



E-Service Quality and e-Loyalty: Examining the Mediating Roles of e-Trust and e-Satisfaction Female Online Shoppers

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ABSTRACT

Purpose—This study examines the impact of e-service quality on e-loyalty among female online shoppers in Medan, with e-trust and e-satisfaction as mediating factors.

Methodology—The research population of research population is all female people in Medan City who are making online purchases on Facebook and Instagram applications. This study used a non-probability sampling method, using an online questionnaire administered through Google Forms to collect data from 170 people. Data were analyzed with the help of the SmartPLS program and structural equation modeling.

Findings – The results showed that e-service quality positively and significantly affects e-satisfaction ($p < 0.05$). E-service quality positively and significantly affects e-trust. E-service quality positively and significantly affects e-loyalty. E-satisfaction positively and significantly affects e-loyalty. E-trust positively and significantly affects e-loyalty. E-satisfaction positively and significantly plays a role in mediating the effect of e-service quality on e-loyalty. E-trust positively and significantly plays a role in mediating the effect of e-service quality on e-loyalty.

Originality/Novelty – This research model includes four variables and utilizes the notion of mediation by using SEM-PLS to evaluate each relationship in the model.

Implications—This study's results are expected to be input and a foundation for Facebook and Instagram application users and companies, helping them determine the right strategy to increase consumer e-loyalty.

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INTRODUCTION

The development of digital technology has drastically changed the business landscape, especially in the e-commerce sector. In Indonesia, the increasing number of internet users is driving changes in people's consumption patterns, including in Medan, Indonesia. According to data from the Indonesian Internet Service Providers Association (APJII), by 2023, there will be more than 210 million Internet users in Indonesia, most of whom utilise the Internet for online shopping (Sari et al., 2024).

In the context of e-commerce, customer loyalty or e-loyalty is one of the important factors for the sustainability of online businesses. E-loyalty refers to the tendency of consumers to continue using the same e-commerce service repeatedly (Setiawan et al., 2024). Women are one of the main market segments, and they have unique behavioural characteristics in online shopping, so it is important to understand the factors that influence their loyalty.

One factor that contributes to e-loyalty is e-service quality. E-service quality includes reliability, efficiency, ease of navigation, and transaction security (Mwiya et al., 2022). Previous studies show that good e-service quality can increase customer satisfaction, contributing to customer loyalty (Azhar et al., 2018); (Ashiq & Hussain, 2024). In addition to e-service quality, customer satisfaction or e-satisfaction also plays an important role in shaping customer loyalty in online shopping. E-satisfaction is the level of pleasure or satisfaction that customers feel after an online transaction (Mofokeng, 2021). Research by Rita et al. (2019) found that customers who are satisfied with their online shopping experience are more likely to return to using the same service in the future.

Another factor that is no less important in influencing e-loyalty is electronic trust or e-trust. Trust in online transactions is crucial because customers cannot directly interact with the seller or physically see the product before buying (Quintus et al., 2024). A study by (Wang et al., 2022) shows that high trust in e-commerce platforms increases customers' propensity to make repeat purchases. In the context of Medan, Indonesia, e-commerce has become an important part of people's lives. The city has a high level of urbanisation and internet penetration, which supports the rapid growth of e-commerce. Women in Medan, Indonesia, also show increased participation in online shopping for personal and business needs. However, despite the rapid growth of e-commerce in Medan, Indonesia, there are challenges in building customer loyalty. Many customers move to other platforms due to unsatisfactory experiences in online shopping (Akin, 2024). Therefore, a deeper understanding of the factors influencing e-loyalty among women in Medan, Indonesia, is needed. Several previous studies have examined e-loyalty in e-commerce. However, they are still limited in comprehensively linking e-service quality, e-satisfaction, and e-trust, especially in the context of women in Medan City. Research by Kristanto et al. (2022) shows that combining these three factors can significantly impact e-loyalty more than individual factors.

This study is expected to provide theoretical contributions to developing e-loyalty models based on e-service quality, e-satisfaction, and e-trust. In addition, this study's results can provide practical implications for e-commerce businesses in increasing female customer loyalty in Medan, Indonesia. With a deeper understanding of how e-service quality, e-satisfaction, and e-trust contribute to e-loyalty, it is expected that e-commerce businesses can design more effective strategies to retain their customers (Alnaim et al., 2022). These strategies include improving digital service quality, managing customer



satisfaction, and strengthening customer trust in e-commerce platforms. In addition, this research can also provide insights for regulators and policymakers in creating a more conducive e-commerce ecosystem, especially in consumer protection and online transaction security (Kim & Yum, 2024). Policies supporting transparency and security in online transactions can increase customer trust and loyalty. In the long run, increasing the e-loyalty of female customers in Medan can positively impact the growth of the e-commerce industry in this area. High customer loyalty can increase business profitability, reduce new customer acquisition costs, and create long-term relationships between customers and e-commerce service providers (Do et al., 2023).

In today's digital landscape, high service quality not only creates positive experiences but also shapes consumers' trust perceptions and influences their satisfaction evaluations, ultimately driving loyalty (Alnaim et al., 2022). E-trust acts as an important emotional link in reducing risk perception, while e-satisfaction strengthens consumers' intention to make repeat purchases consistently. The research gap raised is the lack of studies that specifically examine the simultaneous role of e-trust and e-satisfaction as mediators in the relationship between e-service quality and e-loyalty, especially in female consumers who have high sensitivity to emotional and aesthetic aspects in online shopping (Juwaini et al., 2022). The urgency of this research is even more relevant given the dominance of women in e-commerce activities today and the need for a digital service approach that is able to accommodate their emotional and cognitive needs. The novelty of this study lies in testing a structural model that combines two psychological mediators simultaneously in the context of female consumers, which has rarely been studied in an integrated manner. However, this model does not yet constitute the state of the art as it still needs development across cultures, platforms, and broader market segmentation. This research is supported by Stimulus-Organism-Response (S-O-R) Theory (Mehrabian & Russell, 1974) in the modern approach, and reinforced by contemporary studies such as (Ashiq & Hussain, 2024); (Al-dweeri et al., 2017), which show the importance of the integration of service quality, trust, and satisfaction in shaping digital customer loyalty.

Hypothesis Development

The Relationship of E-Service Quality with E-Trust, E-Satisfaction, and E-Loyalty

In the growing digital era, e-service quality has become a crucial factor in building long-term relationships between service providers and consumers. In the context of online shopping, consumers not only value products but also pay attention to the overall service experience, from ease of access to transaction security. This makes e-service quality a key foundation in shaping e-trust and e-satisfaction, which in turn contributes to the formation of e-loyalty. Understanding the interrelationship between these variables is important in designing an effective and sustainable digital marketing strategy.

Research by Qatawneh (2024) in the context of e-government services in Jordan shows that electronic service quality positively and significantly affects user trust and satisfaction. This trust and satisfaction then contribute to increasing user loyalty to e-government services. In addition to forming trust, e-service quality also significantly affects customer satisfaction (e-satisfaction). A study by Rita et al. (2019) found that high electronic service quality increases user satisfaction, strengthening their loyalty to the e-commerce platform. This satisfaction is an important indicator in assessing the success of digital services because satisfied customers tend to make repeat purchases and recommend



services to others.

Various studies have also proven the relationship between e-service quality and e-loyalty. Research by Muharam et al. (2021) shows that electronic service quality directly and significantly influences customer loyalty. In addition, customer trust and satisfaction also act as mediators in this relationship, which means that good service quality can create loyalty. Still, the process is mediated by user trust and satisfaction first. Overall, improving E-Service Quality not only directly impacts satisfaction and loyalty but also establishes trust, which is the main basis for long-term relationships with users. Therefore, digital companies must consistently maintain and improve their service quality to build trust, create satisfaction, and sustainably drive customer loyalty. Based on this relationship, the following hypothesis is formulated:

H1: E-Service Quality Can Improve E-Trust of Female Online Shoppers

H2: E-service quality Can Improve the e-satisfaction of Female Online Shoppers

H3: E-Service Quality Can Improve E-loyalty of Female Online Shoppers

The Relationship of E-Trust with E-Satisfaction and E-Loyalty

In an increasingly competitive digital business environment, e-trust plays a central role in shaping consumer behavior. Trust is a key foundation in any online transaction, as consumers cannot directly see, touch, or interact with the product or seller. Therefore, trust in the integrity, security, and credibility of online service providers is a key determinant in creating a positive user experience. When consumers feel safe and confident in digital service providers, they will tend to feel satisfied with the services received (e-satisfaction), as their expectations are met. This satisfaction then develops into customer loyalty (e-loyalty), characterized by the intention to return to use the same service, recommend it to others, and make repeat purchases. Thus, understanding the relationship between e-trust, e-satisfaction, and e-loyalty is important for digital businesses to maintain and increase their customer base.

Research by Rahmawati & Ramli (2024) on TikTok Shop users shows that E-Trust positively and significantly affects E-Satisfaction. Building trust through reliable and transparent services can increase overall customer satisfaction. In addition, E-Trust also contributes directly to customer loyalty (e-loyalty). The study by Qatawneh (2024) found that e-trust positively and significantly affects e-Loyalty. This finding suggests that trust built through quality and secure services can encourage customers to remain loyal to the service. Other studies also reinforce the relationship between E-Trust, E-Satisfaction, and E-Loyalty. A study by Rintasari & Farida (2020) shows that E-Trust positively affects E-Satisfaction, which then mediates this influence on E-Loyalty. This means customer satisfaction is an important bridge between trust and loyalty in e-commerce. Overall, studies show that E-Trust is central in shaping E-Satisfaction and E-Loyalty. Digital service providers must focus on building and maintaining customer trust through reliable, secure, and transparent services to increase customer satisfaction and loyalty sustainably. Based on this relationship, the following hypothesis is formulated:

H4: E-trust Can Improve e-satisfaction of Female Online Shoppers

H5: E-trust Can Improve e-Loyalty of Female Online Shoppers



Relationship between E-Satisfaction and E-Loyalty

In the growing digital era, electronic customer satisfaction (e-satisfaction) is a key factor in shaping customer loyalty (e-loyalty). Customers' satisfaction after interacting with online services can increase their likelihood of remaining loyal to the service. Research by Alkhouli (2017) shows that e-satisfaction has a strong positive correlation with e-loyalty. This study emphasizes the importance of website service quality in increasing satisfaction and, ultimately, customer loyalty. In addition, research by Giao et al. (2020) revealed that e-satisfaction significantly mediates the relationship between website quality and e-loyalty. That is, users' positive experience of website quality increases their satisfaction, strengthening loyalty to the platform. These findings highlight the importance of ensuring that website elements, such as speed, security, and ease of navigation, meet user expectations to build satisfaction and loyalty.

Furthermore, a study by Guluwita & Sapukotanage (2020) confirmed that e-satisfaction positively and significantly impacts e-loyalty among professionals using e-commerce sites. This study shows that customer satisfaction increases their likelihood of reusing the service and encourages them to recommend it to others. Thus, e-satisfaction is a key driver in shaping customer loyalty in a digital environment. Overall, various studies show that E-Satisfaction is central to shaping e-loyalty. Digital service providers must improve customer satisfaction through reliable, responsive, and secure services to continuously build customer loyalty. By ensuring that the user experience meets or exceeds their expectations, companies can increase customer retention and gain a competitive edge in an increasingly competitive digital marketplace. Therefore, the following hypothesis was formulated:

H6: E-satisfaction Can Improve e-Loyalty of Female Online Shoppers

Relationship between E-Service Quality and E-Loyalty Through e-trust

In the digital era, E-Service Quality is an important aspect of building customer loyalty (E-Loyalty). However, the relationship does not occur directly; it is mediated by electronic trust (E-Trust). E-Service Quality refers to how online services meet customer expectations regarding reliability, security, convenience, and responsiveness. When the services provided meet or exceed user expectations, there will be a sense of trust in the digital platform. Research by Anser et al. (2023) found that E-Service Quality significantly influences E-Trust, which in turn increases E-Loyalty. This study was conducted in the context of digital libraries and showed that good-quality digital interactions will build user trust and encourage long-term loyalty. Similar research by Qatawneh (2024) showed that E-Service Quality positively impacts E-Trust and user satisfaction (E-Satisfaction), which then increases E-Loyalty. With increased trust, users are more likely to continue and recommend the service to others.

However, the results of the study by Juwaini et al. (2022) showed that although E-Service Quality and E-Trust had a positive correlation to E-Loyalty, the effect was not statistically significant in the Indonesian market. This indicates that cultural factors, previous experience, and local expectations also play an important role in shaping loyalty. Overall, these studies show that E-Service Quality forms a strong foundation of trust, and it is this trust that is an important bridge towards forming digital customer loyalty. Based on this relationship, the following hypothesis is formulated:

H7: E-service quality Can Improve e-loyalty through e-trust of Female Online Shoppers



Relationship Between E-Service Quality and E-Loyalty Through e-Satisfaction

In e-commerce, E-Service Quality plays an important role in shaping customer loyalty (E-Loyalty). However, the direct influence of E-Service Quality on E-Loyalty is often mediated by other factors, such as customer satisfaction (E-Satisfaction). Research by Ighomereho et al. (2023) showed that dimensions of E-Service Quality, such as reliability, security, ease of use, and responsiveness, significantly influenced E-Satisfaction, which increased E-Loyalty among online service users in Nigeria.

The study by Giao et al. (2020) revealed that website quality positively affects customer loyalty, with E-Trust and E-Satisfaction as partial mediators. That is, users' positive experience of website quality increases their satisfaction, strengthening loyalty to the platform. Furthermore, research by Chmeis & Zaiter (2024) confirmed that E-Service Quality positively and significantly impacts E-Loyalty through E-Trust and E-Satisfaction. This study suggests that customer trust and satisfaction are important bridges between service quality and loyalty in e-commerce. Overall, various studies show that E-Satisfaction is central to the relationship between E-Service Quality and E-Loyalty. Digital service providers must focus on improving service quality to build customer satisfaction, ultimately increasing their loyalty to the platform. By ensuring that the user experience meets or exceeds their expectations, companies can improve customer retention and gain a competitive edge in an increasingly competitive digital marketplace. Based on this relationship, the following hypothesis is formulated:

H8: E-service quality can improve e-loyalty through e-satisfaction among female online shoppers.

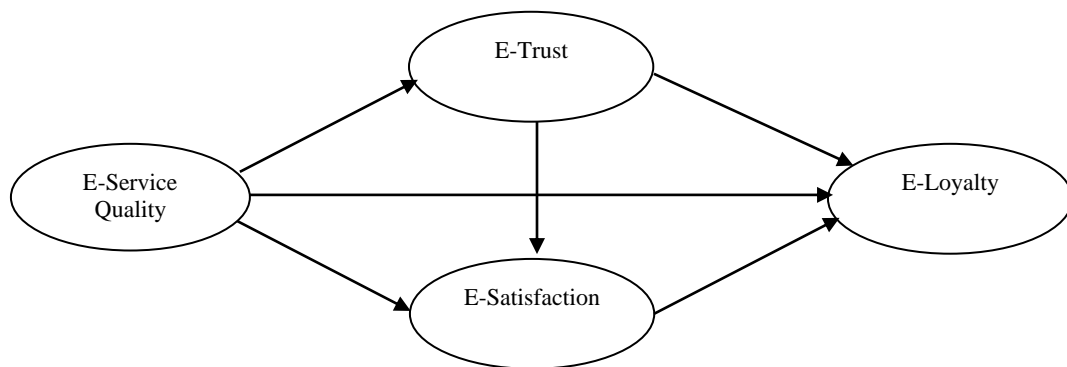


Figure 1. Research Framework

METHOD

Research Design

This research design uses a quantitative approach with a survey method to collect data from female respondents who actively shop online systematically. This approach was chosen to measure the relationship between variables objectively and measurably. Data were collected through a closed questionnaire and analyzed using inferential statistical techniques to test the relationship model between e-service quality, e-trust, e-satisfaction, and e-loyalty.



Population and Sample

The population in this study is all female consumers who have made purchases through online shopping platforms in Indonesia. The sample was taken using a purposive sampling technique, with the criteria that respondents were women aged at least 18 and had made online transactions at least three times in the last three months. The number of samples used is at least 200 respondents, in accordance with the provisions of Structural Equation Modeling (SEM) analysis, to ensure the accuracy and stability of the model being tested.

Research Instruments

This research instrument is structured in the form of a closed questionnaire with a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), which measures four main constructs: e-service quality, e-trust, e-satisfaction, and e-loyalty. Indicators of e-service quality include efficiency, reliability, security, and convenience of navigation (Khatoun et al., 2020). E-trust is measured through perceptions of the service provider's honesty, integrity, and security (Al-Adwan & Al-Horani, 2019). E-satisfaction refers to consumers' emotional evaluation of the online shopping experience (Moliner & Tortosa-Edo, 2024), while e-loyalty is measured by the intention to make repeat purchases and recommend the platform to others (Al Amin et al., 2024). Each construct is developed based on instruments that have been validated in recent international journals to meet the reliability and validity standards of quantitative research.

Data Collection Procedures

The data collection procedure in this study was carried out through distributing online questionnaires using digital platforms such as Google Forms, which were shared through social media and online shopping communities. Respondents were selected using a purposive sampling technique, namely, women aged at least 18 years who have made online shopping transactions at least three times in the last three months. Prior to completion, respondents were informed of the purpose of the study and a statement of voluntary consent to participate. The collected data were then screened to ensure completeness and conformity with the criteria before being further analysed using Structural Equation Modelling (SEM) techniques to test the relationship between variables in the research model.

Data Analysis Techniques

This study uses data analysis using SmartPLS software, which is run by computer media. PLS (Partial Least Squares) is a variant-based structural equation analysis (SEM) that can simultaneously test the measurement and Structural models. The measurement model is used for validity and reliability tests. At the same time, the structural model is used for causality testing. PLS (Partial Least Squares) is a soft modelling analysis because it does not assume the data must be on a certain scale of measurement, which means the number of samples can be small (under 100 samples). Within statistical analysis, hypotheses formulated through deductive reasoning undergo validation through inferential methods facilitated by the SmartPLS software platform. As elucidated by (Ghozali & Latan, 2014), this analytical journey transcends conventional covariance-based Structural Equation Modelling, embracing the predictive capacities of Partial Least Squares (PLS). In this analytical sphere, PLS serves as a tool for confirming theoretical constructs and as a



catalyst for exploring novel relationships, thereby expanding the boundaries of scholarly inquiry (Hair & Alamer, 2022).

RESULTS & DISCUSSION

Outer Model Analysis

Convergent validity, a critical facet within measurement validation, entails a comprehensive evaluation involving three essential components: AVE, composite reliability, and item reliability. It functions as a crucial diagnostic tool, enabling researchers to assess the degree to which the established indicators effectively encapsulate the underlying dimensions of a given construct. Simply put, heightened levels of convergent validity denote a superior fidelity in translating latent variables into observable metrics (Cheung et al., 2023).

Within this study's framework, instrument reliability is evaluated through the prism of two primary metrics: Cronbach's alpha coefficient and composite reliability. Although Cronbach's alpha remains a customary choice in reliability assessment, its propensity to underestimate the reliability of variables compared to composite reliability renders the latter a preferred measure of robustness (Haryono, 2015). Generally, a model is deemed dependable when its Cronbach's alpha coefficient surpasses the minimal criterion of 0.70. Similarly, by the propositions advanced by (Ghozali and Latan, 2014), variables attain a commendable level of reliability when their composite reliability value exceeds 0.70, thus embodying the essence of methodological rigor and precision in empirical inquiry.

Table 1. Construct Reliability and Validity

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
E-Satisfaction	0.946	0.955	0.701
E-Service Quality	0.883	0.900	0.502
E-Trust	0.871	0.901	0.603
E-loyalty	0.913	0.939	0.793

Table 1 summarizes Cronbach's alpha coefficients and composite reliability values for every variable investigated. Scores exceed the accepted threshold of 0.70, which underscores the robustness and consistency of the indicators utilised in this study. Furthermore, the AVE values surpass the critical value of 0.50, affirming the validity of the variables under scrutiny.

The evaluation of discriminant validity within the reflective measurement model necessitates a meticulous examination of cross-loadings and a comparative analysis of AVE values against the squared correlations among constructs. Cross-loading assessments facilitate the comparison of indicator correlations within their respective constructs and across different blocks of constructs. A hallmark of effective discriminant validity is the ability of indicators to exhibit superior explanatory power within their designated constructs relative to indicators from alternate constructs (Henseler et al., 2015). The subsequent section delineates the discriminant validity values for each indicator, offering insight into their capacity to discern between constructs with precision and clarity.

**Table 2.** Discriminant Validity

Indicator	E-Satisfaction	E-Service Quality	E-Trust	E-loyalty
E-SQ.1	0.744	0.801	0.727	0.761
E-SQ.2	0.671	0.809	0.808	0.753
E-SQ.3	0.420	0.694	0.598	0.451
E-SQ.4	0.502	0.778	0.691	0.533
E-SQ.5	0.763	0.758	0.697	0.689
E-SQ.6	0.341	0.613	0.431	0.287
E-SQ.7	0.429	0.626	0.421	0.320
E-SQ.8	0.335	0.653	0.470	0.315
E-SQ.9	0.380	0.607	0.384	0.300
E-Loy1	0.774	0.779	0.718	0.898
E-Loy2	0.757	0.768	0.702	0.894
E-Loy3	0.740	0.785	0.782	0.905
E-Loy4	0.698	0.677	0.746	0.863
E-TRST.1	0.741	0.681	0.776	0.703
E-TRST.2	0.705	0.693	0.760	0.670
E-TRST.3	0.540	0.635	0.789	0.445
E-TRST.4	0.517	0.573	0.787	0.448
E-TRST.5	0.471	0.585	0.719	0.387
E-TRST.6	0.544	0.662	0.823	0.549
E-SAT.1	0.889	0.673	0.671	0.758
E-SAT.2	0.856	0.652	0.639	0.706
E-SAT.3	0.811	0.656	0.639	0.704
E-SAT.4	0.801	0.573	0.603	0.649
E-SAT.5	0.843	0.643	0.674	0.693
E-SAT.6	0.873	0.646	0.672	0.660
E-SAT.7	0.833	0.639	0.685	0.693
E-SAT.8	0.825	0.628	0.613	0.654
E-SAT.9	0.797	0.685	0.678	0.752

The data presented in Table 2 provides insight into an essential aspect of discriminant validity, wherein the loading factors of each variable demonstrate stronger correlations with their respective constructs than with others. Similarly, the indicators affiliated with each variable exhibit consistent patterns, indicating the appropriate alignment of indicators within their designated constructs.

Inner Model Test

Moreover, the R-squared statistic, a fundamental metric in structural equation modeling, is crucial for assessing the degree to which independent variables influence dependent variables. It quantifies how much the fluctuations in the exogenous model explain the variability of the endogenous model. The subsequent exposition of R-squared values within the analysis framework provides invaluable insights into the magnitude of explanatory influence exerted by exogenous variables on endogenous counterparts. Such meticulous scrutiny enriches scholarly comprehension of the intricate structural dynamics inherent within the model under examination.



Table 3. R-Square

Variable	R-Square	R-Square Adjusted
E-Satisfaction	0.648	0.643
E-Trust	0.741	0.739
E-loyalty	0.807	0.803

Table 3 outlines the interconnectedness among the study's key variables: e-service quality, e-trust, e-satisfaction, and E-loyalty. The R-squared value of 0.807 indicates that roughly 80.70% of the variation in E-loyalty is attributable to fluctuations in e-service quality, e-trust, and e-satisfaction, highlighting the model's robustness. The study underscores the significant impact of e-service quality and e-trust on e-satisfaction, with an R-squared value of 0.648, suggesting that disparities in these variables contribute to about 64.80% of the variance in e-satisfaction. Additionally, the relationship between e-service quality and e-trust is notable, as indicated by an R-squared value of 0.741, with variations in e-service quality explaining approximately 74.1% of the variance in e-trust. Nonetheless, the remaining 25.90% of variability underscores the complex nature of e-trust, influenced by various external factors.

Hypothesis Testing

Hypothesis testing, an indispensable facet of structural modeling, scrutinizes the path coefficients delineating direct and indirect influences. Leveraging the analytical capabilities of the SmartPLS 4.0 program, the subsequent presentation of the path coefficient table furnishes a nuanced understanding of the intricacies inherent in direct and indirect effects under scrutiny:

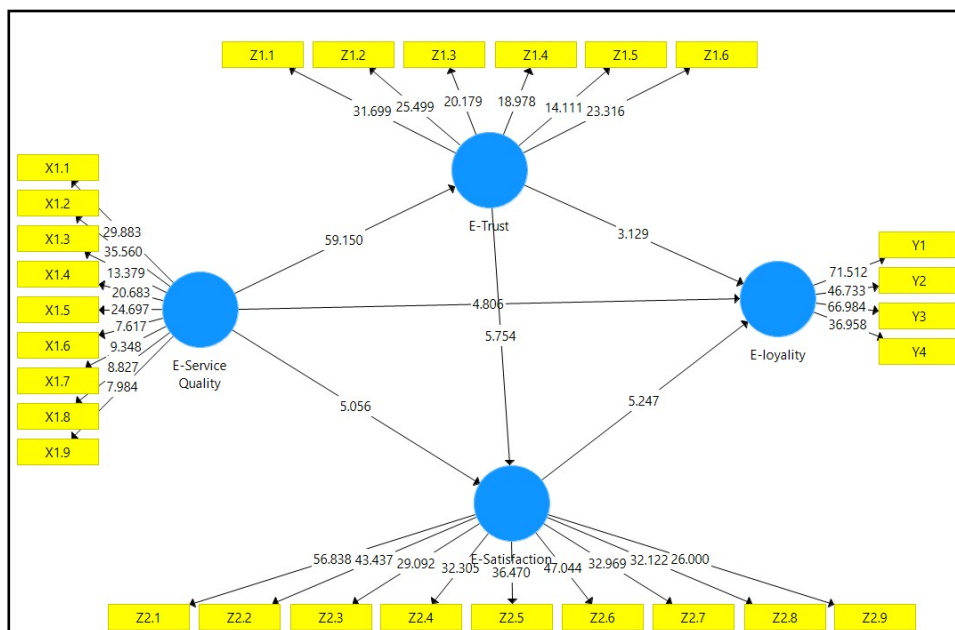


Figure 2. Path Coefficient



The results of the direct effect hypothesis test can be seen in the following path coefficient table:

Table 4. Direct Effects

Hypothesis	Path	T-Statistics	P-Values	Decision
H1	E-Service Quality → E-Trust	59.150	0.000	Accepted
H2	E-Service Quality → E-Satisfaction	5.056	0.000	Accepted
H3	E-Service Quality → E-loyalty	4.806	0.000	Accepted
H4	E-Trust → E-loyalty	3.129	0.002	Accepted
H5	E-Satisfaction → E-loyalty	5.247	0.000	Accepted
H6	E-Trust → E-Satisfaction	5.754	0.000	Accepted
H7	E-Service Quality → E-Trust → E-loyalty	3.142	0.002	Accepted
H8	E-Service Quality → E-Satisfaction → E-loyalty	3.470	0.001	Accepted

The results derived from the Smart PLS analysis, as delineated in Table 4, underscore the substantive impact of e-ServQual on e-trust ($t = 59.150$, $p = 0.000$), e-satisfaction ($t = 5.056$, $p = 0.000$), and e-loyalty ($t = 4.806$, $p = 0.000$), thereby substantiating the hypotheses H1, H2, and H3. Moreover, e-trust and e-satisfaction demonstrate positive and statistically significant effects on e-loyalty ($t = 3.129$, $p = 0.000$; $t = 5.247$, $p = 0.000$), thus corroborating hypotheses H4 and H5. The substantial influence of e-trust on e-satisfaction ($t = 5.754$, $p = 0.000$) further upholds the validity of hypothesis H6. The analysis of indirect effects between independent and dependent variables, as examined in Table 5, provides valuable insights. The analysis of mediation effects shows a substantial and beneficial connection between e-service quality and e-loyalty when e-trust acts as a mediator ($t = 3.142$, $p = 0.002$), confirming the validity of hypothesis H8. The claim's validity is substantiated by the observed impact of e-service quality on e-loyalty, with e-satisfaction acting as a mediator ($t = 3.470$, $p = 0.001$).

Discussion

The Effect of E-Service Quality on E-Trust

The test findings indicate that the first hypothesis (H1) establishes a substantial correlation between e-service quality and e-trust. This means that the higher the customer's perception of the quality of service the digital platform provides, the greater their level of trust in the platform. In other words, ease of use, system reliability, transaction security, and personal data protection contribute significantly to shaping consumers' belief that the platform is trustworthy. The enhanced quality of the electronic services Facebook and Instagram provide fosters consumers' confidence in these platforms. Organizations must prioritize the maintenance of a high degree of quality of service to fulfill client needs and bolster consumer confidence (Rane et al., 2023). The reliability of online services is closely tied to the level of trust users place in them. Upholding security protocols during financial transactions is crucial for fostering this trust (Juwaini et al., 2022). According to the findings of (Purnamasari & Suryandari, 2023), online consumers expect companies to respond promptly to their inquiries, maintain transparent pricing, deliver reliable electronic services, and fulfill their commitments. This study reinforces previous research results, including those of (Widodo et al., 2022); (Susanta & Utomo, 2022) and (Kundu & Datta,



2015), which underscore the substantial impact of e-service quality on e-trust. This finding fills a gap in the literature regarding the direct relationship between the two, especially in the female consumer segment. The practical implication is that e-commerce players need to prioritize digital service quality to build customer trust. This research contributes to the development of a digital consumer loyalty model.

The Effect of E-Service Quality on E-Satisfaction

Hypothesis two (H2) analysis reveals a significant and beneficial association between e-service quality and e-satisfaction. This implies that enhancements in the quality of electronic services offered by Facebook and Instagram would lead to heightened consumer satisfaction. The results of this study indicate that Facebook and Instagram applications have formed e-service quality with good efficiency, reliability, fulfillment, and privacy indicators to increase e-satisfaction significantly. The Facebook and Instagram applications have improved the e-service quality provided positively to give a positive impression on customer satisfaction. It is imperative for organizations to prioritize the evaluation of e-service quality to ensure customer contentment, both pre and post-purchase (Ahmad et al., 2023). Incorporating elements of e-service quality is essential for online enterprises to foster customer satisfaction in the digital realm (Karim et al., 2023). These findings corroborate earlier studies (Khan et al., 2019); (Mamakou et al., 2023) and (Lee & Lin, 2005), underscoring the significance of e-service quality in influencing user satisfaction. This research fills the gap by focusing on female consumers in the context of e-commerce, which has rarely been explored in previous literature. The practical implication is that digital businesses need to improve service aspects such as reliability, security, and ease of access to increase user satisfaction. The contribution of this research is to expand the theoretical and practical understanding of digital consumer behavior. Further research is recommended to explore cultural or platform-specific factors.

The Effect of E-Service Quality on E-Loyalty

Examining hypothesis three (H3) reveals a significant and noteworthy impact of e-service quality on e-loyalty. A clear association is evident between the level of e-service excellence and the degree of customer loyalty towards Facebook and Instagram platforms. Active involvement of service providers is essential for internet companies to thrive and retain a loyal consumer base. This aspect of fostering consumer loyalty in the digital marketplace, known as e-loyalty, is crucial for business success (Al-Adwan & Al-Horani, 2019). Loyalty is not solely determined by repurchase behavior and commitment but also stems from users' psychological engagement with the website, leading to favorable attitudes and inclinations to make future purchases. The quality of e-services has a direct impact on the loyalty of online customers. When a company delivers satisfactory service that meets customer expectations, customers are more likely to use the service or product again. Customers will exhibit loyalty towards high service quality. They will advocate it to their nearest acquaintances, driven by a feeling of loyalty from being content with the services rendered. Exceptional service provided by e-retailers encourages customers to stick with their choices and engage in behaviors such as remaining loyal to the site and recommending it to others, contributing to consumer loyalty (Rahman et al., 2022). These findings align with research conducted by (Khan et al., 2019); (Ashiq & Hussain, 2023), and (Ribbink et al., 2004), which highlights the favorable influence of e-service quality on



e-loyalty. This research fills a gap in the literature by emphasizing the important role of e-service quality in shaping loyalty in the female segment of online shoppers, which has previously received less attention. The practical implication is that e-commerce players should focus on improving digital service aspects such as reliability, convenience, and security. This research contributes to expanding the understanding of digital customer loyalty formation.

The Effect of E-Satisfaction on E-Loyalty

The fourth hypothesis (H4) analysis reveals a robust and favorable correlation between e-satisfaction and e-loyalty. Increased e-satisfaction directly correlates with heightened e-loyalty towards Facebook and Instagram services. Achieving satisfaction yields numerous benefits, including fostering customer loyalty through repeated purchases on the platform and generating positive word-of-mouth endorsements. Customer loyalty is established when a customer's contentment with a brand's products and services is achieved. Organizations see increased profitability from loyal customers, who consistently purchase the same brand of items and actively recommend them to others. Brand-loyal customers cannot transition to alternative products from different brands and exhibit genuine dedication to their chosen brand. Customers show brand loyalty and resist switching to competitors, regardless of market conditions and marketing initiatives. Loyal customers are an asset to the organization and are valuable in generating profits and sustainability. E-satisfaction is critical in shaping e-loyalty (Ghorbanzadeh, 2021); (Eid, 2011). These findings are consistent with previous research by (Khan et al., 2019); (Cuesta-Valiño et al., 2022); (Tirtayasa et al., 2024); (Kim et al. 2009); (Kim et al., 2009), which underscore the significant and positive effect of e-satisfaction on e-loyalty. This research fills the gap with a special focus on female consumers, who are still minimally studied in digital loyalty studies. The practical implication is that e-commerce players need to maintain and improve satisfaction through consistent, responsive, and personalized services. Its contribution lies in a deeper understanding of the process of forming online customer loyalty.

The Effect of E-Trust on E-Satisfaction

Evaluation of the fifth hypothesis (H5) indicates a significant and positive effect of e-trust on e-satisfaction. Therefore, the level of trust customers have directly impacts their satisfaction levels. This means that the higher the customer's trust in the online shopping platform, the greater the satisfaction felt for their shopping experience. Trust stems from the institution's reputable status, positive standing in the community, and ability to fulfill commitments, which reassures consumers and motivates their reliance on the organization. Customer trust is the fundamental basis for establishing a business, particularly in e-commerce enterprises that necessitate consumers to make payments before making their purchases, despite consumers not physically inspecting or handling the tangible items being supplied, relying solely on visual representations. Establishing trust and meeting customer expectations are essential for enhancing satisfaction (Sirdeshmukh et al., 2002). The findings align with a study carried out by (Geebren et al., 2021); (Mofokeng, 2023); (Ashiq & Hussain, 2023) and (Cahyanti et al., 2022), which emphasizes the significant and positive influence of e-trust on e-satisfaction. By proving that e-trust has a significant effect on women's consumer satisfaction in online shopping, this study fills a gap in the



literature that previously lacked highlighting this relationship in a gender-specific context. The practical implication is that e-commerce players should build transparency, security, and service credibility to increase customer trust. The main contribution of this research lies in understanding the psychological mechanisms of digital satisfaction formation.

The Effect of E-Trust on E-Loyalty

The test results unequivocally demonstrate that the sixth hypothesis (H6) underscores a significant and advantageous impact of e-trust on e-loyalty. This means that the higher the customer's trust in the online shopping platform, the greater their tendency to remain loyal, make repeat purchases, and recommend the platform to others. Strengthening consumer confidence in digital platforms can foster loyalty towards Facebook and Instagram applications. Customers' affinity towards an online platform positively correlates with their trust, increasing the likelihood of repeated usage for their purchasing needs (Choi & Mai, 2018). With e-trust, consumers will make purchases and can even make repeat purchases because consumers already believe in shopping on the application. Customer satisfaction with a website's services is influenced by e-loyalty, as clients are more likely to find satisfaction if the services meet their expectations (Mofokeng, 2021). The findings align with studies undertaken by (Karim et al., 2023) (Ashig & Hussain, 2023) and (Khasawneh, 2024), highlighting the significant and meaningful influence of e-trust on e-loyalty. By showing that e-trust significantly influences e-loyalty among female consumers, this study fills a gap in the literature that is still limited to the specific gender context in e-commerce. The practical implication is that digital businesses need to focus on building trust through transparency, data protection, and consistent service. The contribution of this research lies in strengthening the understanding of trust-based digital loyalty.

The Influence of Electronic Service Quality on Electronic Loyalty mediated by e-trust

Analysis of the seventh hypothesis (H7) indicates that e-trust is a significant mediating variable, exerting a beneficial and substantial role in mediating the influence of e-service quality on e-loyalty. This means that the service quality perceived by customers does not necessarily directly increase loyalty, but first builds trust as an emotional and psychological foundation that encourages loyal behavior. The quality of electronic services plays a pivotal role in fostering loyalty and trust in online platforms. Superior electronic service provision is crucial for instilling confidence among users of Facebook and Instagram programs, thereby influencing their loyalty towards these platforms (Choi & Mai, 2018). These findings align with research by (Widodo et al., 2022); (Daulay et al., 2024), suggesting that e-trust can act as an intermediary between e-service quality and e-loyalty. Similarly, Astuti et al. (2023) found consistent results, illustrating a correlation between e-service quality, e-trust, and e-loyalty. The study indicates that e-trust significantly strengthens the influence of e-service quality on e-loyalty. The findings suggest that digital service quality does not directly shape loyalty in the absence of consumer trust as a psychological intermediary. This study fills the theoretical gap by providing empirical evidence on the female consumer segment, which has not been previously explored in the context of e-commerce. The practical implication is that digital businesses must not only improve service quality but also build trust through transaction security, information transparency, and responsive service. The main contribution of this



study is an in-depth understanding of the crucial role of trust in shaping digital consumer loyalty.

The Influence of Electronic Service Quality on Electronic Loyalty Mediated by Electronic Satisfaction

The eighth hypothesis (H8) assessment reveals that e-satisfaction is a mediating variable, effectively and significantly mediating the impact of e-service quality on e-loyalty. This means that although e-service quality can directly influence loyalty, the influence will be stronger through increased customer satisfaction. Ensuring customer happiness heavily relies on the efficacy of e-service quality. Customer satisfaction may yield several benefits, including fostering consumer loyalty toward a specific product and generating positive word-of-mouth recommendations that significantly benefit the organization (Rane et al., 2023). These results are consistent with other studies conducted by (Ashiq & Hussain 2023); (Khan et al., 2019), and (Solimun & Fernandes, 2018), indicating that e-service quality indirectly impacts consumer loyalty by influencing customer satisfaction. A high level of e-service quality leads to increased satisfaction among online consumers, fostering loyalty towards the website. This confirms that digital service quality is not enough to shape loyalty without the experience of consumer satisfaction as an underlying affective response. This research fills the gap by highlighting the importance of the role of satisfaction as a psychological mechanism in shaping loyalty, particularly in female consumers, which has not previously been studied. The practical implication is that e-commerce companies need to focus on enhancing pleasant and satisfying user experiences as a strategy to build long-term loyalty. Its contribution lies in the integration of theoretical and empirical understanding of the mediating role of satisfaction in digital consumer behaviour.

CONCLUSION

This study aims to analyse the effect of e-service quality on e-loyalty, which is mediated by e-trust and e-satisfaction of Female Online Shoppers in Indonesia. In conclusion, the study establishes a robust and positive relationship between e-service quality and e-satisfaction, highlighting its significant impact on fostering trust in online platforms. Moreover, the study confirms the substantial and positive influence of e-service quality on e-loyalty, alongside the pivotal role of e-satisfaction and e-trust in shaping user loyalty towards Facebook and Instagram Applications. Furthermore, the role of e-satisfaction and e-trust in mediating the connection between e-service quality and e-loyalty highlights their significance in improving user loyalty.

The results of this study make an important contribution to the development of Expectation-Confirmation Theory (ECT) and Stimulus-Organism-Response (S-O-R) Theory, by showing that e-service quality plays a crucial role in shaping e-satisfaction and e-trust, which in turn influence e-loyalty. These findings strengthen the understanding that digital service quality not only has a direct impact on loyalty but also through the psychological mechanisms of user satisfaction and trust. This study fills the literature gap by focusing on social media applications such as Facebook and Instagram, and examining female user behavior, which has been limited in previous research. The practical implication is that digital service providers should prioritize improving service quality, building trust, and creating a satisfying user experience to maintain user loyalty



sustainably.

For future research, it is recommended to explore moderating variables such as age, frequency of use, or type of content consumed, to better understand the dynamics of user loyalty on digital platforms. In addition, it is also necessary to study the role of user engagement, risk perception, or personalization value in strengthening the relationship between service quality and loyalty. Cross-cultural studies or comparisons between other digital platforms could also be interesting topics to broaden the generalizability of findings and produce a more comprehensive model of user behavior in the digital era.

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