

Analysis of WhatsApp Users' Consumer Satisfaction and Loyalty During The Covid-19 Pandemic in Samarinda

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Abstract— The COVID-19 pandemic has had an impact on the use of social media for most people in Indonesia. This study aims to analyze and prove the influence of e-quality, e-trust, and the perceived benefits of e-satisfaction and e-loyalty of WhatsApp users during the Covid-19 pandemic in Samarinda. The data used are primary data obtained through the distribution of questionnaires to 105 respondents of WhatsApp users in Samarinda. The questionnaire was designed with a Likert scale of 1 to 5, namely 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. The data were analyzed by multivariate linear regression using the AMOS program package. The results of the study show that e-service quality, e-trust, and perceived usefulness directly have a significant positive effect on e-satisfaction and have no significant effect on e-loyalty. The implication of the results of the study on the main respondents aged 20-30 years and social media objects that are dynamic is that loyalty cannot be formed directly through the variables of e-service quality, e-trust, perceptions of the usefulness of the WhatsApp application, but is formed from consumers who are satisfied with the WhatsApp application. Social media users are the main target for every business entity to realize in order to maintain business sustainability. Satisfied consumers will encourage the creation of loyalty to the products/services used.

Keywords—*e-service quality, e-trust, perceived usefulness, e-satisfaction, e-loyalty*

I. INTRODUCTION

Technological advances that are developing today provide a lot of convenience and comfort for human life. As a guide, almost everyone can not be separated from the existence of technology. The rapid development of technology has changed human behavior. Humans with all kinds of needs problems can be helped to solve them with information

technology. Based on data from the Indonesian Digital Report in 2020, the total population in Indonesia, namely 272.1 million and 58.8% or 160 million of the population, are active users of social media. Social media works as a medium of interaction between one person to one or more other people from near or far distances quickly, easily, and cheaply. Social media can be used as an appropriate promotional tool for novice businessmen with a wide range of accessibility, easy, fast, and cheap.

During the Covid-19 Pandemic, all people face limitations in social activities due to government recommendations and the enactment of Large-Scale Social Restrictions, social distancing, and an appeal to use masks, as well as the enactment of the new normal. This condition makes most of them switch from offline to online activities. Social media is the choice of people to communicate online with anyone. According to [1] concluded that social media provides infrastructure and is able to grow depending on its users. It can be seen that the economic revival occurred related to the functioning of producers and consumers. In the realm of social media, anyone who is able to become a producer and consumer depends on the information management adopted by him.

Based [2] revealed that there are 5 (five) most popular chat applications in Indonesia in 2020, namely: 1) WhatsApp with penetration in Indonesia of 83%, 2) Line with penetration in Indonesia of around 83%, 3) Facebook messenger with a penetration rate of 83%. penetration in Indonesia 47%, 4) BBM with a penetration rate in Indonesia of 37%, 5) WeChat with penetration in Indonesia of 27%. WhatsApp is a chat application available on smartphone exchanges that allows users to share pictures and messages. WhatsApp is a cross-platform mobile messaging application that allows exchanging messages without

having to pay for SMS, all mobile phones can send messages to each other. This is because WhatsApp uses an internet data plan that is used to send email and surf the internet, so it can still send messages and connect with other people at no cost.

The advantages of WhatsApp are the use of a very small internet quota to send multimedia files of good quality, the application interface is simple, and user privacy is maintained, as well as the availability of automatic multimedia storage features to storage. These advantages provide the value that users want, this has an impact on the use of the WhatsApp application during the covid-19 pandemic. Various Indonesian Government regulations during the pandemic for social distancing, work from home, and health protocols. This condition requires more people to stay at home, work from home, study from home, worship at home. They need social media applications that are fast, easy, and cheap and provide automatic storage features as found in the WhatsApp application. The value given by WhatsApp to users is allegedly able to give satisfaction and in the end loyal users is a phenomenon that is the reason for this research.

WhatsApp is superior to other social media from three aspects, namely e-service quality, e-trust, and perceived usefulness. Furthermore, the problems in this article are: 1) do e-service quality, e-trust, perceived usefulness have a significant effect on e-satisfaction and e-loyalty?; 2) does e-satisfaction have a significant effect on e-loyalty of WhatsApp users in Samarinda?. The aim is to analyze and prove the effect of e-service quality, e-trust, perceived usefulness on e-satisfaction and e-loyalty of WhatsApp users in Samarinda.

II. LITERATURE REVIEW

2.1 *Consumer Behavior Theory*

Introduced the computer theory Technology Acceptance Model which is a development of the theory of reasoned action which is a model to analyze and understand the factors that influence the use of technology. This is what causes electronic marketing. E-marketing can be defined as a marketing process that uses electronic communication technology [3], or as a company's efforts to market products, services, and build relationships with customers through the internet media [4]. So it can be emphasized that online marketing is all efforts made to market a product or service and customer relations using internet media.

2.2 *Relationship between variables*

Service quality and e-satisfaction are important components in online globalization. High e-service quality is the key to success in increasing consumer e-satisfaction in business in a globally competitive online environment. To overcome the barriers, consumers make purchases globally, companies need

to make great efforts to improve the quality of electronic services. Until finally a sense of satisfaction arises after using the services received [5]. Consumers can show behavior and feelings of satisfaction if there is an improvement in the system, especially in the field of e-service quality, this is as stated in research [6] and [7]. This means that there is a significant change and effect on a person's behavior towards improving the quality of the e-service provided.

Significant positive effect between e-service quality and e-loyalty as revealed in the study [8] e-service quality is an option to provide convenience for consumers in transactions so that market share increases. [9] states that electronic service is defined as an act, effort or performance whose delivery is mediated by technology. The higher the perceived service quality, the higher consumer satisfaction. Good e-service quality can make customers more loyal [10]. E-service quality indicators are measured by: 1) responsiveness; 2) efficiency; 3) security guarantee; 4) information; 5) privacy was adopted from [11].

The relationship between e-trust on e-satisfaction and e-loyalty is stated in the research of [12] with the title "Antecedents of e-Tourist Satisfaction and Intention to Buy Airplane Tickets Online: Conceptual Models" that E-Trust has a significant effect on e-satisfaction and e-loyalty. People's trust in the applications used is one of the considerations in online activities. The popularity of an application makes the level of user trust higher. Users will be more confident and trust in the application that is used that the application is real and actually works as expected. Studies have shown that when trust is created, the willingness to buy from online suppliers will increase greatly and make consumers satisfied, resulting in loyalty.

[13] with the research title "Expanding the Expectation-Confirmation Model with Quality and Flow to Explore Continued Blended E-Learning Nurses' Intentions" confirms that perceived usefulness has a significant effect on e-satisfaction. Meanwhile, according to [14] stated that perceived usefulness has a significant effect on e-loyalty.

Perceived usefulness is the extent to which individuals believe that using technology will improve job performance. If the individual feels the benefits of using information media, then he will use it. Conversely, if the individual does not feel the benefits of using information media, then he will not use it. [15] suggested, perceived benefits can be measured using indicators: useful, effective, and productivity.

Loyalty from consumers in online business mechanisms as indicated by repeated purchase behavior is defined by [16] as e-loyalty. Meanwhile, e-loyalty according to [17] is defined as the customer's intention to revisit the website with or without online transactions. In the scope of online transactions, several studies have shown that loyalty is related to trust [18]; [19] and [20]. E-loyalty is influenced by factors such as trustworthiness, ease of use, usability, enjoyment/flow, value, telepresence/social presence, site preferences, and future patronage intentions. According to [21] e-loyalty indicators can be measured using the following four indicators: 1) recommend; 2) encourage; 3) first choice; 4) inclined.

The relationship between the e-satisfaction variable and the e-loyalty variable was revealed from the results of previous studies which showed that the e-satisfaction variable had a significant positive effect on the e-loyalty variable. Electronic satisfaction is a consumer's perception of online convenience, trade/transaction methods, site design, security, and service. E-satisfaction by [22] is an assessment that consumers will fulfill the needs and expectations that they feel for a product or service. Satisfied consumers tend to make repeat purchases, and recommend goods or services. The e-satisfaction indicator is 1) overall; 2) hope; 3) convenience; 4) comfort adopted from [23].

The hypotheses proposed in this article are:

H1: e-service quality, e-trust, perceived usefulness have a significant effect on e-satisfaction on WhatsApp users in Samarinda.

H2: e-service quality, e-trust, perceived usefulness have a significant effect on e-loyalty for WhatsApp users in Samarinda.

H3: e-satisfaction has a significant effect on e-loyalty on WhatsApp users in Samarinda.

III. RESEARCH METHOD

The research data used are primary data obtained through the distribution of questionnaires designed using a Likert scale of 1–5, namely 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree. Questionnaires were distributed using Google Form to reach respondents, namely the people of Samarinda during the Covid-19 Pandemic. The sample is set as many as 105 respondents obtained from the number of indicators 21 multiplied scale 5=105 responses. Determination of this sample refers is a minimum of five times the number and a maximum of ten times the number of indicators.

The analysis tool and hypothesis testing used in this study is multivariate linear regression which is carried out with stages starting from the validity and

reliability test, linearity test, normality, multicollinearity, the goodness of fit model test, hypothesis testing with SEM, AMOS program.

The e-service quality variable (X1) is measured by indicators: responsiveness (X1.1), efficiency (X1.2), security (X1.3), privacy (X1.4), assurance (X1.5), information (X1.6). The e-trust variable (X2) is measured by indicators of cognitive (X2.1), affective (X2.2), conative (X2.3), and action (X2.4). The perceived usefulness variable (X3) is measured by indicators: effectiveness (X3.1), quick (X3.2), productivity (X3.3), reduce the time (X3.4), cut traveling expenses (X3.5). The e-satisfaction variable (Y1) is measured by indicators: overall (Y1.1), expectation (Y1.2), convenience (Y1.3), and comfort (Y1.4). The e-loyalty variable (Y2) is measured by indicators: recommend (Y2.1), encourage (Y2.2), first choice (Y2.3).

IV. RESULTS AND ANALYSIS

The results of the validity and reliability tests on 21 (twenty one) research instruments on 30 (thirty) respondents as a trial show the Pearson product-moment coefficient value of all instruments used > 0.30, and Cronbach's Alpha value > 0.60. Pearson's product moment coefficient and Cronbach's Alpha meet the requirements for an instrument to be said to be valid and reliable.

The linearity relationship between variables is stated to be linear or significant, as evidenced by. p-value is < 0.05. P-value of each independent variable e-service quality, e-trust, perceived usefulness with e-satisfaction and e-loyalty variables is 0.000. Furthermore, the results of the normality test of the data sample, measured by the p-p plots test using a histogram diagram, showed a normal distribution. multicollinearity between exogenous and endogenous variables did not occur as indicated by the VIF value of each variable below 10. The results of the linearity test, normality data, and multicollinearity all met the requirements of the SEM assumption test.

The results of the overall model fit test which include nine items of four criteria, namely CMIN/DF, TLI, CFI, RMSEA and 2 marginal fit criteria, namely chi-square and GFI. CMIN/DF = 1.879 2.00 is a suitable or good measure which shows the chi-square value divided by the recommended degrees of freedom to accept the appropriate model. The Tucker Lewis Index (TLI) of 0.960 is a measure of model fit because 0.95 is the cut-off value of the model which indicates an alternative to the incremental fit index, which is comparing the tested model to the baseline model. Comparative Fit Index (CFI) with a value of 0.943 shows the size of the comparison between the estimated model with a good null model is close to 1 and the results of the CFI calculation show 0.943 which means it has a good level of adjustment.

The direct influence between exogenous variables on intervening variables and on endogenous variables, as well as between intervening variables on endogenous variables as listed in Table I.

Table I. The hypothesis Testing Result

Variable influence	Koefisien Jalur Standardized	C.R. (Critical Ratio)	Probability	Information
ESQ→ ES	.215	2.056	.040	Significant
ET→ ES	.660	4.832	***	Significant
PU→ ES	.530	4.583	***	Significant
ESQ → EL	-.055	-5.00	.617	Negative Not Significant
ET → EL	.333	1.474	.141	Not Significant
PU→ EL	-.060	-.340	.734	Negative Not Significant
ES→ EL	.644	2.256	.024	Significant

Source: data processed by researchers, 2020

4.1 H1: e-service quality, e-trust, perceived usefulness have a significant effect on e-satisfaction on WhatsApp users in Samarinda.

1) Effect of e-service quality on e-satisfaction

The effect of e-service quality (X1) on e-satisfaction (Y1) WhatsApp users during the Covid 19 Pandemic in Samarinda showed a significant positive effect with a coefficient value of 0.215, a Critical Ratio (CR) value of 2,056 > critical value ± 1.96 and a probability value significant (p) of 0.040 < from the level of error (α) that is determined which is 0.05. The biggest contribution to the occurrence of a positive significant effect between the variables of e-service quality and e-satisfaction is dominated by the security privacy indicator with a loading factor value (X1.3) of 0.725. This means that the higher the quality of the e-service (X1) of the Whatsapp application, the users of the Whatsapp application during the Covid 19 pandemic in Samarinda will be more satisfied.

The results of this test show that people in Samarinda aged 20-30 years generally need privacy security aspects in using whatApps social media. This is the reason why people in Samarinda prefer the WhatApps social media application compared to other social media applications, which lies in the ability of WhatApps social media to guarantee the privacy of its users.

This research can reveal the advantage of the WhatApps application lies in e-quality services in terms of private security which is not found in other social media. The findings obtained from previous researchers are that the power to create awareness and a positive

image of e-satisfaction is formed by e-service quality. The significance of the effect of e-service quality on e-satisfaction on Whatsapp users during the Covid 19 Pandemic in Samarinda was developed that the Whatsapp application was able to meet user needs as measured by 5 (five) indicators in a row from the strongest loading factor, namely: security privacy (X1 .3), assurance (X1.4), information (X1.5), and responsiveness (X1.1), and efficiency (X1.2).

2) Effect of e-trust on e-satisfaction

The test results prove that there is a significant positive effect of the e-trust variable (X2) on e-satisfaction (Y1) of WhatsApp users during the Covid 19 Pandemic in Samarinda with a critical value of ± 1.96 and a significant probability (p) of *** which is smaller than 0.05. This means that the higher the e-trust (X2), the more satisfied users will be with the WhatsApp application. The biggest loading factor value of the e-trust variable (X2) is the affective indicator (X2.2) of 0.776, meaning that the e-trust variable is on the affective indicator. The effect of e-trust on the e-satisfaction of Whatsapp application users in Samarinda is strong. The indicators that contribute greatly to the effect of the e-trust variable on e-satisfaction are affective (X2.2), cognitive (X2.1), and conative (X2.3). The stronger the level of affective, cognitive, and conative of the Whatsapp application, the more satisfied

The results of this study are in accordance with the results of research by [12] that customer trust in electronic communication media, or referred to as e-trust plays an essential role in making attitude decisions issued at the time of use. If the consumer's perception of trust is bad, then consumer satisfaction will be lower.

3) Effect of Perceived Usefulness on e-satisfaction

The perceived usefulness (X3) has a significant positive effect on e-satisfaction (Y1) on Whatsapp application users in Samarinda City as indicated by the coefficient value of 0.530 and the Critical Ratio (CR) value of 4.583, greater than the critical value of ± 1.96 and obtained a significant probability (p) of *** which is smaller than the error rate of 0.05. This means that the higher the perceived usefulness of Whatsapp users, the more satisfied users will be with the application. Indicators that contribute greatly to the occurrence of significant effects between

these variables are productivity indicators (X3.3) with a loading factor of 0.724, time reduction (X3.4), effectiveness (X3.1), travel cost savings (X3.5), and fast (X3.2).

This means that the perception of the usefulness of the Samarinda community for the WhatsApp social media application is real and in accordance with the user's wishes for an application that is able to work productively, time-saving, effective, cost-effective, and fast. These indicators are usability variable instruments that can encourage users to be satisfied with the WhatsApp application. These instruments are perceived to be the advantages of the WhatsApp social media application compared to other social media.

These results are in accordance with the results of [13] research that Perceived usefulness is a perception that meets perceived expectations. The perceived usefulness as an important factor is how the performance of the product offered is in accordance with what the customer expects so that the customer is satisfied because the customer always refers to the perceived usability benefits.

So overall the results of testing the exogenous variables of e-service quality, e-trust, and perceived usefulness have a significant positive effect on the intervening e-satisfaction variable. Thus, the first hypothesis (H1) is proven or accepted.

4.2 H2: *e-service quality, e-trust, perceived usefulness have a significant effect on e-loyalty for WhatsApp users in Samarinda.*

1) Effect of e-service quality on e-loyalty

Electronic service quality (X1) has a significant negative effect on e-loyalty (Y2) on WhatsApp application users in Samarinda City, indicated by the results of parameter calculations in a negative direction with an insignificant coefficient value of -0.055 and CRcount $-0.500 < CR_{table} \pm 1,96$ and $p\ 0.617 > 0.05$. This means that the e-service quality contained in the WhatsApp social media application does not have a direct impact on e-loyalty. Although improving the quality of e-services, if it does not increase privacy security for users so that they are satisfied and ultimately can encourage loyalty, in other words, the quality of e-services does not increase user loyalty.

The results of this study are different and do not support the results of previous studies, namely [8] and [7] which state that e-service

quality has a positive effect on e-loyalty. This shows that there is a casuistry in the respondents of the Samarinda community, which is dominated by young people aged 20-30 years who have a dynamic character and follow the development of information technology, so they are not easily loyal. The character of the application user is the reason for the insignificant quality of e-service on e-loyalty

2) Effect of e-trust on e-loyalty

E-trust (X2) has no significant effect on e-loyalty (Y2) on WhatsApp application users in Samarinda City which is shown from the calculation results in a positive direction and a coefficient value of 0.333 and a Critical Ratio (CR) value of 1.474 which is smaller than the critical value. ± 1.96 and obtained a non-significant probability (p) of $0.141 > 0.05$. Loyalty is achieved after application users are satisfied with the e-trust instrument that is able to arouse feelings, thoughts, and attitudes towards the WhatsApp social media application. So in terms of e-trust, the use of the WhatsApp application in Samarinda City cannot be a direct factor in the realization of e-loyalty. This is why e-trust (X2) has no significant effect on the e-loyalty (Y2) of WhatsApp application users in Samarinda City.

Trust is built from what is felt, image, and the attitude shown by users towards the WhatsApp application which reflects user satisfaction which then leads to diversity of use (loyal). If the WhatsApp application does not find communication facilities as needed by users, the main ones are young people, then satisfaction does not materialize and loyalty does not occur.

3) Effect of Perceived Usefulness on e-loyalty

The result of AMOS calculation shows that the parameter coefficient is -0.060, CRcount $-0.340 < CR_{table} \pm 1.96$, and is $0.734 > 0.05$. This figure shows that perceived benefits (X3) have a negative and insignificant effect on e-loyalty (Y2) of WhatsApp application users in the city of Samarinda. This means that the lower the perceived usefulness or perceived usefulness by the user of the WhatsApp application, the application user will not be loyal to the application. Users who have experienced the direct benefits of the WhatsApp application are effectiveness, speed, productivity, and reduced time, as well as cutting travel costs, are able to generate satisfaction with the media application and will provide a good

response which in turn will encourage repeated and more frequent use. Loyal to the application.

The results of this study are in accordance with the opinion [18] which reveals that customer loyalty is the tendency of users to use certain media repeatedly. This tendency is formed because users are satisfied with the WhatsApps social media application. The significance level of influence in this study cannot be established directly from the perceived benefits of e-loyalty and perhaps because there are many alternative applications or social media that can provide the same use so that the frequency of using the Whatsapp application is also not as frequent as it used to be. should be able to generate a sense of loyalty. The characteristics of the respondents in this study are young people aged 20-30 years where they are millennials who tend to be hungry for progress and or new innovations in the field of information technology, so it is not easy to be loyal.

The results of testing the effect of e-service quality, e-trust, and perceived usefulness on e-loyalty as a whole of the three variables indicate that the second hypothesis (H2) is rejected. This result is different from previous research by [8] and [7] which state that e-service quality positively affects e-loyalty. Unlike research [24] which states that the e-trust variable has a positive effect on the e-loyalty variable. Also unlike the research of [14] which states that the perceived benefit variable has a positive and significant effect on the e-loyalty variable.

4.3 H3: e-satisfaction has a significant effect on e-loyalty on WhatsApp users in Samarinda.

The results of the third test (H3) can be stated that e-satisfaction (Y1) has a significant effect on e-loyalty (Y2) meaning that the hypothesis is accepted, this is indicated by the calculation of the parameter coefficient of 0.644, and the CR-count value of 2.256 > CRtable \pm 1.96, and p-value of 0.024 < 0.05. This shows that e-satisfaction (Y1) has a significant effect on e-loyalty (Y2) for Whatsapp application users in the city of Samarinda. This means that the higher the e-satisfaction (Y1) on the Whatsapp application, the more loyal the application users will be to the application. The largest loading factor value of the e-satisfaction variable (Y1) is the total indicator (Y1.1) of 0.809, meaning that the e-satisfaction variable in the total indicator performs whatApps applications. The significance of the effect of e-satisfaction on Whatsapp on e-loyalty is real, so being loyal to using the Whatsapp application is shown in four indicators,

namely overall, hope, and convenience, as well as creating comfort. The results of this test indicate that H3 is accepted, there is a significant effect between e-satisfaction on e-loyalty and at the same time supports the previous researchers, namely [25].

Based on the test using AMOS above, it can be reaffirmed that exogenous variables, namely the quality of electronic services, electronic trust, and perceived benefits have a significant effect on the intervention variable, namely electronic satisfaction. Meanwhile, the effect of exogenous variables on endogenous variables, namely e-loyalty, is not significant. While the effect of the intervening variable, namely e-satisfaction on the endogenous variable e-loyalty, is significant. This means that to build loyalty can not necessarily be formed from exogenous factors which are the forming factors of consumer satisfaction. In this study an anomaly occurred from previous research because the character of the respondent and the object being studied was very dynamic. Respondents who are dominated by millennials with characters like new things from technological advances on the one hand, and on the other hand the development of social media as a communication medium is very fast with the emergence of types of social media with functions and features that are similar to one another. The character of the respondent and the object of this research is the reason for the insignificant influence between e-service quality, e-trust, and perceived usefulness on e-loyalty of whatApps application users in Samarinda during the Covid 19 Pandemic.

The implication of the results of this study is the analysis of consumer satisfaction of WhatApps application users is formed by e-service quality, e-trust, and perceived usefulness factors, while e-loyalty is built from e-satisfaction. So all the efforts made by the company that owns the WhatApps application are in order to grow e-satisfaction which is expected to have an impact on the emergence of a sense of loyalty in the hearts of WhatApps application users. So that the novelty in this study is that the influence of satisfaction can be built directly by factors that can be felt directly by consumers such as service quality, efforts to build trust, and ease of use. Meanwhile, e-Loyalty cannot be built directly through the factors that influence e-satisfaction on research objects and respondents that are dynamic.

The limitations of this study are that the three exogenous factors studied are still limited, respondents are still focused on a young age, the object of research is still general 20-30 years of e-satisfaction and e-loyalty using the WhatsApp application, and still depends on the use of the application. It is recommended to further develop the exogenous and intervening variables, and expand the scope of the respondents, as well as be more specific in terms of the type of user's business.

V. CONCLUSION

In general, the results of this study can be concluded that e-service quality, e-trust, and perceived usefulness directly have a significant positive effect on e-satisfaction and no significant effect on e-loyalty. So e-service quality, e-trust, and perceived usefulness are variables that form consumer e-satisfaction for WhatsApp users in Samarinda City. E-satisfaction acts as an intermediary for the formation of e-loyalty. In research with objects and respondents whose development is dynamic, it is proven that e-loyalty cannot be formed and is directly influenced by the factors forming e-satisfaction.

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