Exploring The Effects of E-Service Quality and E-Trust on Consumers' E-Satisfaction and Tokopedia's E-Loyalty: Insights from Gen Z Online Shoppers

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ABSTRACT

Purpose – This study aims to explore the impact of e-service quality and e-trust on e-satisfaction and e-loyalty among Gen Z consumers on Tokopedia. Methodology/Approach – The research adopts a quantitative approach, collecting data through an online survey of 200 active Tokopedia users aged 18–26 (Gen Z). The analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). Findings – The results reveal that e-trust significantly influences e-satisfaction, and e-satisfaction has a significant positive relationship with e-loyalty. However, e-service quality does not have a direct significant impact on either e-satisfaction or e-loyalty. Novelty/value – This study provides insights into the critical role of e-trust and e-satisfaction in fostering customer loyalty, particularly on e-commerce platforms targeting Gen Z consumers, such as Tokopedia. The findings assist companies in developing more effective digital marketing strategies for customer retention.

Introduction

In the current fast-paced digital environment, comprehending the elements that influence customer loyalty in online marketplaces is essential for firms aiming for continuous success (Almugari et al., 2022). This research investigates the correlation of e-service quality, e-trust, customer happiness, and e-loyalty in the context of Tokopedia, a prominent e-commerce platform in Indonesia. The study targets Gen Z online consumers to ascertain the primary factors affecting their purchase choices and enduring loyalty. Considering Gen Z's substantial buying power and influence as digital natives, their loyalty is a crucial advantage for firms in a competitive online marketplace (Ayuni, 2019; Susanto & Handayani, 2020). This research aims to elucidate the interaction of these aspects to enhance customer experiences, cultivate trust, and promote loyalty among Gen Z consumers. This study examines the relationship between e-service quality and e-trust in fostering e-satisfaction, which subsequently affects e-loyalty, providing actionable insights for firms seeking to engage and keep this critical population.

Previous studies identify many determinants of e-loyalty, including e-service quality (Hansopaheluwakan, 2021), website quality (Naim et al., 2020), and mobile application quality (Kaur et al., 2023). These research highlight a favorable correlation between these antecedents and consumer happiness, which in turn affects e-loyalty. The Unified Theory of Acceptance and Use of Technology (Rehman et al., 2022) highlights the impact of performance expectation, effort expectancy, social influence, and enabling factors on technology adoption, including online buying behavior and loyalty. Furthermore, e-trust is essential for establishing consumer interactions and enhancing loyalty, especially in online contexts characterized by elevated perceived risks (Ramanathan et al., 2022).

Although previous studies provide a basis, they often focus on wider customer demographics or other e-commerce platforms, so limiting their relevance to Gen Z consumers on Tokopedia. Moreover, discussions continue on the comparative significance of e-service quality and e-trust in influencing customer happiness and loyalty. Certain scholars contend that e-service quality is paramount (Verma et al., 2020), whilst others emphasize the preeminent function of e-trust in alleviating perceived dangers (Al-dweeri et al., 2019).

Despite comprehensive study, a gap persists in comprehending the intricate relationship between e-service quality and e-trust among Gen Z consumers on Tokopedia. Current research hardly examines this digitally native demographic, distinguished by their technological proficiency and unique online activities (Fathinasari et al., 2023). This study fills the gap by offering detailed insights into how these characteristics affect e-loyalty, aiding in the development of tailored marketing tactics and enhancing purchasing experiences for Gen Z customers.

The fast expansion of e-commerce requires a more profound comprehension of customer behavior, especially among Generation Z (Sofia Silviana et al., 2022). Tokopedia, as a preeminent Indonesian platform, is a distinctive empirical subject owing to its market supremacy and the increasing significance of Gen Z consumers. This research investigates the relationship among e-service quality, e-trust, e-satisfaction, and e-loyalty within a particular demographic and platform, offering practical insights for firms aiming to improve loyalty among Gen Z customers (Iman Setiahutama & Muthohar, 2023).

This research enhances the literature by examining a significant gap in the comprehension of e-loyalty determinants among Gen Z consumers. Focusing on Tokopedia provides a detailed analysis of the impact of e-service quality and e-trust on customer happiness and loyalty inside a prominent Indonesian e-commerce platform. These results have practical relevance for formulating focused tactics in the swiftly changing e-commerce environment.

Method

This research used a quantitative methodology to examine the impact of e-service quality and e-trust on e-satisfaction and e-loyalty among Generation Z online consumers on Tokopedia. The study population included active Tokopedia users classified as Gen Z, aged 18 to 26 years, who had completed at least one purchase on the site in the preceding six months. The sample was established according to the methodology proposed by Hair et al. (2014), which recommends use multiples of the number of indicators. The questionnaire had 40 variables, and the sample size was established at 200 responders to guarantee statistical validity. Participants were chosen by purposive sampling to identify persons who fulfilled the following criteria:

1. Engaged in shopping on Tokopedia in the last six months.
2. Characterize the Generation Z cohort (ages 18-26).
3. Possess previous experience engaging with Tokopedia's customer service or using services such as product reviews and seller ratings.
4. Expressed a readiness to engage in the research and provide insights on their shopping experience.

The data was gathered using an online survey disseminated across social media platforms and Tokopedia-related online forums. The questionnaire was constructed to elicit varied answers by including Likert-scale items that assess e-service quality, e-trust, e-satisfaction, and e-loyalty. This strategy guaranteed the collection of a thorough and representative dataset from the target population.

The statistical analysis was conducted using SmartPLS 2.0 application to evaluate the research instrument's reliability and validity. Cronbach's alpha, composite reliability, along with average variance extracted (AVE) were implemented during the evaluation procedure to assess the constructs' internal consistency. Cronbach's alpha and composite reliability were subject to a reliability criterion of 0.7, while convergent validity was verified by AVE values that exceeded 0.5. This rigorous testing verified that the research instrument provided a valid and dependable measurement of the underlying constructs.

The Partial Least Squares (PLS) methodology was implemented within the Structural Equation Modeling (SEM) structure that allowed the data analysis. PLS was selected for its ability to estimate sophisticated models without necessitating large sample sizes and its robustness in managing data that

does not adhere to a normal distribution. Following the protocols established by Sarstedt et al. (2021), the analysis process involved constructing measurement and structural models, developing path diagrams, converting these diagrams into equation models, and assessing the research model's fit.

Results and Discussion
Evaluation of Measurement Model Utilizing PLS-SEM

To accurately evaluate the reliability and validity of the convergent reflective constructs in their initial stages, two primary criteria must be met. First, each indicator must have an outer loading value greater than 0.708. Second, the composite reliability (CR), rho_A coefficient, and average variance extracted (AVE) for each construct must exceed the thresholds of 0.7, 0.7, and 0.5, respectively (Sarstedt et al., 2021). Figure 2 presents the results of the PLS algorithm applied to the measurement model.
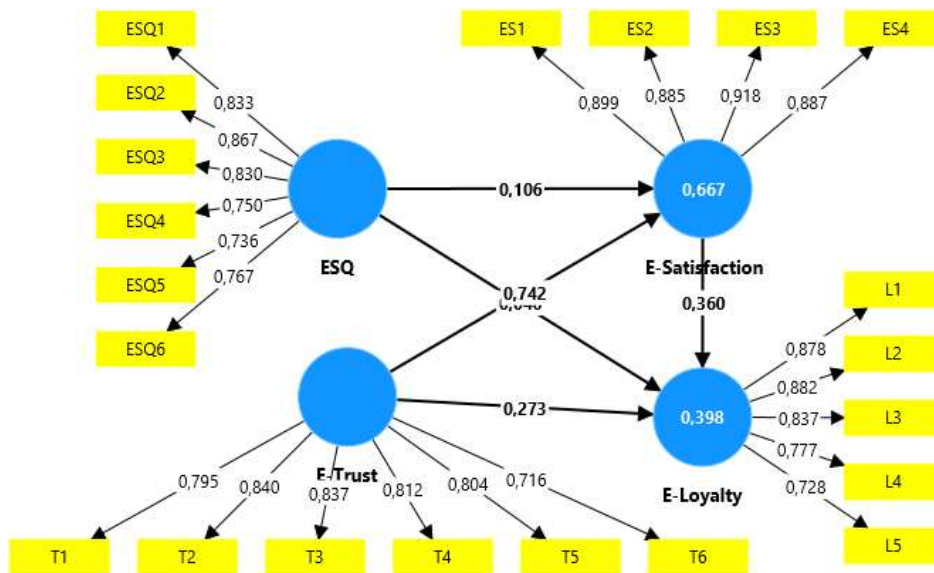

Figure 2.
Results of PLS Algorithm Measurement Model

The figure illustrates the factor loadings for each indicator in the measurement model. Based on the PLS-SEM analysis, all indicators demonstrate factor loadings exceeding the recommended threshold of 0.7, indicating that each indicator significantly reflects its corresponding construct. Therefore, all indicators are deemed valid for measuring the study's variables, which include E- Service Quality, E-Trust, E- Satisfaction and E-Loyalty. These findings confirm that each indicator is relevant and effectively measures its corresponding variable. This validation establishes the reliability and accuracy of the measurement model for subsequent structural analysis.

Table 2 complements Figure 2 by providing a detailed summary of the reliability and validity metrics for each construct. Specifically, the table presents the composite reliability (CR), rho_A coefficients, and average variance extracted (AVE) values. These results confirm acceptable levels of reliability and convergent validity for all first-order reflective constructs. The detailed metrics in Table 2 further validate the robustness of the measurement model, ensuring its reliability for structural analysis.

Table 2
Assessment Of Reflective And Formative (Composite) Measurement Models

Construct	Items	Loadings	CR	rho_A	AVE
E-Service Quality	ESQ1	0.833	0.886	0.895	0.638
	ESQ2	0.867			
	ESQ3	0.830			
	ESQ4	0.750			
	ESQ5	0.736			
	ESQ6	0.767			
E-Trust	T1	0.795	0.888	0.890	0.43
	T2	0.840			
	T3	0.837			
	T4	0.812			
	T5	0.804			
	T6	0.716			
E-Satisfaction	ES1	0.899	0.919	0.920	0.805
	ES2	0.885			
	ES3	0.918			
	ES4	0.887			
E-Loyalty	L1	0.878	0.888	0.890	0.643
	L2	0.882			
	L3	0.837			
	L4	0.777			
	L5	0.728			

To enhance the accuracy of discriminatory validity testing in the initial stages, two advanced tests were carried out using the Fornell-Larcker Criterion and the Heterotrait-Monotrait (HTMT) Ratio (Sarstedt et al., 2021). To ensure the discriminant validity of the Fornell-Larcker criteria, the square root value of the AVE of each structure should be greater than the correlation with other structures (Hair et al., 2014). Furthermore, the HTMT value of each structure should be less than 0.9 (Ali et al., 2018). Tables 3 and 4 demonstrate acceptable discriminatory validity for all reflective structures in the early stages, using the Fornell-Larcker criteria and the HTMT method.

Table 3
Discriminant Validity Assessed Through The Htmt Ratio

	E-Lolaty	E-Satisfaction	E-Service Quality	E-Trust
E-Loyalty				
E-Satisfaction	0.637			
E-Service Quality	0.457	0.658		
E-Trust	0.640	0.897	0.745	

Table 4
Discriminant Validity Assessed Through Fornel-Larcker Criterioan

	E-Lolaty	E-Satisfaction	E-Service Quality	E-Trust
E-Loyalty	0.823			
E-Satisfaction	0.606	0.897		
E-Service Quality	0.439	0.602	0.799	
E-Trust	0.593	0.813	0.669	0.802

Evaluation of the Structural Model and Hypothesis Testing

After confirming the validity and reliability of the constructs in this study, the next step involves evaluating the connections between them within the structural model. This evaluation determines

whether the relationships among the constructs align with the proposed hypotheses and assesses the predictive capability of the model. Figure 3 illustrates the results of the bootstrapping method applied to test the significance of both direct and indirect effects. Additionally, the impact size (f^2) was used to measure the magnitude of these effects, following the recommendations of Hair et al. (2014).
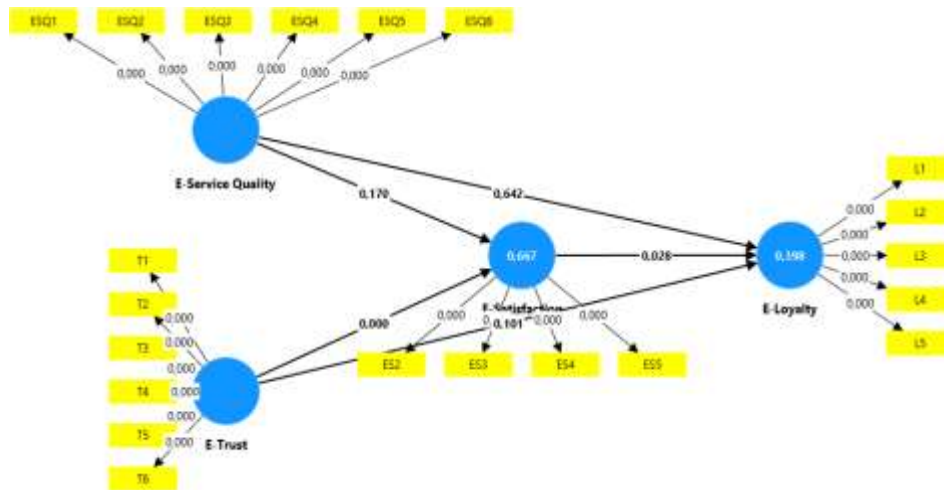

Figure 3
Result Of Bootstrapping Structural Model
Source: data processed by researchers (2024)

The bootstrapping results, as summarized in Table 5, provide insights into the direct and indirect effects tested in this study.

Table 5
Results Of Hypothesis Testing

	Hypothesis	Direct/Indirect	P-Value	Supported
H1	E-Service Quality→E-Satisfaction	0.106	0.170	NO
H2	E-Trust→E-Satisfaction	0.742	0.000	YES
H3	E-Service Quality→E-Loyalty	0.040	0.642	NO
H4	E-Trust→E-Loyalty	0.273	1.641	NO
H5	E-Satisfaction →E-Loyalty	0.360	0.028	YES
H6	E-Service Quality→E-Satisfaction →E-Loyalty	0.038	1.045	NO
H7	E-Service Quality→E-Satisfaction →E-Loyalty	0.267	0.024	YES

The results of the hypothesis testing are summarized in Table 5. The findings indicate that E-Service Quality does not have a direct and significant impact on E-Satisfaction (p = 0.170, H1 not supported) or E-Loyalty (p = 0.642, H3 not supported). Similarly, E-Trust does not have a direct and significant influence on E-Loyalty (p = 1.641, H4 not supported). However, E-Trust demonstrates a significant and positive effect on E-Satisfaction (p = 0.000, H2 supported). Moreover, E-Satisfaction shows a significant and positive relationship with E-Loyalty (p = 0.028, H5 supported). In terms of mediation, E-Service Quality does not have a significant indirect effect on E-Loyalty through E-Satisfaction (p = 1.045, H6 not supported). Conversely, E-Service Quality exhibits a significant indirect effect on E-Loyalty through E-Satisfaction (p = 0.024, H7 supported). These findings emphasize the importance of E-Trust and E-Satisfaction as key determinants of customer loyalty in the context of e-

services, with E-Satisfaction acting as a crucial mediating variable in the relationship between E-Service Quality and E-Loyalty.

Discusion

The discourse centers on assessing the theories about the interconnections of e-service quality, e-trust, e-satisfaction, and e-loyalty. The assumptions have been evaluated in relation to Gen Z customers on Tokopedia, specifically examining how these factors interplay within the Indonesian e-commerce landscape. This analysis considers the unique characteristics and expectations of Gen Z consumers, who represent a significant and growing segment of Tokopedia's user base.

The results indicate that e-service quality does not have a direct and significant impact on e-satisfaction ($p = 0.170$). This finding challenges previous studies that emphasize the critical role of service quality in driving satisfaction. While Tokopedia's service quality—such as website usability, delivery efficiency, and customer service—contributes to the overall shopping experience, other factors may play a more dominant role in shaping e-satisfaction. These factors could include competitive pricing (Hult et al., 2019), perceived value, product variety, brand image, social influence (Nisar & Prabhakar, 2017), trust, personalization, ethical considerations, and brand authenticity (Felix & Rembulan, 2023). Such elements might hold greater influence over consumer satisfaction than traditional service quality metrics. This nuanced relationship underscores the evolving expectations of digital natives and the multifaceted nature of e-satisfaction. For Gen Z consumers, factors like trust and pricing could take precedence over service quality when evaluating their overall satisfaction (Chuah et al., 2017).

The confirmed hypothesis that e-trust significantly and positively impacts e-satisfaction ($p = 0.000$) underscores the crucial role of trust in shaping positive online shopping experiences, particularly for Gen Z consumers on platforms like Tokopedia. This demographic, known for its digital fluency and discerning online behavior, places a high premium on secure transactions, transparent seller interactions, and data privacy (Hieu & Loan, 2022). Tokopedia's strategic emphasis on cultivating trust through features such as robust seller ratings and reviews, secure payment gateways, and comprehensive privacy policies appears to resonate strongly with this cohort (Soegoto & Puspita, 2018). This finding aligns with broader trends in e-commerce, where trust has emerged as a key differentiator and a driver of customer loyalty (Cao & Huang, 2022). By fostering a secure and transparent online marketplace, Tokopedia effectively cultivates consumer confidence, leading to enhanced satisfaction and potentially increased engagement and repeat purchases (R. Nur Budi Setiawan et al., 2023).

The finding that e-service quality does not significantly influence e-loyalty directly ($p = 0.642$), while perhaps counterintuitive, highlights the complex interplay of factors driving repeat patronage in the digital age. While a baseline level of service quality is undoubtedly expected, exceeding this threshold doesn't appear to independently translate into sustained loyalty, especially among discerning Gen Z consumers on platforms(Meitiana & Tuwuh Sembhodo, 2022). This demographic, accustomed to seamless online experiences, may view high-quality service as a given rather than a compelling reason for continued engagement (Ayuni, 2019). Other factors, such as personalized recommendations, exclusive deals, social engagement features, and a strong sense of community, might play a more significant role in fostering e-loyalty (Trenggana et al., 2022). For Tokopedia, this suggests that merely providing excellent service isn't enough; cultivating a holistic and engaging online experience that caters to the evolving needs and expectations of Gen Z is crucial for building lasting customer relationships.

The finding that e-trust does not have a direct and significant effect on e-loyalty, while seemingly paradoxical, highlights the evolving dynamics of online consumer behavior, particularly among Gen Z. While trust forms the bedrock of a secure and positive online shopping experience, it doesn't

automatically translate into unwavering loyalty. This demographic, characterized by its digital savviness and constant exposure to diverse online platforms, might prioritize other factors when deciding where to shop repeatedly. These could include personalized recommendations, exclusive deals, engaging social features, seamless integration with other platforms, and a strong sense of community. For platforms like Tokopedia, this suggests that building e-loyalty requires a multifaceted approach that goes beyond establishing trust. Merely providing a secure and reliable platform isn't enough; cultivating a holistic and engaging online experience that caters to the specific needs and preferences of Gen Z is crucial for fostering lasting customer relationships.

The confirmed hypothesis that e-satisfaction significantly and positively impacts e-loyalty (p = 0.028) underscores the importance of customer satisfaction in driving repeat business and fostering positive word-of-mouth within the dynamic e-commerce landscape (Wandoko et al., 2023), particularly for platforms like Tokopedia. Satisfied customers, having experienced positive interactions and outcomes on the platform, are more likely to develop a sense of trust and preference for Tokopedia, leading to increased loyalty (Raharja et al., 2022). This loyalty manifests in repeat purchases, positive reviews, and recommendations to friends and family, all of which contribute to Tokopedia's growth and competitive advantage (Aurelia & Widiantari, 2022). This finding reinforces the strategic importance of prioritizing customer satisfaction initiatives, such as streamlined user interfaces, efficient customer service, and personalized shopping experiences, to cultivate a loyal customer base and ensure long-term success in the competitive e-commerce market.

The result indicating that e-satisfaction does not significantly mediate the relationship between e-service quality and e-loyalty (p = 1.045) suggests that while e-service quality might contribute to e-satisfaction, this satisfaction doesn't translate into increased e-loyalty in a statistically significant way. This could imply that for platforms like Tokopedia, simply improving e-service quality may not be enough to drive repeat business and foster a loyal customer base (Firmansyah & Mahfudz, 2023). Other factors, such as personalized recommendations, exclusive deals, a sense of community, and seamless integration with other platforms, might play a more significant role in influencing e-loyalty (Trenggana et al., 2022). This finding highlights the need for Tokopedia to explore and invest in strategies beyond e-service quality enhancements to cultivate stronger customer relationships and drive sustained growth.

The finding that e-satisfaction significantly mediates the relationship between e-trust and e-loyalty (p = 0.024) confirms the hypothesized role of satisfaction as a bridging element between trust and loyalty. This result suggests that for a platform like Tokopedia, building e-trust is crucial, but it's the subsequent e-satisfaction derived from that trust that ultimately drives e-loyalty (Wandoko et al., 2023). Customers who trust Tokopedia are more likely to have positive experiences, leading to satisfaction, which in turn fosters loyalty. This highlights the importance of not only establishing trust through security measures and reliable service but also cultivating satisfying experiences through personalized offerings, efficient customer service, and a user-friendly interface (Trenggana et al., 2022). By prioritizing both trust-building and satisfaction-enhancing strategies, Tokopedia can effectively cultivate a loyal customer base and achieve sustainable growth.

Conclusions and recommendations

This research elucidates the complex interconnections of e-service quality, e-trust, e-satisfaction, and e-loyalty among Generation Z customers on Tokopedia. The results indicate that e-service quality does not have a substantial direct influence on e-satisfaction or e-loyalty. Nonetheless, e-trust is vital in enhancing e-satisfaction, which subsequently substantially fosters e-loyalty. Moreover, e-satisfaction

acts as a mediating variable between e-trust and e-loyalty, highlighting its critical role in enhancing client retention. The findings underscore the need for Tokopedia to prioritize trust-building strategies and efforts that improve customer happiness to foster greater loyalty in a more competitive e-commerce landscape.

To strengthen consumer loyalty, Tokopedia should emphasize activities that bolster customer trust, including the implementation of stringent security standards, the promotion of transparent interactions with sellers, and the assurance of dependable service delivery. Moreover, initiatives to improve client happiness are essential and may be realized via tailored suggestions, an intuitive interface, and effective customer support. Additionally, broadening engagement techniques via the use of community-building elements, social interaction tools, and special offers may enhance appeal to Generation Z customers' tastes. Finally, using feedback systems to consistently collect and evaluate customer input would enable Tokopedia to discover and rectify deficiencies in e-service quality and user experience.

Future research should broaden its reach to include more demographics or areas to enhance the understanding of customer loyalty across varied consumer groupings. Comparative study across several e-commerce platforms may provide insights into platform-specific elements that affect e-loyalty in Generation Z. Furthermore, doing longitudinal research may provide profound insights into the progression of client loyalty over time via repeated contacts. Future study should investigate supplementary variables, including social media impact, gamification elements, and ethical issues, to provide a more comprehensive understanding of the factors influencing e-loyalty in e-commerce.

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