

THE EFFECT OF E-SERVICE QUALITY, E-TRUST, AND E-CUSTOMER SATISFACTION ON E-CUSTOMER LOYALTY ON THE USE OF THE HALODOC APPLICATION (STUDY: USERS OF THE HALODOC APPLICATION IN SURABAYA CITY)



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Abstract

The competition in the digital health industry to maintain and establish long-term relationships with customers, especially the Halodoc application, is the reason for this study. The purpose of this study is to analyze the effect of e-service quality, e-trust, and e-customer satisfaction on e-customer loyalty in Halodoc application users. The research method used is a quantitative approach with an associative research type. Data was collected through a questionnaire distributed to 100 respondents who were Halodoc application users. The data analysis technique used was multiple linear regression with the help of the SPSS program. The results of the analysis showed that simultaneously and partially, the three independent variables, namely e-service quality, e-trust, and e-customer satisfaction, had a positive and significant effect on e-customer loyalty. This study concludes that in order to maintain and encourage customer loyalty, companies need to focus on optimizing service quality, maintaining trust consistently, and increasing high customer satisfaction in order to maintain customer loyalty.

Keywords: E-Service Quality, E-Trust, E-Customer Satisfaction, E-Customer Loyalty, Halodoc

INTRODUCTION

The current global economic landscape is driven by the rapid development of digital technology, which transforms business models from manual to internet-based. This technological advancement enables unlimited connectivity and easy access to information, changing people's lifestyles to be online and modern. In this digital era, internet-based innovation influences consumer preferences, facilitates information about products and services, and influences purchasing decisions that lead to customer loyalty. Increasingly tight business competition in the digital era requires business actors to continue to innovate and create added value to retain customers.

Customer loyalty is the foundation of long-term business strategy and an indicator of a company's success. In this context, service quality plays a crucial role. Efforts to provide high-quality service are key to attracting and retaining customers, ensuring they remain loyal to the products or services offered. In addition to service quality, trust is also an important factor in influencing customer loyalty in the digital era or e-customer loyalty. Trust in electronic transactions builds consumer integrity and confidence to establish long-term relationships with service providers. The combination of trust and loyalty increases consumer confidence in a product or service, which in turn strengthens their loyalty to the company. Another factor that is no less important is e-customer satisfaction. Electronic consumer satisfaction reflects consumers' feelings about their experience with products or services online. Satisfying consumers is the company's main goal, because satisfied consumers tend to continue using or buying products, even without being influenced by competitors' promotions.

The healthcare sector in Indonesia has also undergone significant digital transformation, one of which is through telemedicine. This online healthcare service has become increasingly popular, especially since the COVID-19 pandemic, which has limited physical access to healthcare facilities. Telemedicine applications such as Halodoc are an innovative solution, enabling remote consultations between patients and doctors. Halodoc, as one of the leading healthcare applications in Indonesia, offers a variety of services, including scheduling appointments, interacting with healthcare professionals, and accessing health information. Although Halodoc has achieved significant popularity, the issue of customer loyalty remains a concern. User reviews show a variety of positive and negative comments, highlighting the importance of e-service quality, e-trust, and e-customer satisfaction in influencing customer loyalty. Therefore, this study aims to understand how these factors interact to increase e-customer loyalty among Halodoc app users.

REVIEW OF LITERATURE

Marketing

According to the American Marketing Association, in a study by Rahman and Widyawati (2019), marketing is a business activity of traders that focuses on their role in distributing products and services from producers to consumers. An effective marketing campaign involves offering strategies, consumer acquisition, and retention. Marketing plays an important role in maintaining the continuity of a company's business. According to Kotler and Armstrong (in Nursyirwan et al., 2020), marketing is a process by which companies create value for consumers and build strong relationships with them, with the main goal of generating value from customers in return. Based on these various definitions, it can be concluded that marketing is the process of distributing product or service

information to obtain reciprocal value from consumers, building mutually beneficial relationships between producers and consumers, and creating satisfaction for both parties. Marketing involves a series of activities aimed at meeting consumer needs and wants, and achieving organizational goals.

Digital Marketing

According to Prayitno in a study cited by (Siregar, A.I., 2024), digital marketing is defined as a marketing effort carried out through digital or online media. Media such as websites, online forums, and popular social media such as Facebook, Instagram, and YouTube are used in this process. In addition, according to Chaffey & Ellis-Chadwick (2019), digital marketing is seen as a strategy implemented by companies to promote products and services online through digital technology. The purpose of implementing this strategy is to reach the market comprehensively and in detail, so that marketing effectiveness can be increased. It can be concluded that digital marketing is a system of promotion or marketing online through electronic media such as websites or social media, which aims to reach various consumers widely, easily, quickly, and effectively.

E-Service Quality

According to Tjiptono in a study cited by (Fahira and Suyanto, 2023), e-service quality is defined as a form of service quality that is comprehensive and integrative, because it includes various dimensions that are relevant to evaluating the quality of electronic services as a whole. Parasuraman et al., in a study (Fahira and Suyanto, 2023) explained that e-service quality refers to the level of ability of a website or application to provide facilities for shopping, making purchases, and shipping online efficiently and effectively. E-service quality is explained as consisting of four main subvariables, namely efficiency, fulfillment, system availability, and privacy. Thus, it is concluded that e-service quality is an evaluation given by consumers regarding the process of providing service facilities from a website or application as an interaction to meet needs when purchasing, to the process of sending goods or services online in an efficient, effective and comprehensive manner.

E-Trust

According to Aminsiah and Yulianti (2019), consumer trust is defined as the belief that the owner of a product or service can be relied upon to be responsible for meeting long-term needs. They also explain that e-trust is the initial foundation in creating and maintaining relationships between consumers and online sellers. According to Priansa (2021), trust is the main factor that functions when building a sense of consumer loyalty. This trust links an individual's willingness to act based on the belief that the products or services from the company used will fulfill their expectations. So, it can be concluded that an important element in building a mutually beneficial relationship between consumers and service providers is in the context of e-commerce. This trust not only influences transaction decisions but also contributes to future customer loyalty.

E-Customer Satisfaction

According to Tran et al., in a study (Maulana et al., 2024) E-customer satisfaction is an online experience activity, by representing the process of consumer interpretation of information presented digitally, which ultimately informs the processing efforts of the brain and their feelings and their selection choices in the virtual environment. According to Anderson and Srinivasan (2022) in a study (Muslim, 2024), e-customer satisfaction is defined as a form of satisfaction experienced by consumers related to the activity of

purchasing products or services at a particular e-commerce company. So, it can be concluded that the feelings of consumers when making online purchases of a product or service on an online platform are related to the comparison of expectations with the results felt.

E-Customer Loyalty

Efforts to provide the best service to consumers are always made by every company, and consumer loyalty will be influenced by the quality of service provided. According to Anderson and Srinivasa (in Latifah., 2023), electronic customer loyalty, or E-Customer Loyalty, is an online platform user who has a desire to continue using a particular website, visits it frequently, and shows a high level of attachment to the product or service. Meanwhile, according to Smith (in Latifah, 2023), electronic customer loyalty shows the attitude and attachment of a consumer who wants to use and recommend application or web services to others. So, e-customer loyalty is consumer behavior to visit and shop on a website without moving to another website.

RESEARCH METHOD

The type of research used in this study is associative research with a quantitative approach. This type of research aims to examine the relationship between two or more variables. In this study, the associative method is used to identify the extent of the influence of independent variables, which include e-service quality (X1), e-trust (X2), and e-customer satisfaction (X3) on the dependent variable, namely e-customer loyalty (Y) both simultaneously and partially. In this study, the population consists of consumers of the Halodoc application in Surabaya, with an unknown number and identity (unknown population). To obtain adequate data representation, the non-probability sampling technique is implemented through the purposive sampling method, where sample selection is based on specific criteria that are relevant to the research objectives. The number of samples taken was 100 respondents, with the criteria that respondents had made transactions at least twice through the Halodoc application. Data collection was carried out by distributing online questionnaires, and respondents' perceptions of the statements submitted were measured using a five-point Likert scale. The data analysis technique used was multiple linear regression with the help of the SPSS program.

RESULTS AND DISCUSSION

Results of Respondent Characteristics

Validity Test

The validity test conducted by the researcher shows that the data generated from the research instrument in the form of a questionnaire obtained from respondents is truly valid and can be trusted to support the further analysis process.

Tabel 1
Validity Test Results

Variables	Indicator Statement	r count	r Table	Information
E-Service Quality (X1)	X1.1	0,706	0,196	Valid
	X1.2	0,738		Valid

	X1.3	0,708		Valid
	X1.4	0,666		Valid
	X1.5	0,673		Valid
	X1.6	0,712		Valid
E-Trust (X2)	X2.1	0,682	0,196	Valid
	X2.2	0,736		Valid
	X2.3	0,67		Valid
	X2.4	0,731		Valid
E-Customer Satisfaction (X3)	X3.1	0,876	0,196	Valid
	X3.2	0,859		Valid
	X3.3	0,855		Valid
E-Customer Loyalty (Y)	Y1	0,782	0,196	Valid
	Y2	0,806		Valid
	Y3	0,805		Valid

Source: Results of Data Analysis Processed in 2025

Based on the table above, it can be interpreted that each indicator used to measure the variables e-service quality (X1), e-trust (X2), e-customer satisfaction (X3), and e-customer loyalty (Y) has been proven to be able to represent their respective variables well. This is indicated by the calculated r value of all items, which is greater than the table r value, so that the validity of each statement item is declared sufficient. With a total of 100 respondents ($n = 100$), the table r value is determined based on the degree of freedom ($df = n - k$), which is $100 - 2$ or $df = 98$, with a significance level of 0.05 (5%), so that the table r value for $df 98$ is 0.196. Because the calculated r value of all items exceeds the table r value, it can therefore be concluded that all indicator items in each variable are proven to meet the validity criteria and can be used in the next analysis stage.

Reliability Test

The reliability test aims to identify and ensure that the questionnaire measuring instrument can be used repeatedly with consistent results on the same respondents.

Table 2
Reliability Test Results

Variables	Cronbach's Alpha Value	Reliabilities	Reliable / not Reliable
E-Service Quality (X1)	0,960	0,60	Reliable
E-Trust (X2)	0,898		Reliable
E-Customer Satisfaction (X3)	0,828		Reliable
E-Customer Loyalty (Y)	0,914		Reliable

Source: Results of Data Analysis Processed in 2025

Based on the results presented in the table above, the Cronbach's Alpha value for the independent variables, namely e-service quality (X1), e-trust (X2), and e-customer satisfaction (X3), as well as the dependent variable e-customer loyalty (Y), each has been obtained with a value of more than 0.60. This value indicates that the level of internal consistency of each statement item in the questionnaire has been well stated in measuring the related variables. Thus, all statements submitted to respondents have been considered reliable and consistent enough in measuring the constructs studied. Therefore, the

questionnaire instrument used in this study can be stated as reliable, which means it is feasible and can be trusted as a measuring instrument in collecting research data.

Normality Test

The normality test was conducted in this study to ensure whether the regression data, both independent and dependent variables, were normally distributed or not. Normal distribution is needed so that the regression results can be interpreted accurately.

Table 3
Results of the Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.92839765
Most Extreme Differences	Absolute	.117
	Positive	.080
	Negative	-.117
Test Statistic		.117
Asymp. Sig. (2-tailed)		.400 ^c

Source: Results of Processed Data Analysis in 2025

Based on the test results presented in the data above, it is known that the significance value of Asymp. Sig (2-tailed) is 0.400. This value is greater than the general significance limit of 0.05 used in the normality test. Therefore, the significance value exceeds 0.05; it can be concluded that the data in this study are normally distributed. Thus, the assumption of normality in the regression analysis has been met. The fulfillment of this assumption causes the regression model used to be considered valid and feasible for use in further analysis.

Multicollinearity test

The multicollinearity test is conducted to ensure that there is no excessively strong relationship between independent variables in the regression model, as this can interfere with the accuracy of the analysis.

Table 4
Multicollinearity Test

Independent Variable	Collinearity Statistic	
	Tolerance	VIF
E-Service Quality (X1)	0,673	2,986
E-Trust (X2)	0,662	2,510
E-Customer Satisfaction (X3)	0,694	3,441

Source: Results of Data Analysis Processed in 2025

From the table above, it is known that the tolerance value is > 0.10 and $VIF < 10$, then according to the basic criteria for decision making in the multicollinearity test, it can be concluded that there is no multicollinearity among the independent variables, so that each independent variable can be applied separately in the analysis without any excessive

influence between variables. Thus, the assumption or requirement of multicollinearity in the regression model has been met.

Heteroscedasticity test

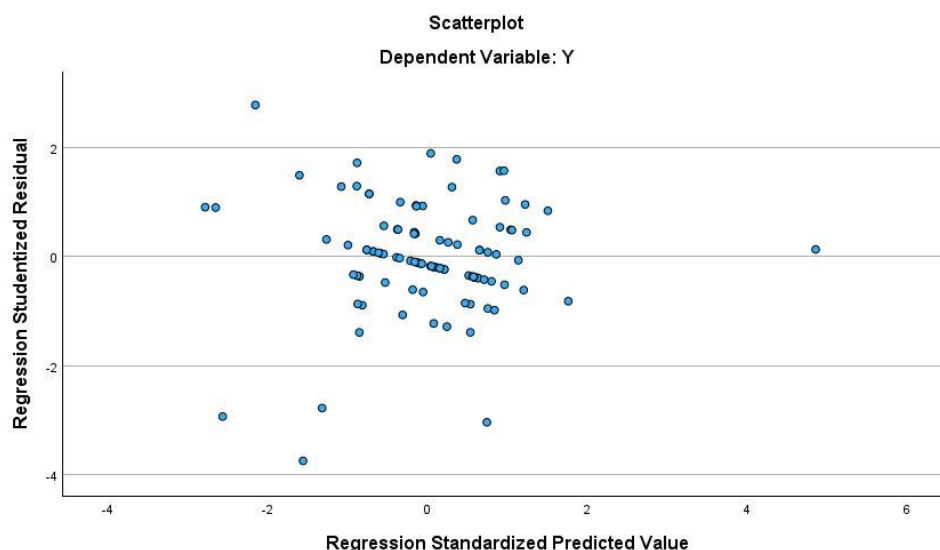


Figure 1
Scatterplot Diagram

Source: Results of Data Analysis Processed in 2025

From the graph presented, it is known that the data points are randomly distributed without forming a specific pattern formation and are located above or below the zero line on the Y axis. This pattern indicates that the residual variance is constant, so that the assumption of homoscedasticity is met. Thus, it can be concluded that this regression model does not show any symptoms of heteroscedasticity and has met one of the basic assumptions of linear regression.

Multiple Linear Regression Analysis

Linear regression is a statistical method applied to measure the influence of independent variables on dependent variables. In this study, regression is used to assess whether the independent variables have a significant influence on the main variables. The results of the analysis are presented in the following table.

Table 5
Multiple Linear Regression Analysis Test

Model	Unstandardized Coefficient	
	B	Std. Error
Constanta (α)	9,638	1,937
E-Service Quality (X1)	0,375	0,106
E-Trust (X2)	0,260	0,088
E-Customer Satisfaction (X3)	0,328	0,194

Source: Results of Processed Data Analysis in 2025

From the table presented, it is evident that the regression equation formed can explain the relationship between the independent variables and the dependent variables, as well as provide an overview of the magnitude of the independent variables' influence on the dependent variables. Based on this, the multiple linear regression equation can be stated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 9.638 + 0.375 X_1 + 0.260 X_2 + 0.328 X_3 + e$$

The explanation of the equation is as follows:

1. The constant coefficient has a positive value, namely (α) of 9.638, which states that by assuming the absence of the e-service quality perception variables (X_1), e-trust (X_2), e-customer satisfaction (X_3), the e-customer loyalty variable (Y) will be 9.638.
2. If the e-service quality variable (X_1) increases by 1 unit, the e-customer loyalty variable (Y) will increase by 0.375, and vice versa if the e-service quality variable (X_1) decreases by 1 unit, then e-customer loyalty (Y) will decrease by 0.375.
3. If the e-trust variable (X_2) increases by 1 unit, then the e-customer loyalty variable (Y) will increase by 0.260, and vice versa if the e-trust variable (X_2) decreases by 1 unit, then the e-customer loyalty will decrease by 0.260.
4. If the e-customer satisfaction variable (X_3) increases by 1 unit, then the e-customer loyalty variable (Y) will increase by 0.328, and vice versa if the e-customer satisfaction variable (X_3) decreases by 1 unit, then the e-customer loyalty (Y) will decrease by 0.328.

F Test (Simultaneous)

The F test is used to prove whether all independent variables, namely e-service quality (X_1), e-trust (X_2), and e-customer satisfaction (X_3) have an influence on the dependent variable, namely e-customer loyalty (Y).

Table 6 F Test Results

Model	F _{count}	Sig.	F _{table}
Regresion	24,420	0,001	3,091

Source: Results of Data Analysis Processed in 2025

Based on the table above, the results of the F count value of 24.420 > F table 3.091 and significance 0.001 < 0.05. Thus, it means that the variables e-service quality (X_1), e-trust (X_2), and e-customer satisfaction (X_3) simultaneously have a significant effect on e-customer loyalty (Y) on Halodoc application users in Surabaya. Based on these statistical results, the first hypothesis proposed by the author is declared accepted.

T Test (Partial)

The T-test basically aims to show how far each independent variable, e-service quality (X_1), e-trust (X_2), and e-customer satisfaction (X_3), partially influences the e-customer loyalty variable (Y) on Halodoc users in Surabaya City.

Table 7

T-Test Results

Independent Variabel	T _{count}	Sig.	T _{table}
E-Service Quality (X_1)	5,282	0,002	1,984
E-Trust (X_2)	4,194	0,003	1,984
E-Customer Satisfaction (X_3)	4,953	0,001	1,984

Source: Results of Data Analysis Processed in 2025

Based on the table above, it shows that the t-test analysis is as follows:

1. In the E-Service Quality variable (X1) there is an E-Customer Loyalty variable (Y) the value of the t-test, namely E-Service Quality has a significant level value of 0.002, which means it is smaller than 0.05 and t_{count} 5.282 is greater than t_{table} 1.984, then the E-Service Quality variable (X1) is proven to have a partial effect on E-Customer Loyalty (Y) on the use of the Halodoc application.
2. In the E-Trust variable (X2) there is an E-Customer Loyalty variable (Y) the value of the t-test, namely E-Trust has a significant level value of 0.003 which means it is smaller than 0.05 and the t_{count} of 4.194 is greater than the t_{table} of 1.984, then the E-Trust variable (X2) is proven to have a partial effect on E-Customer Loyalty (Y) on the use of the Halodoc application.
3. In the E-Customer Satisfaction variable (X3), there is an E-Customer Loyalty variable (Y). The value of the t-test, namely E-Customer Satisfaction has a significant level value of 0.004, which means it is smaller than 0.05 and the t_{count} of 4.953 is greater than the t_{table} of 1.984, then the E-Customer Satisfaction variable (X3) is proven to have a partial effect on E-Customer Loyalty (Y) on the use of the Halodoc application.

Determination Coefficient Results

The determination coefficient functions to measure the level of influence of the independent variable on the dependent variable in a model.

Table 8
Results of the Determination Coefficient Test (R2)

Model	R	R square	Adjusted R Square
1	0,916	0,818	0,803

Source: Results of Data Analysis Processed in 2025

From the table above, it explains the magnitude of the correlation or relationship (R) which is 0.916. From the output obtained value (R Square) of 0.818 This means that the variables e-service quality (X1), e-trust (X2) and e-customer satisfaction (X3) have an influence of 81.8% on the variable e-customer loyalty (Y), indicating the ability of independent variables in explaining the variation of the dependent variable is very limited. While the remaining $100\% - 81.8\% = 18.2\%$ is influenced by other variables not tested in this study.

CONCLUSION

Based on the results of data analysis and discussion that have been carried out in the study regarding the influence of e-service quality, e-trust, and e-customer satisfaction on e-customer loyalty of Halodoc application users in Surabaya City, several important things can be concluded as follows:

1. The simultaneous influence of e-service quality, e-trust, and e-customer satisfaction on e-customer loyalty

Based on the results of the F test which showed an F count value of 24.420 which is greater than F table 3.091, and a significance of 0.001 which is smaller than 0.05, it can be concluded that e-service quality, e-trust, and e-customer satisfaction simultaneously have a significant effect on e-customer loyalty of Halodoc application users in Surabaya. This finding confirms that customer loyalty in digital health services such as Halodoc is not the result of a single factor, but rather a combination of electronic service quality, customer trust, and user satisfaction levels. These three variables

interact and strengthen each other in forming positive perceptions and loyal customer behavior. High e-service quality, trust in the security and consistency of the service, and a satisfying user experience, together increase the likelihood of customers remaining loyal to Halodoc.

2. Partial influence of e-service quality on e-customer loyalty

The results of the T-test (partial) show that the e-service quality variable has a positive and significant influence on e-customer loyalty among Halodoc application users in Surabaya. The T-value of 5.282 is greater than T-table 1.984 with a significance of 0.002, indicating that high e-service quality increases e-customer loyalty. High e-service quality on the Halodoc application, such as information accuracy, responsiveness of medical personnel, fulfillment of service needs, and ease of use of the application, directly increases consumer loyalty.

3. Partial influence of e-trust on e-customer loyalty

Based on the results of the T-test, the e-trust variable has a positive and significant influence on e-customer loyalty among Halodoc application users in Surabaya City. This is evidenced by the T-value of 4.194 which far exceeds T-table 1.984 at a significance level of 5%, and a significance value of 0.003 which is below the 0.05 limit. E-trust, as consumer trust in the accuracy of information, expertise of medical personnel, responsiveness, and transparency of Halodoc services, is an important foundation in building long-term relationships with customers. This high trust not only increases customer satisfaction, but also reduces the likelihood of them switching to other platforms, thereby significantly increasing user loyalty.

4. Partial influence of e-customer satisfaction on e-customer loyalty Based on the results of the T-test, the e-customer satisfaction variable has a positive and significant influence on e-customer loyalty among Halodoc application users in Surabaya City. This is indicated by the T-value of 4.953 which far exceeds T-table 1.984 at a significance level of 5%, and a significance value of 0.001 which is below the 0.05 limit. High levels of customer satisfaction encourage users to continue using the same online service because they feel the service is trustworthy and provides a consistently satisfying experience. This satisfaction also builds an emotional attachment that makes customers reluctant to switch to other platforms, thus significantly increasing their loyalty to the Halodoc application.

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