



E-Servqual And E-Trust as Determinants of Customer Satisfaction: Corporate Image as A Mediating Variable

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Abstract. The development of digital technology has encouraged public service companies to present innovations based on mobile applications. One of them is New PLN Mobile which is designed to provide convenience and integrated customer service. This study aims to analyze the influence of e-servqual (electronic service quality) and e-trust (electronic trust) on customer satisfaction, with company image as a mediating variable. The study uses a quantitative approach with the Structural Equation Modeling (SEM) method based on Partial Least Square (PLS) through SmartPLS 4 software. The study population is 1,262,315 New PLN Mobile users with a sample of 400 respondents, determined using the Slovin formula. The results of the study show that e-servqual and e-trust have a significant effect on the company's image. In addition, e-trust has a direct influence on customer satisfaction, while e-servqual affects satisfaction through the company's image. These findings affirm the importance of improving the quality of electronic services and strengthening customer trust to build a positive image that ultimately improves user satisfaction.

Keywords: e-servqual, e-trust, company image, customer satisfaction, PLN Mobile

1 Introduction

The development of digital technology has brought great changes in people's lives. Transactions that were previously done manually are now shifting to digital platforms, including payments, shopping, and public services. In Indonesia, this development is accelerating with the increase in internet penetration and the number of smartphone users. This encourages people to switch to using mobile applications to support their daily activities, from online shopping to basic utility services.

Digitalization in the context of public services brings great opportunities to improve efficiency, transparency, and quality of service. One of the large companies in Indonesia that is encouraged to carry out digital transformation is the State Electricity Company (PLN). Through the New PLN Mobile application, the company seeks to get closer to customers by providing billing information, outage reporting, and various other services in a faster and more practical manner.

In the digital era, the quality of electronic services (e-servqual) is one of the main determinants of the success of a public and private service application. The quality of

this service includes ease of use, speed of access, system reliability, and user convenience. If an application fails to provide a good service experience, then customers are likely to switch to other channels or even lower the level of satisfaction with the company.

Previous studies have shown that e-servqual has a significant influence on company image and customer satisfaction. Good mobile app design can shape a positive image of a company [24]. The importance of responsive and fast applications in improving customer satisfaction [17].

In addition to service quality, e-trust is a crucial factor in determining the success of mobile applications. This trust includes users' belief that their personal data and transactions are secure and kept confidential. If customers have doubts about the security of the app, then their potential to use the app sustainably will decrease. E-trust is related to consumers' subjective perception of the security and integrity of digital transactions [19]. This is relevant to New PLN Mobile which manages sensitive customer data such as payment information and complaints. If high trust is established, then customer loyalty and satisfaction will increase, on the other hand, if trust is lost, the company's reputation can be threatened.

A company's image is a representation of public perception of the company's identity and reputation. In the context of digital applications, the quality of service and electronic trust not only affect customer satisfaction directly, but also through the formation of a positive image of the company. When consumers trust electronic services, it strengthens the company's image which ultimately increases satisfaction [8]. In the case of New PLN Mobile, the company's image is very important because PLN is the main electric energy provider in Indonesia. The success of this digital application not only has an impact on individual customer satisfaction, but also on public perception of PLN as a professional and modern public service provider.

Several previous studies have indeed discussed the relationship between e-service, e-trust, customer satisfaction, and company image, but there are still a number of gaps that need to be answered through this research. First, most of the previous research focused more on the e-commerce sector or digital banking, such as those conducted by Rahmawaty on Gopay users, Tran & Vu on online shopping customers, and Rachmawati & Syafarudin on government e-catalogs. This means that studies on public services based on mobile applications such as New PLN Mobile are still very limited, even though the context of public services has different characteristics and challenges compared to the private sector. Second, previous research has generally only highlighted the direct influence of e-servqual and e-trust on customer satisfaction or loyalty, without considering the mediating role of a company's image. In fact, the findings in this study show that e-servqual does not have a direct effect on satisfaction, but through the formation of a company image, so this aspect of mediation needs to be explored more deeply. Third, most of the existing literature is based on international studies in developed countries, while the Indonesian context has a diversity of customer characteristics, both in terms of demographics, urban-rural areas, and digital literacy levels. This condition makes the results of international research not necessarily fully relevant, so studies in the context of Indonesian public services, especially New PLN Mobile, are important to provide a better understanding of local conditions.

The urgency of this research lies in the need to improve the quality of digital-based public services in Indonesia, especially through the New PLN Mobile application which is the main channel of interaction between PLN and customers. In the midst of digital transformation, customers demand easy, fast, safe, and reliable services. However, there are still complaints related to the quality of service and trust in the application. This research is important because it examines how e-servqual and e-trust affect customer satisfaction by considering the company's image as a mediator, so that the results can be a strategic basis for PLN in improving its digital services.

2 Literature Review

2.1 E-Servqual

E-Servqual or Electronic Service Quality is a development of the SERVQUAL model to measure the quality of conventional services, which is then adjusted to the context of electronic services [13]. In the digital context, E-Servqual is used to assess the extent to which a website, application, or online platform is able to provide satisfactory service to users. E-Servqual is defined as the extent to which a website or online system facilitates customer activities in terms of searching, purchasing, and delivering products or services effectively and efficiently [25]. This concept is important because the quality of electronic services is the main factor that determines customer loyalty, trust, and satisfaction in the digital era.

The E-Servqual model was originally developed into five main dimensions, namely: (1) Efficiency – The extent to which a website or app makes it easy for users to find information and complete transactions quickly. Intuitive design, easy navigation, and fast response time are key indicators. (2) Reliability – Measures the extent to which online services can be relied upon to deliver on promises to customers, such as on-time delivery, information accuracy, and stable system performance. (3) Fulfillment – Assessing the extent to which a site or application delivers on a given promise, including product availability, delivery accuracy, and service description accuracy. (4) Privacy – Relating to the protection of personal data and the security of user information from misuse or data leakage. (5) Responsiveness – Measures the speed and effectiveness of a company in responding to customer complaints or inquiries through digital channels such as email, chat, or social media [14].

In several studies, this model was also developed by adding other dimensions such as compensation (compensation in case of error) and contact (ease of contacting the company).

The quality of electronic services plays a crucial role in determining customer satisfaction and loyalty. In the context of digital business, customers do not interact directly with employees, but with digital interfaces. Therefore, user experience is the main factor. E-Servqual is an important benchmark to assess the extent to which a website is able to provide added value through convenience, speed, and trust [20]. Customers who feel comfortable and secure using digital services tend to have higher loyalty levels.

The E-Servqual model has been used in various sectors such as digital banking, ecommerce, online education, and web-based public services. In e-commerce, for

example, the efficiency and reliability of a site largely determine repurchase decisions. In online education services, the dimensions of responsiveness and reliability play an important role in increasing student satisfaction with the e-learning system. In addition, in electronic government services (e-government), the quality of online systems is measured through the site's ability to provide accurate information, fast service, and security of user data.

2.2 Company Image

Company image is the perception, belief, and impression formed in the public mind of an organization. A company's image is the set of beliefs, ideas, and impressions that a person holds regarding an organization [6]. This image is formed through direct experience, information from the media, and communication made by the company to its public.

Meanwhile, define corporate image as the overall perception that consumers have of the company that results from interactions between customers and various organizational elements, such as product quality, service, communication, and corporate reputation in the eyes of the public [11].

The company's image plays an important role in building consumer trust and loyalty. In fierce business competition, companies with a positive image tend to have a strong competitive advantage because it is easier to attract new customers and retain old ones. A good image also increases the credibility of the organization, makes it easier to establish partnerships, and has a positive impact on the company's financial performance and sustainability.

The company's image functions as a strategic asset that is able to create long-term value for the organization [3]. Companies that have a good reputation will usually be more resilient to crises and more trusted in social and business contexts.

Various studies have identified the dimensions or aspects that shape a company's image. There are three main dimensions of company image, namely: (1) Functional Image: Relates to the rational and objective attributes of the company, such as product quality, price, reliability, and service efficiency. (2) Emotional Image: Relates to the customer's emotional reaction to the company, for example a sense of pride, trust, or satisfaction. (3) Corporate Reputation: A general evaluation of a company's long-term performance, including business ethics, social responsibility, and professionalism. [1]

In addition, added dimensions such as corporate communication and social responsibility as important factors that form a positive image in the eyes of the public [11].

2.3 Customer Satisfaction

Customer satisfaction is a reflection of the company's success in providing added value to consumers. The main factors that affect satisfaction include product quality, service, price, and company image. In today's digital age, maintaining customer satisfaction is not only about meeting expectations, but also creating a memorable positive experience. With a high level of satisfaction, companies can strengthen loyalty, build a positive reputation, and increase competitiveness in the market.

Customer satisfaction is one of the main indicators of a company's success in maintaining its existence in the market. Customer satisfaction is a person's feeling of happiness or disappointment that arises after comparing the perceived performance of a product or service with their expectations [6]. If the performance meets or exceeds expectations, customers will be satisfied; Conversely, if the performance is lower than expected, the customer will feel dissatisfied.

Customer satisfaction as an emotional response to the evaluation of the consumption experience of a product or service [12]. In other words, customer satisfaction is not just a result of the quality of a product or service, but also a result of the perception, emotions, and overall experience that customers experience.

Customer satisfaction is closely related to customer loyalty and company image. Satisfied customers are more likely to make repeat purchases, provide positive recommendations, and have a higher tolerance for company mistakes. Customer satisfaction is the main determining factor in creating long-term loyalty and increasing customer lifetime value [16].

In addition, a positive company image can strengthen the perception of customer satisfaction. If customers have a good view of the company's reputation, they will be more likely to feel satisfied even if there is a slight discrepancy in the service. Several important theories explain how customer satisfaction is formed:

1. Expectation-Disconfirmation Theory

Satisfaction occurs when the performance of a product or service meets or exceeds customer expectations. If the performance is lower than expected, then there is a negative disconfirmation that causes dissatisfaction.

2. Equity Theory

According to this theory, customers are satisfied if they judge that the treatment they receive is fair compared to the sacrifices they make. Injustice in price, service, or quality will lead to dissatisfaction.

3. Attribution Theory

This theory focuses on how customers assess the causes of the success or failure of a service. If customers assume the cause of the problem comes from the company, the level of dissatisfaction will be higher.

4. Cognitive-Affective Theory

According to this theory, satisfaction is the result of a combination of rational (cognitive) and emotional (affective) feelings about the product or service consumed

3 Methodology

This study uses a quantitative approach with the aim of explaining the position of the variables studied and testing the causal relationship between variables based on the

hypothesis that has been formulated. The quantitative approach aims to test theories through measuring research variables with numbers, as well as analyzing data using statistical procedures [21]. In the context of this study, the analysis was carried out using the Structural Equation Modeling (SEM) method based on Partial Least Square (PLS) with the help of SmartPLS 4 software. SEM-PLS was chosen because it is able to test the relationship between latent variables in a complex way, including mediating variables such as company image.

This research was carried out for approximately three months, starting from April to July 2025 in Makassar City. The selection of the research location was based on the high number of users of the New PLN Mobile application in the area, thus providing an adequate representation for hypothesis testing.

The population of this study is all PLN customers who have downloaded the New PLN Mobile application, with a total of 1,262,315 users as of October 31, 2024. Given the very large population, the researchers used the Slovin formula to determine the number of samples with a margin of error of 5%. Based on calculations, a sample of 400 respondents was obtained. The sampling technique used is a saturated sample, where all members of the population who meet the criteria are made as research respondents. Thus, the sample count is considered sufficiently representative of a large population and produces reliable data.

The research instrument was in the form of a questionnaire containing statements related to e-servqual variables, e-trust, company image, and customer satisfaction. The ordinal scale was used to measure respondents' answers, with five response options according to the Likert scale model. This instrument is compiled based on indicators from previous literature and research, so it has strong theoretical validity.

Data analysis was carried out in two stages. First, a descriptive analysis to describe the characteristics of respondents and their answers to each research variable. Second, inferential analysis with SEM-PLS to test hypotheses. Validity testing is conducted through convergent validity and discriminant validity, while reliability is tested using Composite Reliability and Cronbach's Alpha. Next, the structural model (inner model) was tested by looking at the R-Square, F-Square, and Goodness of Fit values. The hypothesis test was carried out using the bootstrapping method, with a significance level of 5% ($p < 0.05$) as the basis for decision-making.

4 Result

4.1 Direct Influence Hypothesis

The following are the estimated results for testing the direct influence between the variables studied:

Table 1. Direct Influence Hypothesis Results

Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statisti cs (O/S	P values	Inform ation
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		TDE V)					
H1	E-Servqual -> Company Image	0.615	0.622	0.078	7.847	0.000	Accepted
H2	E-Trust -> Company Image	0.311	0.309	0.079	3.956	0.000	Accepted
H3	E-Servqual -> Customer Satisfaction	0.098	0.099	0.103	0.946	0.344	Rejected
H4	E-Trust -> Customer Satisfaction	0.528	0.535	0.084	6.312	0.000	Accepted
	Company ImH5age > Customer Satisfaction	0.295	0.288	0.102	2.900	0.004	Accepted

Source: Data Processed by Author

Based on the table above, it can be seen that the majority of hypothesis, the direct influence between the variables studied is proven to be significantly accepted. The following are the results of the interpretation of the direct influence hypothesis test:

1. E-Servqual has a positive and significant influence on the Company's image. The value of the influence coefficient of 0.615 indicates that an increase in the quality of electronic services (E-Servqual) by one unit will increase the Company's Image by 0.615 units. The T-Statistics value of 7.847 is far above the critical value of 1.96, and the P value of 0.000 is less than 0.05, so this hypothesis is accepted.
2. E-Trust has a positive and significant influence on the Company's image. The value of the influence coefficient of 0.311 indicates that an increase in electronic trust (ETrust) of one unit will increase the Company's Image by 0.311 units. The T-Statistics value of 3.956 and the P value of 0.000 indicate strong statistical significance, so this hypothesis is accepted.
3. E-Servqual has no significant influence on Customer Satisfaction. The value of the influence coefficient of 0.098 indicates that an increase in E-Servqual by one unit will only increase Customer Satisfaction by 0.098 units. However, the T-Statistics value of 0.946 is less than the critical value of 1.96 and the P value of 0.344 is greater than 0.05, so this hypothesis is rejected.
4. E-Trust has a positive and significant influence on Customer Satisfaction. The value of the influence coefficient of 0.528 indicates that an increase in E-Trust by one unit will increase Customer Satisfaction by 0.528 units. The T-Statistics value of 6.312 and the P value of 0.000 indicate strong statistical significance, so this hypothesis is accepted.
5. The company's image has a significant positive influence on customer satisfaction. An increase of one unit in the company's image will increase customer satisfaction by 0.295 units. The T-Statistical value of 2,900 and the P value of 0.004 indicate that this influence is statistically significant. Therefore, this hypothesis is accepted.

4.2 Indirect Influence Hypothesis

The following are the estimated results for testing the indirect influence between the variables studied:

Table 2. Indirect Influence Hypothesis Test Results

		Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T sta- tistics (O/S TDE V)	P val- ues	Information
H6	E-Servqual -> Company Image - > Customer Satisfaction	0.181	0.177	0.064	2.848	0.004	Accepted
H7	E-Trust -> Company Image -> Customer Satisfaction	0.092	0.091	0.043	2.122	0.034	Accepted

Source: Data Processed by Author

Based on the table above, it can be seen that all hypothesis of the indirect influence between the variables studied is proven to be significantly accepted. The following are the results of the interpretation of the indirect influence hypothesis test: (1) E-Servqual affects Customer Satisfaction through the improvement of the Company's Image. This means that an increase of one unit in E-Servqual will increase Customer Satisfaction by 0.181 units through the influence of the Company's Image. The T-Statistical value of 2.848 and the P value of 0.004 show that this indirect influence is statistically significant. Therefore, this hypothesis is accepted. (2) E-Trust affects Customer Satisfaction through improving the Company's Image. This means that an increase of one unit in E-Trust will increase Customer Satisfaction by 0.092 units through the influence of the Company's Image. The T-Statistics value of 2.122 and the P value of 0.034 show that this indirect influence is statistically significant. Therefore, this hypothesis is accepted.

5 Discussion

5.1 The Influence of E-Servqual on the Company's Image

The quality of electronic services (E-Servqual) is one of the important factors that affect the formation of a company's image in the digital era. E-Servqual includes the dimensions of reliability, responsiveness, assurance, empathy, and physical evidence embodied in the context of technology-based services. The better the quality of service that customers feel through digital applications, the more positive their perception of the company will be. A company's image is formed not only from a visual identity or past reputation, but also from a customer's real experience in interacting with digital services.

In the context of public service applications such as New PLN Mobile, good quality of electronic services, such as ease of access, response speed, and feature reliability, can increase customer trust and strengthen PLN's image as a modern and innovative company. App design and a positive user experience contribute directly to the formation of a company's image [24]. Similarly, shows that responsiveness and good application performance create a positive customer experience thereby strengthening the company's reputation. Thus, the consistent improvement of the quality of electronic services can strengthen the company's image in the eyes of the public and support the long-term sustainability of the business [10].

5.2 The Influence of E-Trust on Corporate Image

Electronic trust (E-Trust) is a fundamental factor in building long-term relationships between customers and companies on digital services. E-Trust reflects customers' belief that the digital application or service used is secure, reliable, and maintains data privacy and integrity. A high level of trust will create a positive perception of the company, thereby strengthening its image in the eyes of the public. On the other hand, if customers have doubts about the security and honesty of the service, the company's image will easily decline.

In the context of New PLN Mobile, E-Trust is an important element considering that this application manages sensitive customer data, including billing and transaction information. Trust in application security will encourage customers to use digital services more actively and indirectly increase PLN's reputation as a modern, transparent, and community-oriented company. Electronic trust has a significant influence on the formation of a positive image of the company [8]. When consumers feel confident in the integrity and privacy of digital services, companies will gain a professional and trustworthy image [19].

5.3 The Influence of E-Servqual on Consumer Satisfaction

E-Servqual or the quality of electronic services is one of the important determinants in creating consumer satisfaction in digital-based services. This concept includes the dimensions of reliability, responsiveness, assurance, empathy, and physical evidence applied in the context of online services. When consumers feel a high quality of electronic service, they tend to feel satisfied because their needs and expectations are met more effectively. Conversely, digital services that are slow, difficult to access, or frequently disrupted will lower consumer satisfaction and potentially encourage them to switch to other alternatives.

In the use of New PLN Mobile, the quality of good electronic services, such as easy access to bill information, speed of responding to complaints, and the reliability of the payment system, are the main keys in increasing consumer satisfaction. E-Servqual has a positive and significant influence on customer satisfaction, especially in the context of digital services [18]. The quality of electronic services plays a major role in increasing satisfaction, especially through the aspects of speed, convenience, and security of

online transactions [23]. Thus, the higher the quality of electronic services felt, the greater the level of consumer satisfaction that is formed.

5.4 The Influence of E-Trust on Consumer Satisfaction

Electronic trust (E-Trust) is a crucial factor that affects consumer satisfaction in the use of digital-based services. E-Trust reflects consumers' belief that online service systems are secure, reliable, and protect their personal data. When consumers feel confident in the security and integrity of an app, they will be more comfortable using the service, which ultimately increases satisfaction. Conversely, if consumers doubt the privacy and security of transactions, satisfaction will decrease even if the quality of service is good.

The level of consumer trust is an important determinant considering that this application manages sensitive data related to electricity bills and financial transactions. High trust in PLN's security and transparency system will strengthen positive consumer perceptions and create a satisfactory service experience. Electronic trust has a significant effect on customer satisfaction, especially through the perception of security and service reliability [8]. E-Trust not only increases satisfaction but also becomes the basis for creating consumer loyalty to digital services [17]. Thus, the higher the consumer trust in the application, the greater the level of satisfaction generated

5.5 The Influence of Corporate Image on Consumer Satisfaction

A company's image is a perception, belief, and impression formed in the minds of consumers based on their experiences, communication, and interactions with the company. A positive image will foster trust and provide a sense of pride for consumers so that it has a direct impact on consumer satisfaction. Conversely, negative images can reduce satisfaction and even trigger consumer switching to other service providers.

PLN's image as a national electricity provider company has a great influence on customer satisfaction. An application that is easy to use, responsive to complaints, and consistent in providing quality services will strengthen PLN's image as a modern and trusted company. When a positive image is formed, consumers are more likely to accept the limitations of services that may occur because they have positive expectations of the company.

Customer trust and positive experiences with digital services strengthen the company's image, which in turn increases satisfaction [10]. Company image plays a role as a psychological factor that strengthens consumers' emotional relationships so as to increase long-term satisfaction and loyalty [9].

5.6 The Influence of E-Servqual on Consumer Satisfaction If Mediated by Company Image

The quality of electronic services (E-Servqual) basically affects how consumers rate an application. However, the reality is that not all aspects of service quality directly make consumers feel satisfied. Often, consumer satisfaction is formed through the "image" that the company displays to the public. This means that even though the service

provided is good, consumer satisfaction will be stronger if the experience builds a positive perception of the company.

In the context of New PLN Mobile, fast service, easily accessible features, and system reliability are indeed important. But the real added value is present when the quality of the service makes consumers see PLN as a modern, professional, and caring company for their needs. This company's image then becomes a bridge between perceived digital services and consumer satisfaction.

Corporate image plays an important role as a mediator that strengthens the relationship between service quality and customer satisfaction [8]. In other words, the better the E-Servqual that is able to build a positive image, the higher the level of consumer satisfaction. So, satisfaction comes not only from fast and practical service, but also from a sense of pride and trust in the company that serves it.

5.7 The Influence of E-Trust on Consumer Satisfaction If Mediated by Company Image

Electronic trust (E-Trust) is an important foundation in consumer interaction with digital services. Consumers who feel secure about data privacy, transaction transparency, and application reliability will find it easier to put trust in the company. However, that trust not only affects satisfaction directly, but also shapes the company's image in the eyes of consumers. When consumers see the company as an honest, trustworthy, and consistent party to maintain service quality, a positive image is formed and strengthens their satisfaction.

In the use of New PLN Mobile, customer trust in transaction security and PLN information disclosure is very influential. If consumers are confident that PLN maintains the integrity and privacy of their data, then PLN's image as a professional and trustworthy company will be stronger. In turn, this positive image becomes a "bridge" that magnifies the impact of E-Trust on consumer satisfaction.

Company image is able to mediate the influence of trust on satisfaction, because consumers are not only satisfied with the service, but also feel proud to use the services of the company they trust [17]. Thus, consumer satisfaction is formed more firmly through trust internalized in the positive image of the company.

6 Conclusion

The results of this study confirm that the quality of electronic services (E-Servqual) and electronic trust (E-Trust) are important factors in building consumer satisfaction in digital-based services, especially the New PLN Mobile application. Research shows that E-Servqual has a significant effect on the company's image, but not directly on consumer satisfaction. This means that good service quality is important, but new satisfaction can be formed when the service succeeds in creating a positive image of the company in the eyes of users. E-Trust has been proven to have a direct influence on consumer satisfaction while strengthening the company's image. This shows that trust is

the main foundation in digital services. The higher the level of trust consumers have in the security, transparency, and integrity of the app, the more satisfaction they feel.

The company's image plays a role as a mediating variable that strengthens the relationship between E-Servqual and E-Trust with consumer satisfaction. With a positive image, consumers are not only satisfied with the fast and safe service, but also feel proud and trust in the companies that serve them. Therefore, improving the quality of digital services and strengthening customer trust needs to be carried out to maintain PLN's positive image and ensure long-term consumer satisfaction.

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