2016) also said that customer service is essential for the quality of online services. Based on this, this study makes this hypothesis:

H2: Customer service significantly influences e-Service Quality.

The website should make sure that customers feel safe and confident when they use it to improve the trust and quality of the service (Wang et al., 2015). Schmidt et al. (2008) showed that a good website should have privacy and security features. When customers buy things online, they must provide their personal information, such as name, address, phone number, and credit card details (Holloway & Beatty, 2008). Customers are always worried about whether the website will keep their information safe and not cheat them after they pay. Security or privacy means the website protects the customers' payments and information (Blut, 2016).

Kim & Kim (2010) claimed that the security factor significantly influences the overall quality of online services. Wolfinbarger & Gilly (2003) also said that four factors (website design, fulfillment or reliability, privacy, and customer service) determine how customers judge the quality of the service they get. Rolland & Freeman (2010) agreed that security positively and robustly affects the overall quality of online services. The security and privacy of a website are essential for measuring the quality of online store services (Rita et al., 2019). Based on this, this study makes this hypothesis:

H3: Security significantly influences e-Service Quality.

Fulfillment means that the company ensures that the customers get what they ordered on time, correctly, and in good condition (Blut, 2016). It can only be checked after the

customers pay. Fulfillment is a critical factor of e-service quality (Wolfenbarger & Gilly, 2003). Liao & Keng (2013) said that customers are more likely to have a bad experience after they pay online than offline because they cannot see the products before they buy them. Companies must deliver the products on time, correctly, and in good condition to give customers a high-quality service.

Wolfenbarger & Gilly (2003) found that four factors (website design, fulfillment/reliability, privacy/security, and customer service) affect how customers rate the quality of the service they get. Kim & Kim (2010) also said that fulfillment significantly influences the overall quality of online services. Fulfillment has the most significant impact on e-service quality (Rita et al., 2019). Rolland & Freeman (2010) also said that fulfillment positively and robustly affects the overall quality of online services. Based on this, the study makes this hypothesis:

H4: Fulfillment significantly influences e-Service Quality.

Trust is a crucial factor for customers in deciding whether to purchase products from online stores (Fortes et al., 2017). The elements of electronic service quality can directly influence electronic trust as they represent signals of trust conveying confidence in the site and system to customers (Grönroos, 2001). According to Zeithaml et al. (2000), service quality in online shopping is a significant strategy for achieving success, even more so than low prices and web presence. Service quality reflects the idea that customers compare their expectations regarding service performance (Grönroos, 2001).

The findings of Parasuraman et al. (2005) indicate that e-service quality has a direct and significant positive impact on customer trust in the virtual environment. Tran & Vu (2019) assert that e-service quality has a direct positive impact on e-customer Trust. E-service quality significantly influences e-Customer Trust (Pratiwi et al., 2021). Additionally, Kundu & Datta (2015) posit that e-Service Quality is strongly correlated with customer trust. Based on these statements, a hypothesis that can be proposed is:

H5: e-Service Quality significantly influences e-Customer Trust.

Reichheld & Rob (2011) argue that e-customer Trust is critical to creating e-customer loyalty. They explain that when customers trust

an online retailer, they are more likely to provide personal information, which allows the retailer to personalize their services and products. This personalization can lead to a better shopping experience for customers, which can, in turn, increase their loyalty.

Chou et al. (2015) corroborate this perspective, discovering a positive correlation between e-customer Trust and e-customer loyalty. They contend that trust can engender a feeling of safety and ease for customers, increasing the likelihood of their repeat business patronage. Cyr (2008) also suggests that e-customer Trust can lead to customer loyalty. He argues that trust is a necessary condition for exchange and that when customers trust a retailer, they are more likely to engage in repeated transactions with that retailer. Berry (1983) emphasizes the importance of trust in building customer loyalty. He argues that trust is the foundation for all relationships and essential for creating a long-term customer relationship. Based on this exposition, the hypothesized relationship is:

H6: e-Customer Trust significantly influences e-Customer Loyalty positively.

To enhance electronic trust and customer loyalty, online retailers should focus on the features customers use to assess their electronic service quality. Low prices and web presence are insufficient to ensure success (Parasuraman et al., 2005). E-customer loyalty means customers are willing to return to a website and buy more products or services from it (Cyr, 2008). The Evolution of Expectancy Disconfirmation Theory shows that this theory can evaluate the service quality and information offered by B2C E-commerce from the customer's point of view (Elkhani & Bakri, 2012).

Chang & Wang (2011) claim that electronic service quality affects customer loyalty in the online shopping context. Sasono et al. (2021) confirm that e-service quality positively and significantly affects e-customer loyalty. The better the Internet banking service quality, the higher the e-customer loyalty. Laurent (2016) supports the idea that e-service quality positively and significantly influences the e-customer loyalty of Go-Jek users. Ludin & Cheng (2014) report that e-service quality and e-customer trust positively and significantly contribute to e-customer loyalty in online transactions in Malaysia. Tran & Vu (2019) and Rahmawaty (2021) state that e-service quality directly impacts e-customer loyalty. Based on

the previous discussion, the hypothesis that can be proposed is:

H7: E-Service Quality significantly influences e-Customer loyalty.

E-customer trust is a pivotal factor in fostering customer loyalty within e-commerce. It is defined as customers' willingness to rely on a company or website to safeguard the integrity and reliability of their transactions (Hassan et al., 2020). The formation of e-customer trust is believed to positively influence e-customer loyalty, as it paves the way for heightened levels of customer satisfaction and an increased propensity for repeat business (Cyr, 2008).

A substantial body of research has delved into the intricate relationships between e-customer trust, e-service quality, and e-customer loyalty. A number of studies have unearthed compelling evidence to suggest that e-customer trust plays a mediating role in this relationship. It signifies that e-customer trust is an explanatory mechanism for understanding how e-service quality impacts e-customer loyalty (Chou et al., 2015; Hassan et al., 2020; Pratiwi et al., 2021).

A study conducted by Hassan et al. (2020) that focused on e-banking customers in Malaysia discovered that e-customer trust partially mediated the relationship between e-service quality and e-customer loyalty. The findings revealed that e-customer trust exerted a direct positive effect on e-customer loyalty. In contrast, e-service quality indirectly positively affected e-customer loyalty through the mediating influence of e-customer trust. Based on the knowledge gained from the investigations listed above, we may propose the following hypothesis:

H8: e-Service Quality significantly influences e-Customer loyalty mediated by e-Customer Trust.

3. RESEARCH METHOD

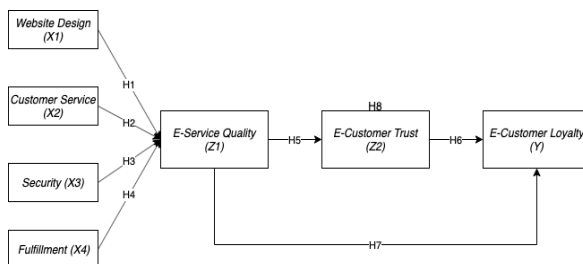


Figure 1. Research Model

Source: Author, 2023

This study uses a quantitative method, analyzing numerical data to examine e-Service

Quality, e-Customer Trust, and Loyalty in the online shopping behavior of Shopee (Siagan & Sugiarto, 2000). It seeks to understand the connections between these variables and how factors affect each other (Hasan, 2002). An online questionnaire was given to a sample of Indonesian Shopee users. The target population includes all Indonesian internet users who have bought products or services on Shopee in the last six months and are at least 17. The study uses non-probability sampling because the exact number of users is unknown. In order to ensure that the participants meet the specific requirements of the study, a purposive sample method is employed, which involves selecting individuals who possess prior expertise in using Shopee (Black & Champion, 1979).

A minimum sample size of 155 Shopee users in Indonesia is based on statistical considerations and Hair's suggestions for SEM analysis with a significance level of 5 per cent (Hair et al., 2022). The study uses primary data gathered from questionnaires and secondary data, such as existing statistical reports, to support its findings. The questionnaire measured four kinds of variables: independent variables (Website Design, Customer Service, Security, and Fulfilment), a dependent variable (e-Customer Loyalty), and two mediating variables (e-Service Quality and e-Customer Trust). The measurement scale used a Likert scale with scores from 1 to 5 (Zebardast & Radaei, 2022). Two hundred seventy-nine valid responses were obtained and analyzed using PLS-SEM.

This study used the quantitative rigour of PLS-SEM to investigate the relationships between e-Service Quality, e-Customer Trust, and loyalty in online shopping. Descriptive statistics first revealed trends and patterns, providing a basis for more detailed analysis. PLS-SEM was used to evaluate both the measurement and structural models. Validity tests check the validity and reliability of constructs, including indicator reliability, convergent validity, and discriminant validity (Hair et al., 2022). The structural model showed meaningful relationships and predictive power, while mediation testing added more depth to the analysis (Hair et al., 2022).

This study examined the correlations between item scores, which were determined using SmartPLS, to assess convergent validity (Hair et al., 2022). Loading factors above 0.7 show strong indicator reliability, while items

with values below this level should be deleted from the measurement model. This study additionally examined the Average Variance Extracted (AVE) above 0.5 to enhance convergent validity.

A research instrument's accuracy and consistency make it reliable (Heale & Twycross, 2015). A reliable instrument should produce similar results when used repeatedly under the same conditions. This study used Cronbach's alphas with a 0.6 value threshold, calculated using SmartPLS, to measure the reliability of our instrument (Ghozali & Latan, 2015). Discriminant validity is achieved when a construct's correlation with a measurement item (indicator) is more robust than its correlations with other constructs. It means that the latent construct predicts that indicator better than other constructs. This study looked at the HTMT Ratio with a threshold value of less than or equal to 0.9 to assess discriminant validity (Henseler et al., 2015).

4. RESULT

This study categorized 279 participants according to their sex, highest level of education, occupation, monthly income, and duration of using Shopee, as shown in Table 1.

Table 1
Respondents' Characteristics

Item	Frequency	Percentage
<i>Gender</i>		
Women	201	72.04
Men	78	27.96
<i>Age</i>		
23-27	94	33.69
18-22	61	21.86
28-32	53	19.00
32-36	27	9.68
42-46	16	5.73
37-41	11	3.94
47-51	9	3.23
52-56	5	1.79
57-60	3	1.08
<i>Highest level of education</i>		
Bachelor	116	41.58
Senior Highschool	99	35.48
Diploma	43	15.41
Master	21	7.53
<i>Job</i>		
Student	81	29.03
Entrepreneur	47	16.85
Teacher	36	12.90
Civil Servant	32	11.47
Housewife	27	9.68
Others	23	8.24
Employee	22	7.89
Military	5	1.79
Farmer	4	1.43
Police Officer	2	0.72
<i>Monthly Income</i>		
1.000.000-3.111.111	77	27.6
3.111.112-5.222.223	94	33.69
5.222.224-7.333.335	56	20.07
7.333.336-9.444.447	24	8.6
9.444.448-11.555.559	13	4.66
11.555.560-13.666.671	3	1.08
13.666.672-15.777.783	4	1.43
15.777.784-17.888.895	0	0
17.888.896-20.000.000	3	1.08
(Choose not to closure)	5	1.79
<i>Shopee Usage Duration</i>		
Below 1 year	64	22.94
1-2 years	90	32.26
3-4 years	96	34.41
More than 4 years	29	10.39

Source: Author, 2023

Before testing the main hypotheses, the study assessed the measurement model to ensure that the selected constructs and their related items were reliable and valid. They used statistical measures such as Cronbach's Alpha, Average Variance Extracted, and Heterotrait-Monotrait Ratio. The results showed convergent (Loading Factor ≥ 0.70 , Cronbach's Alpha ≥ 0.60 , AVE ≥ 0.5) as seen in Table 2 and discriminant validity (HTMT ≤ 0.9) are reached, as seen in Table 3, meaning that the items measured the intended concepts without much overlap.

In structural model analysis, relationships between the e-commerce platform features—website Design, Customer Service, Security, and Fulfillment—and the customer outcomes of Trust and Loyalty are conducted. Interestingly, all path coefficients were statistically significant (p is less than 0.05) except for hypotheses 2 and 3, as seen in Table 4.

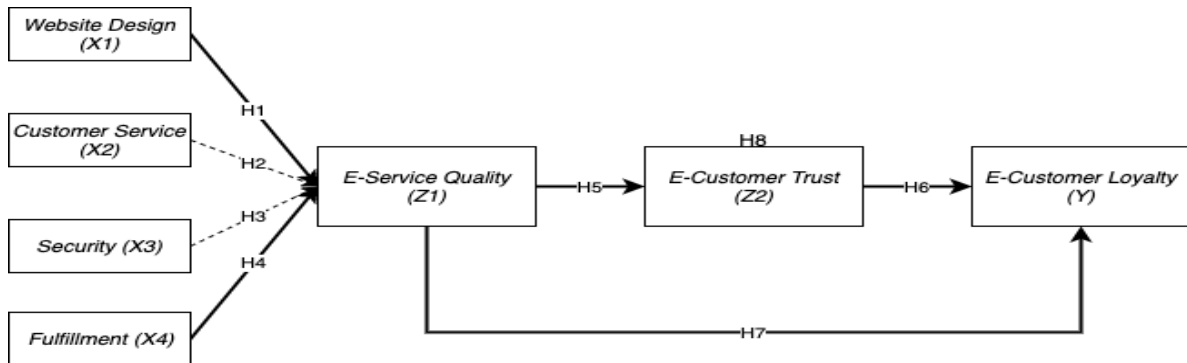


Figure 2. Research Model after Hypothesis Testing

Sources: Author, 2023

**Table 4
Path Coefficient Result**

Relationship	Original Sample (O)	T-Statistic	P-Values	Interpretation
X1 -> Z1	0.245	4.217	0.000	Significant
X2 -> Z1	0.013	0.245	0.807	Not Significant
X3 -> Z1	0.023	0.376	0.707	Not Significant
X4 -> Z1	0.509	8.473	0.000	Significant
Z1 -> Z2	0.628	14.625	0.000	Significant
Z2 -> Y	0.314	4.437	0.000	Significant
Z1 -> Y	0.218	3.931	0.000	Significant
Z1 -> Z2 -> Y	0.197	4.124	0.000	Significant

Source: Author, 2023

The results show that Website Design (X1) has a significant and positive effect on e-service Quality (Z1), with a path coefficient of 0.245. This means that better Website Design (X1) improves e-service Quality (Z1). The significance value of 0.000 with an alpha of 0.05 (lower than 0.05) confirms that this effect is statistically significant, so this study rejects H0 and accepts H1.

Table 2
Items, Loadings, Cronbach's Alpha, and AVE value

Variable	Dimension	Item	Outer Loading (≥0.7)	Cronbach's Alpa (≥0.6)	AVE (≥0.5)
Website Design (X1)	<i>Information Quality (X1.1)</i>	X1.1.1	0.806	0.718	0.639
		X1.1.2	0.823		
		X1.1.3	0.770		
	<i>Website Aesthetics (X1.2)</i>	X1.2.1	0.753	0.753	0.671
		X1.2.2	0.869		
		X1.2.3	0.832		
	<i>Purchase Process (X1.3)</i>	X1.3.1	0.853	0.717	0.638
		X1.3.2	0.814		
		X1.3.3	0.724		
	<i>Website Convenience (X1.4)</i>	X1.4.1	0.841	0.730	0.650
		X1.4.2	0.815		
		X1.4.3	0.761		
	<i>Product Selection (X1.5)</i>	X1.5.1	0.774	0.718	0.640
		X1.5.2	0.840		
		X1.5.3	0.784		
	<i>Price Offerings (X1.6)</i>	X1.6.1	0.850	0.732	0.650
		X1.6.2	0.799		
		X1.6.3	0.768		
<i>Website Personalization (X1.7)</i>	X1.7.1	0.729	0.716	0.640	
	X1.7.2	0.806			
	X1.7.3	0.860			
<i>System Availability (X1.8)</i>	X1.8.1	0.786	0.718	0.638	
	X1.8.2	0.770			
	X1.8.3	0.839			
Customer Service (X2)	<i>Service Level (X2.1)</i>	X2.1.1	0.769	0.714	0.637
		X2.1.2	0.763		
		X2.1.3	0.858		
	<i>Return Handling/ Policies (X2.2)</i>	X2.2.1	0.792	0.726	0.646
		X2.2.2	0.839		
X2.2.3		0.778			
Security (X3)	<i>Security (X3.1)</i>	X3.1.1	0.761	0.707	0.631
		X3.1.2	0.860		
		X3.1.3	0.758		
	<i>Privacy (X3.2)</i>	X3.2.1	0.824	0.781	0.696
		X3.2.2	0.848		
X3.2.3		0.830			
Fulfillment (X4)	<i>Timeliness of Delivery (X4.1)</i>	X4.1.1	0.784	0.722	0.642
		X4.1.2	0.834		
		X4.1.3	0.785		
	<i>Order Accuracy (X4.2)</i>	X4.2.1	0.823	0.708	0.630
		X4.2.2	0.792		
		X4.2.3	0.766		
	<i>Delivery Condition (X4.3)</i>	X4.3.1	0.817	0.716	0.639
		X4.3.2	0.852		
		X4.3.3	0.724		
e-Service Quality (Z1)	NA	Z1.1	0.764	0.739	0.657
		Z1.2	0.797		
		Z1.3	0.866		
e-Customer Trust (Z2)	NA	Z2.1	0.833	0.833	0.667
		Z2.2	0.777		
		Z2.3	0.831		
		Z2.4	0.824		
e-Customer Loyalty (Y)	NA	Y.1	0.774	0.790	0.614
		Y.2	0.813		
		Y.3	0.755		
		Y.4	0.792		

Source: Author, 2023

Table 3
HTMT Ratio

	X1	X2	X3	X4	Z1	Z2	Y
Website Design (X1)							
Customer Service (X2)	0.538						
Security (X3)	0.607	0.693					
Fulfillment (X4)	0.566	0.626	0.747				
e-Service Quality (Z1)	0.585	0.479	0.582	0.788			
e-Customer Trust (Z2)	0.548	0.609	0.694	0.721	0.788		
e-Customer Loyalty (Y)	0.565	0.503	0.610	0.628	0.719	0.752	

Source: Author, 2023

The results also show that Customer Service (X2) has a positive but insignificant effect on e-Service Quality (Z1), with a path coefficient of 0.013. This means better customer service (X2) slightly improves e-service quality (Z1). However, the significance value of 0.807 with an alpha of 0.05 (higher than 0.05) indicates that this effect is not statistically significant, so this study accepts H0 and rejects H2.

Similarly, the results show that Security (X3) has a positive but insignificant effect on e-Service Quality (Z1), with a path coefficient of 0.023. Better Security (X3) slightly improves e-Service Quality (Z1). However, the significance value of 0.707 with an alpha of 0.05 (higher than 0.05) indicates that this effect is not statistically significant, so this study accepts H0 and rejects H3.

On the other hand, the results show that Fulfillment (X4) has a significant and positive effect on e-Service Quality (Z1), with a path coefficient of 0.509. This means that better Fulfillment (X4) improves e-Service Quality (Z1). The significance value of 0.000 with an alpha of 0.05 (lower than 0.05) confirms that this effect is statistically significant, so this study rejects H0 and accepts H4.

Furthermore, the results show that e-Service Quality (Z1) significantly and positively affects e-Customer Trust (Z2), with a path coefficient of 0.628. Higher e-Service Quality (Z1) increases e-Customer Trust (Z2). The significance value of 0.000 with an alpha of 0.05 (lower than 0.05) confirms that this effect is statistically significant, so this study rejects H0 and accepts H5.

Additionally, the results show that e-Customer Trust (Z2) significantly and positively affects e-Customer Loyalty (Y), with a path coefficient of 0.314. Higher e-Customer Trust (Z2) increases e-Customer Loyalty (Y). The

significance value of 0.000 with an alpha of 0.05 (lower than 0.05) confirms that this effect is statistically significant, so this study rejects H0 and accepts H6.

Moreover, the results show that e-Service Quality (Z1) significantly and positively affects e-Customer Loyalty (Y), with a path coefficient of 0.218. Higher e-Service Quality (Z1) increases e-Customer Loyalty (Y). The significance value of 0.000 with an alpha of 0.05 (lower than 0.05) confirms that this effect is statistically significant, so this study rejects H0 and accepts H7.

Finally, the results show that e-Service Quality (Z1) has a significant and positive effect on e-Customer Loyalty (Y), mediated by e-Customer Trust (Z2), with a path coefficient of 0.197. It means that e-Customer Trust (Z2) enhances the relationship between e-Service Quality (Z1) and e-Customer Loyalty (Y). The significance value of 0.000 with an alpha of 0.05 (lower than 0.05) confirms that this effect is statistically significant, so this study rejects H0 and accepts H8.

5. DISCUSSION

The design of a website is more than just how it looks; it is also a way to shape how customers feel and behave and how loyal they are. This study shows how website design can improve the quality of e-service on the Shopee platform. It is consistent with the Means-End Chain theory, which says that customers attach personal meanings to website features like the quality of information. When customers can find the information they need quickly through a well-designed interface, they have positive outcomes in terms of function and emotion, which add to the value and trust they have in the service (Gardial et al., 1994; Ma'rifah, 2019).

Customer service does not significantly improve e-service quality, but it still has a positive impact that should not be ignored. The Means-End Chain theory also helps explain this phenomenon by showing the importance of understanding customers when making buying decisions. When customers face uncertainty during the Shopee buying process, they seek help from customer service, which creates a link between service quality and meeting individual needs (Rita et al., 2019).

Although security seemed very important, it did not significantly influence e-service quality in this study. This is in line with the extended Means-End Chain theory, which implies that security mainly helps to create a positive buying experience and value satisfaction rather than directly affecting overall service quality (Gutman, 1982). However, a secure platform builds trust and comfort for customers, which gives them a better overall experience on Shopee.

On the other hand, fulfillment stands out as a primary factor in improving e-service quality. The study found a significant positive relationship between fulfilling customer needs through fast and accurate fulfillment and their view of the overall service quality. We agree with the Means-End Chain theory, which stresses the fundamental connection between meeting customer needs and positive results, such as trust in the service (Rita et al., 2019). For Shopee, smooth delivery and order accuracy make customers happy and increase their perception of service quality.

This study investigated the relationship between e-service quality and e-customer trust among Shopee users in Indonesia. The findings revealed a clear and significant positive influence of e-service quality (Z1) on e-customer trust (Z3). This aligns with previous research by Tran & Vu (2019), Pratiwi et al. (2021), Parasuraman et al. (2005), and Kundu & Datta (2015), who also found a positive relationship between these variables. The results suggest that Shopee's high-quality service effectively builds customer trust. This finding is consistent with the Theory of Reasoned Action (Ajzen, 1982), which posits that attitudes and beliefs influence behavior. In this case, positive experiences with e-service quality can lead to increased trust in Shopee, influencing purchase intentions and loyalty.

E-service quality significantly positively affects customer loyalty on the Shopee platform,

not only through a trust but also directly. This result is consistent with previous research that indicates that quality service creates a positive customer experience that leads to loyalty (Laurent, 2016; Sasono et al., 2021). Loyal customers on Shopee tend to come back for more purchases and share their positive feedback with others.

Customer trust is not a separate factor but an essential mediator between e-service quality and customer loyalty. The findings revealed a positive and significant association between high-quality e-services and customer loyalty, mediated by enhanced customer trust. It aligns with previous research demonstrating the crucial role of trust in fostering loyalty in online settings (Chou et al., 2015; Pratiwi et al., 2021). Notably, Chou et al. (2015) found e-customer trust to mediate the relationship between e-service Quality and loyalty in the context of online clothing stores, highlighting the generalizability of this phenomenon across different e-commerce domains. This finding can be explained through the lens of the Theory of Reasoned Action (TRA) (Ajzen, 1982). TRA posits that individuals are more likely to engage in behaviors that they believe will lead to valued outcomes. In e-commerce, customers who perceive a platform as offering high-quality service are more likely to develop trust and, consequently, stronger loyalty. This study's results add valuable empirical support to this theoretical framework, demonstrating the importance of prioritizing e-Service Quality to cultivate trust and foster loyal customer relationships in the online marketplace.

6. CONCLUSION AND RECOMMENDATION

Conclusions

This study explores the complex factors affecting customer loyalty on the Shopee e-commerce platform. It builds on existing theories and suggests a strategy for Shopee and other e-commerce players to focus on website design, fulfillment efficiency, and service quality to foster customer trust and loyalty. By knowing the underlying drivers of customer behavior, Shopee can adapt to the changing e-commerce environment.

The study results and hypothesis tests lead to several conclusions. First, they show that website design (X1) significantly affects e-service quality (Z1), confirming the positive role of a well-designed website in shaping service

quality. On the contrary, customer service (X2) does not significantly impact e-service quality (Z1), implying that Shopee's customer service is not very important in shaping service quality.

Likewise, security (X3) does not significantly affect e-Service Quality (Z1). This means that the security measures Shopee uses do not significantly affect the overall quality of service. On the other hand, fulfillment (X4) has a significant positive effect on e-Service Quality (Z1), stressing the importance of efficient fulfillment processes in improving service quality.

The study reveals that e-service Quality (Z1) significantly affects e-customer Trust (Z2). This highlights the crucial link between service quality and customer trust in the context of Shopee's platform. Moreover, e-service Quality (Z1) has a direct, significant effect on e-customer Loyalty (Y), challenging the idea that service quality has no direct influence on customer loyalty.

Similarly, e-Customer Trust (Z2) significantly positively affects e-Customer Loyalty (Y). This supports the idea that higher levels of customer trust lead to increased customer loyalty on the Shopee platform. Additionally, the study shows that e-Service Quality (Z1) has a significant effect on e-Customer Loyalty (Y) when mediated by e-Customer trust (Z2), stressing the interrelatedness of these factors in influencing customer loyalty.

Recommendations

Several recommendations arise based on the research discussions, limitations, and conclusions. For the company, it is recommended that customers be informed about the variety of services offered, enabling direct interaction and fast responses. This is especially important as the study found a lack of awareness among customers about the benefits and usage of features provided by Shopee.

Future research should consider conducting deeper investigations into non-significant factors, especially exploring why variables like Customer Service (X2) and Security (X3) did not show statistical significance in their direct effect on e-service Quality (Z1). Examining the details not captured in the current analysis may lead to a more detailed understanding of these relationships.

Furthermore, future research could benefit from cross-industry comparative studies to

widen the scope of the findings. Examining whether the identified factors and their relationships are valid across different sectors may lead to sector-specific recommendations for enhancing electronic services.

Given the dynamic nature of the digital environment, future research could explore the effect of emerging technologies, such as artificial intelligence, blockchain, or augmented reality, on electronic service quality and its subsequent effect on customer trust and loyalty. Investigating how cultural factors affect the relationships identified in this study could also be valuable. Research considering global consumer behavior and preference variations may offer insights into tailoring electronic services to diverse cultural contexts.

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