

Increasing Tokopedia Customer Loyalty Through Electronic Service Quality Dimensions with Customer Trust as Intervening

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Submission date: 1st September 2022

Accepted date: 11th November 2022

Published date: 23rd November 2022

ABSTRACT

Tokopedia is one of the e-commerce sites in Indonesia that is used by the public and business owners to manage their online store business easily and cheaply. This study aims to analyze the effect of electronic service quality on customer loyalty at Tokopedia with customer trust as an intervening variable. The data used in this study are primary data and secondary data. Primary data was obtained by distributing questionnaires to respondents. The number of respondents used is 230 respondents. Meanwhile, secondary data was obtained by conducting a desk study on books, journals, and articles related to the research variables. The analytical method used is a structural equation model with the help of AMOS software version 22. Based on the results of the study, it can be concluded that there is no significant effect between compensation as a dimension of electronic service quality on Tokopedia customer trust in Semarang; there is a significant influence between responsiveness as a dimension of electronic service quality on the trust of Tokopedia customers in Semarang; there is a significant influence between site operations as a dimension of electronic service quality on the trust of Tokopedia customers in Semarang; there is no significant effect between reliability as a dimension of electronic service quality on the trust of Tokopedia customers in Semarang. There is no significant effect between compensation as a dimension of electronic service quality on Tokopedia customer loyalty in Semarang; there is a significant influence between responsiveness as a dimension of electronic service quality on Tokopedia customer loyalty in Semarang; there is a significant influence between site operations as a dimension of electronic service quality on Tokopedia customer loyalty in Semarang; There is a significant influence between reliability as a dimension of electronic service quality on Tokopedia customer loyalty in Semarang. Customer trust does not meet the criteria to be said to be an intervening variable. The managerial implication of this research is that Tokopedia can pay more attention to responsiveness by providing procedures related to sellers in responding to orders from customers. Furthermore, Tokopedia can provide a time limit for a seller to respond to customer requests. Tokopedia can also improve site operations to increase customer trust and loyalty. This attention can be in the form of developing the features available on Tokopedia application and website.

Keywords: *Electronic Service Quality, Customer Loyalty, Customer Trust*

1.0 INTRODUCTION

The development of e-commerce in Indonesia is accelerating, as seen by the introduction of well-known marketplaces such as Tokopedia, Shopee.ID, Bukalapak, Blibli, Zalora, Lazada, and others. Tokopedia is an e-commerce site used to manage online store business and is the second-largest buying and selling platform in Indonesia. The order of top 5 e-commerce based on the number of transactions in the second quarter of 2020 (www.katadata.co.id) are Shopee (93.4 million), Tokopedia (86.1 million), Bukalapak (35.2 million), Lazada (22 million), and Blibli (18.3 million). The tight business competition has made consumers able to compare and differentiate competitors' products and services easily. E-commerce with the best products, prices, and services will be the choice of consumers in transactions. This potentially affects the loss of customer loyalty in shopping at e-commerce (Sirdeshmukh et al., 2002), and it is characterized by a lack of direct verbal communication and individual supervision. The quality of service in the online environment is important in deciding an e-commerce business's success or failure (Santos, 2003).

Rasheed and Abadi (2014) stated that improving service quality can increase profitability and ensure the company's business continuity. Lewis and Mitchell (1990) described service as the difference between customer expectations and perceived service. Customers are dissatisfied when the perceived quality of a product or service is inferior to what is expected. According to Uzir et al. (2021), customer loyalty can be achieved with good service quality with a firm grasp of the dimensions of electronic service quality.

Loyalty is a positive belief generated over several interactions in the value provided by a company and its products or services, which leads to ongoing interactions and repeat purchases (Islam et al., 2021). In a business context, it is a customer's commitment to conduct business relationships with specific companies that impact repeat purchases of goods and services, including recommendations to friends and colleagues (Agrawal et al., 2013). In line with that, Zehir and Narçikara (2016) also emphasized that customer loyalty is a commitment to repurchase or subscribe to a product or service in the future. Khan (2013) reported that customer loyalty is a company's critical success factor. The premise needed to gain customer loyalty is how service quality is perceived.

Electronic service quality can be described as the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery of products and services (Parasuraman et al., 2005). The conceptualization is rooted in the theory of disconfirmation of expectations (Collier & Bienstock, 2006) and the evaluation results from comparing the perception of the service received with previous expectations that the service should be provided (Choi et al., 2004). Generally, online customers always expect the same or higher level of service quality than traditional channel customers (Lee & Lin, 2005).

Previously, several factors have been used to predict customer perceptions of e-service quality. Lee and Lin (2005) identified the main factors influencing customer perceptions of the quality of electronic services in online shopping: the level of user-friendliness, reliability and security, responsiveness, and trust mechanisms provided by a website. Barnes & Vidgen (2002) also pioneered an electronic service quality measurement called WebQual, which focuses on the importance of an easy-to-use website. The WebQual measurement has five, namely user-friendliness, design, information, trustworthiness, and empathy attributes.

In addition to service quality, loyalty is also formed from customers' trust. Ndubisi (2007) stated that trust is a significant factor in building loyalty and a positive relationship between trust and loyalty. Building customer trust and providing quality service will increase loyalty and ultimately discourage switching.

Previous studies have explained the relationship and influence of service quality variables, trust, and customer loyalty. Darwin et al. (2014) examined the effect on customer loyalty with satisfaction and trust as intervening variables. The results indicated that service quality had no significant effect on customer loyalty, while the trust variable was known to affect loyalty. Research related to the effect of trust on loyalty was also carried out by Erwin and Sitinjak (2017), where the results revealed that customer trust did not affect loyalty. Minimol (2018) examined online supermarket loyalty's quality of electronic services. The study showed that the dimensions of electronic service quality, efficiency, system availability, fulfillment, and privacy, played an essential role in increasing online supermarket customer loyalty. Furthermore, Rita et al. (2019) stated that the quality of electronic services has a positive impact on customer trust. The better

the quality of a company's electronic services, the higher the customer's trust. Providing good service quality increases customer satisfaction and trust (Rita et al., 2019; Wu et al., 2018).

In 2020, Tokopedia experienced an issue related to its users' data privacy. About 91 million user data was leaked and sold freely on the internet for USD 5,000 or around IDR 70 million. This decreased the average monthly purchase transaction in the third quarter of the year by 1.3% to 85 million transactions (www.katadata.co.id). Referring to the opinion of Jeon (2009), one of the dimensions of electronic services is the security of user data privacy. Companies may have millions of customers' personal information to protect their identities. The decrease in transactions caused by user data leaks is a significant loss for Tokopedia, where acquiring new customers can cost the company five times more than retaining existing ones. This decrease in transactions shows the loyalty problems experienced by Tokopedia customers. Based on the description above, this study aims to determine a strategy for increasing Tokopedia customer loyalty using the dimension of electronic service quality through customer trust. The quality of electronic services uses four dimensions, namely Compensation, Responsiveness, Website Operations, and Reliability.

2.0 LITERATURE REVIEW

2.1 Customer Trust

Trust is seen as an important tool needed to achieve the success which is developed based on interactions with others in a practical form (Panigrahi et al., 2018; Uzir et al., 2021). Trust is a rational process that is actively built, developed and maintained, and tested over time (Sirdeshmukh et al., 2002). Nguyen et al. (2013) consider trust as a fundamental principle in every business relationship because it determines the reliability of both parties in business transactions.

Hidayat et al. (2021) define trust as an assessment of one's relationship with other people who will carry out certain transactions in accordance with the expectations of those who carry out transactions in an uncertain environment. Trust does not just happen but must be built, developed, and consistently proven. When consumers want to shop or make other online transactions, consumers need guarantees that the funds spent will not just disappear, and the product received must be as promised and explained on the e-commerce page in question. Consumer trust when conducting online transactions is an important requirement to have the confidence to make transactions.

In the context of marketing, trust is usually associated with consumer expectations regarding the company's capacity to carry out its obligations and keep its promises (Nguyen et al., 2013). This expectation is based on the competence, honesty, and willingness of the company. Competence is a skill that reflects the company's ability to perform transactions and meet its expectations. Honesty is associated with the fulfillment of promises made by the company, and the willingness to represent the goodwill of the company to consider the interests of consumers when making decisions and when planning involvement in customer relationship activities.

2.2 Electronic Service Quality and Customer Trust

In the context of marketing, trust is usually associated with consumer expectations regarding the company's capacity to carry out its obligations and keep its promises (Nguyen et al., 2013). This expectation is based on the company's competence, honesty, and willingness. Competence is a skill that reflects the company's ability to perform transactions and meet its expectations. Honesty is associated with the fulfillment of promises made by the company, and the willingness to represent the goodwill of the company to consider the interests of consumers when making decisions and when planning involvement in customer relationship activities.

There are various indicators in measuring customer trust. According to Uzir et al. (2021), there are five dimensions that shape customer trust; Kindness, the commitment and belief that a party will be protected and will not be harmed by the trusted party; Reliability, the ability to be relied upon to fulfil something that a person or group needs; Competence, the ability possessed by a party in terms of skills and knowledge possessed to meet customer needs; Honesty, the extent to which a statement or expression can be kept; and, Openness, focus on disclosing or providing information that customers need. Furthermore, Chen and Dhillon (2003) revealed that the dimensions of customer trust are competence, integrity, and kindness.

Prisanti et al. (2019) and Pratiwi et al. (2021) revealed that there are three indicators to measure trust, namely Guarantee, Credibility and Positive Expectations. In this study, the dimensions of customer trust were used (Uzir et al., 2021) which consisted of benevolence, competence, honesty, and openness.

According to Zeithaml et al. (2002), service quality in online shopping is an essential strategy for achieving success, even more effectively than setting low prices. Regarding the effect of electronic service quality on customer trust, Al-Nasser et al. (2015) conducted a study to clarify the relationship between electronic service quality, culture, customer trust, and risk in online shopping. The quality of electronic services has a significant positive direct impact on customer trust in the online shopping environment.

Pratiwi et al. (2021) researched the effect on trust in OVO customers and revealed that the quality of electronic services has a significant effect on customer trust. This implies that the better the quality of service provided by OVO, the more user trust will increase. The quality of electronic services can have a significant effect because users feel that the website/application design is good, customer service staff are willing to help, and the OVO layout is easy to understand.

Furthermore, Tran and Vu (2019) states that to generate good customer trust, sellers should strive to improve the quality of electronic service, which includes dimensions of quality such as website design, reliability, security (trust), and customer service (personalization). Online sellers should improve their order handling procedures by building app-based mobile web interface features, making placing orders easier. Providing several payment methods and various delivery options is also essential, creating customer convenience for transactions (Zemblytė, 2015). Zemblytė (2015) stated four dimensions of electronic service quality, namely: 1) compensation, 2) responsiveness, 3) web website operation, and 4) reliability. Based on the description above, the following hypotheses were formulated:

H1: Compensation has a positive and significant effect on customer trust

H2: Responsiveness has a positive and significant effect on customer trust

H3: Website operation has a positive and significant effect on customer trust

H4: Reliability has a positive and significant effect on customer trust

2.3 Electronic Service Quality and Customer Loyalty

Loyalty is a positive belief generated over several interactions in the value provided by a company and its products or services, which leads to continuous interactions and repeated purchases (Islam et al., 2021). In a business context, loyalty is a customer's commitment to conduct business relationships with certain companies that have an impact on repeated purchases of goods and services of the organisation, including recommending goods and services to friends and colleagues (Agrawal et al., 2013). In line with this, Zehir and Narcikara (2016) also emphasised that customer loyalty is a commitment that customers have to repurchase or subscribe to a product or service in the future. Khan (2013) revealed that customer loyalty is one of the company's key success factors. The premise that is needed, among others, to get customer loyalty is how customers perceive customer service.

Szczepańska and Gawron (2011) argued that customer loyalty could be defined as a constant and positive attitude towards an object (ie brand or company). They revealed that customer loyalty is the link between management and marketing. The measurable loyalty factor (i.e. the profitability of the customer portfolio) determines how the desired value is designed and presented to the customer. Customer loyalty is demonstrated by providing recommendations to other customers and maintaining continuous product consumption. Szczepańska and Gawron (2011) further stated that customer loyalty means a person's loyalty to products, both goods and services. Customer loyalty is a form and follow-up of customer satisfaction after using the facilities and using services provided by the company, as well as remaining a customer of the company.

Minimol (2018) revealed that the variable customer loyalty has a close relationship with service quality. Hossain (2011) examined the relationship between electronic service quality and consumer loyalty in the Swedish consumer electronics retail industry. The quality of electronic services has proven to be a significant determinant of customer loyalty which in turn can increase the company's profitability.

The study was based on four dimensions of electronic service quality: reliability, responsiveness, ease of use, and security. The results confirmed that all the dimensions strongly correlate with consumer loyalty, indicating a significant influence in the electronics retail industry. This shows that customers place a high priority on website content organization and transaction security. Customers are more likely to remain loyal to a business when it runs an e-commerce website professionally and securely. Additionally, reliability is less important than the other three dimensions, but the four factors were found to affect customer loyalty significantly.

Quach et al. (2016) researched the effect of electronic service quality on customer loyalty using network quality, customer service, information quality, and security as dimensions of electronic service quality. Subsequently, all dimensions of service quality except customer service are proven to be positively related to loyalty. These results support previous findings on the relationship between loyalty, information, network quality (Toufaily et al., 2013), privacy and security (Limbu et al., 2011).

Other studies also showed that service quality has a positive and significant effect on customer loyalty (Ardani et al., 2021; Sudjianto et al., 2017). In terms of increasing customer loyalty, the company should be able to provide better service quality. Based on these considerations, the following hypotheses were drawn:

H5: Compensation has a positive and significant effect on customer loyalty

H6: Responsiveness has a positive and significant effect on customer loyalty

H7: Website operation has a positive and significant effect on customer loyalty

H8: Reliability has a positive and significant effect on customer loyalty

2.4 Customer Trust and Customer Loyalty

Several studies suggested that trust is essential in long-term relationships between buyers and sellers in a business environment (Agrawal et al., 2013; Hidayat et al., 2021). Ndubisi (2007) and Taylor et al. (2004) found it to be an important factor in building company-customer relationships, which will ultimately lead to loyalty. Furthermore, it is considered a vital feeling because of its ability to moderate risk in the buying process. For its development, partners in a relationship should suppress opportunistic behavior, resist the desire for gain, and work for mutual benefit instead.

Given the importance of creating loyalty and developing long-term relationships, Sullivan and Peterson (1982) stated that in a relationship where the parties trust each other, there will always be a way to overcome difficulties such as power conflicts and low profitability. Trust mediates the relationship between satisfaction and loyalty (Bloemer & Schroder, 2002). Based on the explanation above, the research hypotheses were constructed as follows:

H9: customer trust has a positive effect on customer loyalty

The framework in this study is based on causal analysis of independent variables consisting of dimensions of electronic service quality, namely (Zembylte, 2015): Compensation (X1), Responsiveness (X2), Website Operations (X3), Reliability (X4) to the dependent variable, namely loyalty. Customer (Y1) through the intervening variable Customer Trust (Y2).

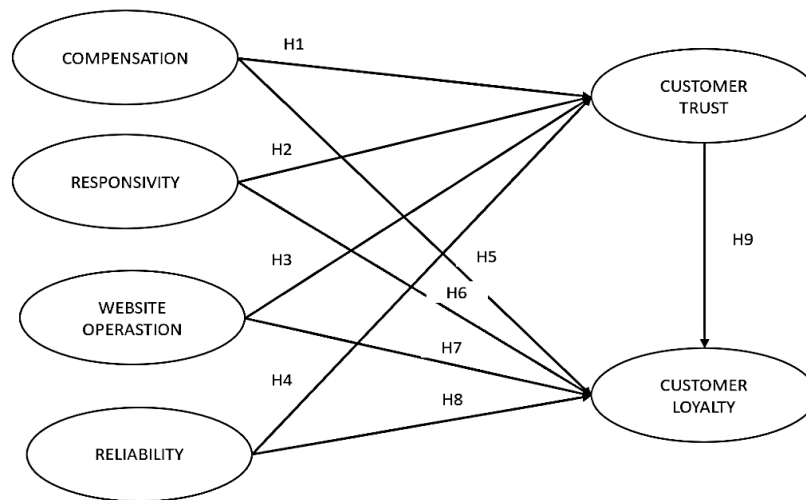


Figure 1: Research Model

3.0 METHODOLOGY

3.1 Sample

The sampling technique used is purposive sampling, where the respondents are Tokopedia users who have transacted at least 3 times and are 17 years old. Subsequently, data was obtained by distributing questionnaires to selected respondents. There were 230 returned questionnaires that met the requirements for analysis. The questionnaires were distributed from October – December 2021, and the questions were presented using a Likert scale of 1-5 from strongly disagree to agree strongly.

3.2 Measurement

a. Exogenous Variable

The exogenous variables used are the dimensions of electronic service quality, namely Compensation, Responsiveness, Website operations, and Reliability. The compensation dimension is in the form of statements related to customer attitudes towards the failure of the sending process of a transaction using electronic services (Zemblytė, 2015). The most common forms of compensation are refunds and replacements. According to Lewis & Spyropoulos (2001), refunds can increase customer retention, and the indicators used are compensation for late delivery, inappropriate goods, and ease of returns.

The second dimension is responsiveness, which can be described as an organization's ability to fulfill its commitments, listen to customers and provide clear and understandable information (Zemblytė, 2015). Service availability, product information clarity, payment options, and response speed are used.

The dimension of website operations is closely related to the consumer's view of site performance. Good performance is related to the quality of the features provided on the website (Zemblytė, 2015). It refers to all elements of the customer experience associated with a website, including information quality, website aesthetics, purchasing process, website convenience, product selection, price quotes, website personalization, and system availability (Rita et al., 2019). The indicators used are speed of access, availability of product descriptions, site design, and completeness of features.

The last dimension is reliability, which is related to reputation and image, the ability of marketers to deliver the promised service and solve problems. The organization's reputation is expected to be linked to the quality of e-services (Zemblyt, 2015). The indicators used in measuring this dimension are privacy security, policy consistency, delivering promised services, and troubleshooting.

b. Intervening Variables

This variable lies between exogenous and endogenous variables. In this study, the intervening variable used is customer trust, and the indicators are the seller's good faith, honesty, information disclosure, and credibility (Uzir et al., 2021).

c. Endogenous Variables

The endogenous variable used in this study is customer loyalty, which is behavior towards a brand, store, or supplier based on the positive nature of long-term purchases. The indicators used to measure customer loyalty are repeated recommendations to others and the delivery of positive things about the product.

3.3 Data analysis

SEM is used to prove the influence between electronic service quality and customer loyalty, with trust as an intervening variable. Furthermore, Moment Structure (AMOS) 22 software was used to analyze the data.

Confirmatory Factor Analysis (CFA) confirmed the most dominant factor in a group of variables. In this study, the validity assessment using a loading factor was used, when the loading factor > 0.50 , then the indicator is considered valid. Construct reliability (CR) is used to assess the reliability of the indicators, and when $CR > 0.7$, the indicator is reliable.

Normality and Outlier Analysis are used to determine the data and normal distribution. The assessment's normality test can be seen by comparing the CR (critical ratio) value at a critical value of ± 2.58 for a significance level of 1% (Ferdinand, 2009). The data distribution is anticipated to be kurtosis when the value of cr in kurtosis for multivariate is between ± 2.58 . Outliers have unique characteristics that look very different from other observations and appear in the form of extreme values. The Mahalanobis Distance Test is used to analyze the presence of outliers in a multivariate manner.

The goodness of fit was used to test the model's suitability by studying various criteria. Several conformity indices and boundary values were used to test the acceptance or rejection of the model, including Chi-Square statistics; Root Square Error of Approximation (RMSEA), which shows the expected goodness when estimated in the population. The RMSEA value that is smaller than or equal to 0.08 is an index for the acceptance of the model, which shows a close fit of the model based on degrees of freedom; Conformity Index (GFI) is a non-statistical measure that has a value range between 0 (poor fit) to 1.0 (perfect fit). A high value in this index indicates a "better fit"; Adjusted Conformity Index (AGFI), where the recommended acceptance rate is when AGFI has a value equal to or greater than 0.90; Minimum Sample Discrepancy Function divided by Degrees of Freedom (CMN/DF), CMIN/DF is nothing but a relative Chi Square χ^2 statistic. If the relative χ^2 value is less than 2.0 or 3.0, it is an indication of an acceptable fit between the model and the data; Tucker Lewis Index (TLI) is an incremental index that compares a tested model to a baseline model, where the recommended value as a reference for the acceptance of a model is > 0.95 , and a value close to 1 indicates a very good fit.; Comparative Fit Index (CFI) indicates the highest level of fit if it is close to 1. The recommended value is a CFI greater than or equal to 0.95.

Using SEM's Regression Weight analysis, which examines the variables' interdependence, the correctness of the hypothesis can be determined.

4.0 RESULT AND DISCUSSION

The main objective of this study is to determine whether there is a relationship between electronic service quality, customer trust, and customer loyalty.

Based on the results of the CFA calculation shown in Table 1, each question has an estimated loading factor greater than 0.5, and it can be concluded that the question item is valid. Furthermore, the reliability test in SEM proves that the construct or indicator builds (constructs) each variable. The test uses construct reliability (CR) to assess the indicator. The value of CR on each variable has met the requirements of the indicator reliability when the value is > 0.7 , hence the construct in this study is said to be reliable.

Table 1: Confirmatory Factor Analysis Result

Variable	Indicator	Loading Factor
Compensation (CR= 0.803)	X11	0.677
	X12	0.531
	X13	0.681
Responsiveness (CR= 0.857)	X21	0.641
	X22	0.747
	X23	0.750
	X24	0.712
Website operation (CR= 0.858)	X31	0.538
	X32	0.746
	X33	0.632
	X34	0.717
Reliability (CR= 0.744)	X41	0.619
	X42	0.609
	X43	0.636
	X44	0.529
Trust (CR= 0.902)	Z11	0.791
	Z12	0.713
	Z13	0.768
	Z14	0.778
Customer loyalty (CR= 0.863)	Y11	0.711
	Y12	0.737
	Y13	0.657

Data filtering begins with a normality assumption following a successful CFA test. The normality test results showed that the CR value for multivariate was 2.446 below 2.58, hence the data were normally distributed. The Mahalanobis Distance Test was used to analyze the presence of outliers in a multivariate manner. Meanwhile, the Chi-Square value at 22 degrees of freedom (number of indicators) and a significance level of 1% is 48.268. Based on data processing results, the maximum Mahalanobis Distance is 42.646. In conclusion, there are no outliers in multivariate, therefore, the test can be continued with the model suitability test.

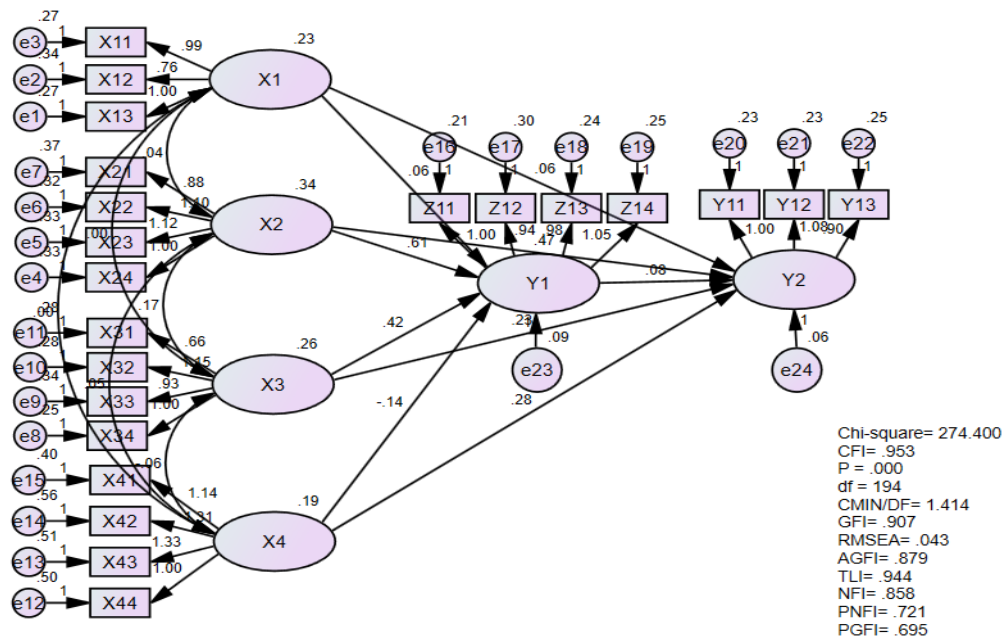


Figure 2: Full Model Analysis Results

Figure 2 describes the modification of the model to achieve a fit model in which the confirmatory factor analysis of the Full Model construct has met the fit criteria. This is indicated by the value of the results for each goodness-of-fit index that has met the specified criteria, as presented in Table 2 below.

Table 2: Results of Analysis of the Goodness of Fit Model Criteria

Criteria	Cut off Value	Results	Evaluation
Chi-square	Small; with df 194, p: 5 % =227,496	274,400	Marginal
CMIN/DF	2.00	1.414	Good
GFI	0.90	0.907	Good
RMSEA	0.08	0.043	Good
AGFI	0.90	0.879	Marginal
TLI	0.95	0.944	Marginal
CFI	0.95	0.953	Good
PNFI	> 0.50	0.721	Good
PGFI	0.50	0.695	Good

These results indicate that the research model is accepted and meets the standard criteria for testing the proposed hypothesis, as presented in Table 3.

Table 3: Hypothesis Test Results

Regression	Estimate	SE	CR	P	Hypothesis Conclusion
X1 \rightarrow Y1	0.06	0.082	0.729	0.466	H1 Rejected
X2 \rightarrow Y1	0.612	0.106	5.77	0.000	H2 Accepted
X3 \rightarrow Y1	0.416	0.114	3.657	0.000	H3 Accepted
X4 \rightarrow Y1	-0.141	0.104	-1.348	0.178	H4 Rejected
Y1 \rightarrow Y2	0.079	0.134	0.59	0.555	H9 Rejected
X1 \rightarrow Y2	0.056	0.073	0.771	0.441	H5 Rejected
X2 \rightarrow Y2	0.469	0.134	3.507	0.000	H6 Accepted
X3 \rightarrow Y2	0.225	0.115	1.966	0.049	H7 Received
X4 \rightarrow Y2	0.277	0.103	2.683	0.007	H8 Accepted

Information: X1=Compensation, X2=Responsivity, X3=Website operation, X4=Reliability, Y1=Customer Trust, Y2=Customer Loyalty

Table 3 shows that the critical ratio (CR) is greater than the cut-off value of 1.96 and the significance probability is lower than 5% as a condition for a hypothesis to be accepted. Therefore, it can be interpreted that H2, H3, H6, H7, and H8 were accepted. Meanwhile, four other hypotheses were rejected, consisting of H1, H4, H5, and H9. Customer trust can be increased through responsiveness and website operations, while Compensation and Reliability have no effect. Furthermore, customer loyalty can be increased through responsiveness, website operations, and reliability, while trust and compensation do not have any effect.

To examine the mediating role of Customer trust in relationships, Compensation, Responsivity, Website operation, and Reliability with Customer Loyalty, this study used the electronic Sobel Test procedure adapted from www.quantpsy.org (Table 4).

Table 4: Parameter estimates for the path: indirect effects (Sobel test)

Path	CR	Probability
X1 \rightarrow Y1 \rightarrow Y2	0.457	0.648
X2 \rightarrow Y1 \rightarrow Y2	0.725	0.468
X3 \rightarrow Y1 \rightarrow Y2	0.712	0.476
X4 \rightarrow Y1 \rightarrow Y2	-0.590	0.555

Note: X1=Compensation, X2=Responsivity, X3=Website operation, X4=Reliability, Y1=Customer Trust, Y2=Customer Loyalty

Based on Table 4, it can be seen that the probability value for each path relationship shows an insignificant value (prob > 0.05). This means that customer trust is not able to be an intervening variable on the effect of electronic service quality on customer loyalty. The inability of customer trust to be an intervening variable in this influence can be interpreted that the quality of electronic services directly affecting Tokopedia customer loyalty.

4.1 Discussion

The dimension of compensation has no effect on Tokopedia's customer trust. This indicates that the dimension of compensation, which is in the form of compensation services both in the form of material and non-material, cannot affect customer trust because it is considered not too important for customers. This phenomenon can occur because the most important thing for customers is to want the goods according to the order when they first received them.

According to Buttle and Maklan (2015), trust is a binder that unites the relationship between the seller and the customer. It occurs when someone discusses and shares experiences and estimates the value of consumed commodities or services. Trust is important for customers because it can reduce the sacrifice of

time and risk. The level of certain brands will make it easier or faster for customers to select and decide which products or services to buy. The level of customer trust is directly proportional to loyalty (Widyastuti, 2017).

The responsiveness dimension has a positive and significant impact on Tokopedia customer trust. This indicates that the responsiveness dimension is considered good in the eyes of the customer, it can increase customer confidence in services, especially in Semarang City, Indonesia. Fast and responsive service has been shown to make customers seriously concerned about the required expectations. The company quickly takes the initiative on problems encountered because responsiveness is measured based on customer assessments. Quick and responsive customer service is a priority for the company to increase trust in Tokopedia. These results align with research by Andaleeb and Conway (2006), where employee response is the most important dimension of service quality in forming consumer trust.

The site's operating dimensions have a positive and significant impact on Tokopedia's customer trust. This indicates that the dimensions of website operations can increase confidence in Tokopedia services, especially in Semarang City. The results are consistent with the opinion (Sarwono & Prihantono, 2012) that a company's website should represent its virtual presence for consumers to gain confidence and engage in online transactions through the influence of quality and trust. This supports the results of Ardhi's (2019), which concludes that website quality has a significant effect on trust and, at the same time, strengthens the results of Piarna's (2016) research, where there is a significant influence on e-commerce customer trust. The reliability dimension does not affect the trust of Tokopedia customers. This indicates that the reliability dimension that is considered good in the eyes of customers cannot increase customer trust in Tokopedia services, especially in Semarang, Indonesia. The reliability referred to in this study is related to the guarantee of privacy security, problem-solving ability, and providing the promised service. Based on the results of this study, it can be seen that to increase customer trust, reliability is not a dimension that can increase Tokopedia's customer trust.

A contradictory relationship was obtained with previous research (Cho and Hu, 2009), and reliability was reported as the most critical dimension for service providers. It is very important for service providers, insurance companies, etc. to provide reliable services because of the high risk involved in running their business.

The compensation dimension does not affect Tokopedia's customer loyalty. This implies that the dimension cannot increase customer loyalty to the services, especially in Semarang City. The insignificance of the compensation variable to Tokopedia is because so far consumers rarely experience problems when demanding compensation or other. This indicates that Tokopedia merchants always provide the best service that minimizes customer losses.

This research is in line with Messakh (2016), that the quality of electronic services does not have a positive effect on Traveloka customer loyalty. Rita (2011) also states that the compensation variable does not significantly affect customer loyalty.

The responsiveness dimension has a positive and significant impact on Tokopedia customer loyalty. This indicates that the good dimension can increase customer loyalty to the services, especially in Semarang City. Hence, merchants in this marketplace should provide fast and precise service to consumers. This subsequently formed loyal customers who re-use Tokopedia services and do not consider or seek information about comparable services offered by other companies. This loyalty can be formed when satisfaction with the services provided was achieved, thereby affecting the intention to continue the relationship.

This study is in line with the research of Rita et al. (2019), which stated that the responsiveness dimension strongly supports customer loyalty. Furthermore, Budi (2016) reported that responsiveness positively affects consumer loyalty. This is also supported by Messakh's research (2016) regarding the quality of electronic services that positively affect Traveloka customer loyalty.

The website operation dimension positively and significantly affects Tokopedia customer loyalty. This indicates that reasonable dimensions can increase customer loyalty to Tokopedia services, especially in Semarang City. The effect of the website operations on customer loyalty proved the hypothesis. Kotler and

Keller (2016) stated that consumers will prefer or be attracted to products that offer the most quality, achievement, and innovative features. Consumers will feel their demands are met and develop brand loyalty when the product is high quality.

The results are supported by previous research from Tirtayani and Sukaatmadja (2018) and Tandon et al. (2017). Consumers are more willing to continue repurchasing on the website when the perceived risk is low. Online vendors should ensure that their stores are secured and swiftly provide the purchased products as promised, especially with regard to customer protection.

The reliability dimension has a positive and significant effect on Tokopedia customer loyalty. This indicates that the good dimension can increase customer loyalty to the services, especially in Semarang City. The reliability dimension measures the quality of electronic services and the extent to which the delivery can be fulfilled. This factor also includes Tokopedia's capacity to provide privacy protections in customer data confidentiality. Disclosure of an issue with data leakage in the past may indicate that Tokopedia is yet to have an effective mechanism for maintaining the confidentiality of customer information. However, customers are no longer concerned about this issue due to the management's prompt response and dedication to enhancing data privacy protection.

These results align with Fida et al. (2020), which stated that reliability has the strongest influence on User Loyalty compared to other variables such as Responsiveness, Assurance, and Empathy. Considering the significant relationship between service quality and customer loyalty, more emphasis on improvement will enhance favorable feedback. Additionally, the trust variable does not affect Tokopedia's customer loyalty.

In this e-commerce era, customers no longer need to meet face-to-face with sellers, hence they do not consider the factors affecting their trust in transactions. They are more practical by assessing the services and products the seller provides. Therefore, customer loyalty, which inspires friends and family to purchase Tokopedia's products, can exist without trust. This supports the research of Fasocah and Harnoto (2013), which showed that trust does not affect loyalty.

Based on the results of the path coefficient test, it shows that the effect of service quality on customer loyalty through customer trust does not meet the criteria to be said to be significant. This means that the dimensions of service quality will directly affect the loyalty of customers who transact at Tokopedia without first affecting customer trust. The results of this study contradict previous studies which showed that consumer trust was able to mediate the effect of service quality on consumer loyalty (Akbar and Parvez, 2009). However, the results of this study support the results of Suarmita and Sukawati (2019), that trust is unable to mediate service quality on customer loyalty.

5.0 CONCLUSION

This study shortens the research gap by revealing the effect of the dimensions of electronic service quality on customer loyalty with trust as an intervening variable. Implementing policies that improve responsiveness, website functionality, and service reliability is necessary to enhance customer loyalty.

The managerial implication is that Tokopedia pays more attention to responsiveness by providing procedures related to sellers in responding to customer orders. Furthermore, it provides a time limit for a seller to respond to customer requests and improves website operations to increase trust and loyalty. This focus may be directed at enhancing the capabilities of the Tokopedia website and application. The security of user data privacy poses a significant threat to their reliability; therefore, a strategy is required to bolster the assurance of customer privacy security systems.

This study provides a new direction for future studies to add other dimensions, such as fulfillment, and tangibles of electronic service quality. The products sold on Tokopedia should be clearly explained to customers in future research. Tokopedia can pay more attention to site responsiveness and operations to increase both customer trust and loyalty. This attention can be in the form of policies on how to respond to consumer orders and the development of features available on the Tokopedia application and website.

ACKNOWLEDGEMENTS

The authors are grateful to all stakeholders involved for their assistance during data collection, as well as to the reviewers and editorial team for their suggestions in publishing this manuscript.

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