DRIVING CUSTOMER LOYALTY: THE ROLES OF SERVICE QUALITY, TRUST, AND SATISFACTION IN XYZ E-COMMERCE

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Abstract

The rapid development of the digital economy in Indonesia has had a positive impact on the national economy. XYZ e-commerce is an e-Commerce that provides interactive buying and selling between sellers and buyers online in the form of a mobile application to make it easier for users to carry out online shopping activities without having to open the website via a computer device. The population in this research are people who shop online through XYZ e-commerce and belong to generation Z. The purpose of this research is to determine the influence of service quality, customer trust, and customer satisfaction on customer loyalty at XYZ e-commerce. This research was conducted using questionnaires distributed via Google Form and completed using Structural Equation Model (SEM) and Smart PLS 4.0 version with a total of 259 respondents. The type of population used in this research is an unlimited population and the sampling technique uses purposive sampling. The findings showed a direct relationship between variables used in this study. There is a positive and significant influence between service quality and customer satisfaction. Apart from that, customer trust has a positive and significant influence on customer satisfaction. Customer satisfaction also has a positive influence on customer loyalty. Meanwhile, service quality has a positive and significant influence on customer loyalty. Customer trust also has a positive and significant influence on customer loyalty

Keywords : Service Quality, Customer Trust, Customer Satisfaction, Customer Loyalty

Introduction

The development of digital marketing through e-commerce has brought about many changes in consumer consumption patterns, ranging from changes in social life, cultural acculturation, to performance in the economy. The government encourages millennial entrepreneurs to start businesses in order to create jobs while also addressing environmental concerns (Genoveva & Syahrivar, 2020). Despite the increasing number of customers engaging in online shopping, e-commerce has proven to be more complex compared to traditional business methods (Santouridis et al., 2012). In Indonesia, internet usage continues to rise rapidly. As of January 2023, there were approximately 213 million internet users, accounting for 77% of the population, with 98.3% of them accessing the internet primarily through mobile phones (Annur, 2023).

During February 2023, the XYZ e-commerce website attracted only 143.6 million visitors. This figure represents a decrease of about 16% compared to January 2023, and a decrease of 25% from the achievement at the end of last year. Similar to XYZ e-commerce. The number of visitors to several e-commerce websites also decreased for two consecutive months in January-February 2023. While visits to other e-commerce websites initially increased at the beginning of the year, they declined again in February 2023. Bank Indonesia (BI) revealed that the overall value of national e-commerce transactions in 2022 was Rp476.3 trillion, falling short of BI's initial aim of Rp489 trillion (Ahdiat, 2023).

Additionally, Indonesia's overall e-commerce transaction value in 2022 fell short of the target set by Bank Indonesia, further underlining potential service gaps. In today's competitive digital landscape, service quality plays a crucial role in maintaining customer satisfaction (Zeithaml et al, 2002). Indonesian users often evaluate platforms based on aspects like delivery speed, product quality, and efficient tracking systems. In fact, statistics show that 63% of users prioritize product quality, and 45% value fast delivery as a core reason for choosing a platform. Identifying the factors that determine service quality and understanding their impact on customer loyalty is a key focus for both academics and practitioners in the retail industry. This is essential for specifying, measuring, managing, and improving service quality from the customer's perspective (Johnston, 1995). Despite these challenges, XYZ e-commerce still enjoys a relatively strong recommendation rate. Data from IPSOS in 2024 reveals that 62% of customers are willing to recommend the platform to others, outperforming its main competitors in terms of user endorsement. Customer trust is formed through two dimensions credibility and care which shape both how users view the service representatives and the company as a whole (Liu et al., 2011). Meanwhile, Caruana et al. (2000) emphasized that loyalty in the service sector stems from a consistent and positive customer attitude, which reduces the likelihood of users switching to other platforms.

Previous research has often focused on isolated parts of the online shopping journey. That service is only one element of a broader experience that also includes searching, evaluating, and ordering (Yang et al., 2006). Enhanced service quality boosts customer satisfaction, which in turn positively impacts customer loyalty, including behaviors such as repeat purchasing, word-of-mouth promotion, and recommendations to potential new customers (Ganesh et al., 2000). Given the increasing expectations in e-commerce, especially in a competitive market like Indonesia, it becomes essential to explore how service quality and customer trust influence user satisfaction and loyalty. This study aims to fill that gap by investigating these relationships within the context of XYZ e-commerce.

This research will show that service quality (X1) and customer trust (X2) influence customer satisfaction (Y), which ultimately leads to customer loyalty (Z). Loyalty will also increase as customer satisfaction improves. This research is interesting because it examines the effect of service quality and customer trust on customer satisfaction and loyalty, which are essential for sustaining competitiveness in the e-commerce industry.

Literature Review

This study adopts the Theory of Planned Behavior (Ajzen, 1991), which explains that an individual's intention to perform a certain behavior can be predicted by three factors: attitude toward the behavior, subjective norms, and perceived behavioral control. These elements collectively influence both intention and actual behavior, making the theory suitable for analyzing consumer decision-making behavior in e-commerce environments.

Service Quality

Service quality refers to the supplementary services offered by website providers to enhance the customer's online shopping experience (Tzeng et al, 2021). It is assessed by customers through the comparison between expected service and the actual service received (Parasuraman et al, 1988). Grönroos (1984) also explains service quality as a subjective evaluation made by customers by comparing their expectations to the perceived outcome. The main dimensions of service quality include reliability, responsiveness, assurance, empathy, and tangibles (Day, 1992). Previous research emphasizes that service quality is a critical factor in building both customer trust and loyalty. The research examined the effects of perceived fairness, service quality, and product quality on customer loyalty, with customer satisfaction acting as a mediating factor. The results indicated that customer satisfaction mediates the link between perceived service quality and customer loyalty (Joudeh & Dandis, 2018).

H1: Service Quality has a positive influence on Customer Trust at XYZ e-commerce.
H2: Service Quality has a positive influence on Customer Loyalty at XYZ e-commerce.

Customer Satitsfaction

Customer satisfaction is defined as an individual's emotional state, ranging from pleasure to dissatisfaction, resulting from comparing a product's perceived performance with their expectations (Fečiková, 2004). It involves a customer's evaluation of specific aspects of a product or service, leading to a positive outcome from their usage or experience (Ali, 2016). Customer satisfaction can be understood through two main perspectives: one emphasizing satisfaction derived from service quality, and the other focusing on the satisfaction linked to product or service usage experiences (Parker & Mathews, 2001). The key indicators of customer satisfaction include: Product Quality, Affordability, Experience, and Service (Cronin et al., 2000). Previous studies have confirmed that customer satisfaction positively contributes to both trust and loyalty. According to Fauzi & Suryani (2019), customer satisfaction strongly influences trust, and this trust becomes the basis for loyalty. Sahadev and Purani (2008) highlighted that customer satisfaction is strongly linked to trust and is one of its primary drivers

H3: Customer Satisfaction has a positive influence on Customer Trust at XYZ e-commerce

H4: Customer Satisfaction has a positive influence on Customer Loyalty at XYZ e-commerce

Customer Trust

Trust is characterized by the buyer's confidence in relying on a service provider, based on the provider's perceived integrity and dependability (Huma et al., 2019). It develops when customers trust in the service provider's capability to consistently deliver value and improve its processes over time (Setiawan & Sayuti, 2017). The indicators for this variable include: Honesty, Integrity, Commitment, and Principle (Sitorus & Yustisia, 2018). Loyalty, or commitment, serves as the cornerstone for maintaining and nurturing a meaningful relationship built on trust (Chaudhuri & Holbrook, 2001). It encompasses the thoughts, emotions, and behaviors that emerge when consumers recognize they can depend on providers to act in their best interest after relinquishing control (Patrick, 2002). Kishada & Wahab (2013) emphasized that trust is fundamental to sustaining long-term customer relationships.

H5: Customer Trust has a positive influence on Customer Loyalty at XYZ e-commerce.

Customer Loyalty

Customer loyalty is reflected in maintaining strong relationships with a company, engaging in positive word- of-mouth, showing a low likelihood of switching to competitors, demonstrating long-term commitment, making repeat purchases, and maintaining a positive attitude toward the business (Davis-Sramek et al., 2008). Most notably, loyal customers often recommend the company to others and continue engaging with it (Zeithaml et al., 1996). Trust strengthens long-term loyalty and fortifies the relationship between the parties involved (Ball et al., 2004). Loyalty or commitment, serves as the cornerstone for maintaining and nurturing a meaningful relationship built on trust (Chaudhuri & Holbrook, 2001). Customer loyalty, along with satisfaction and trust, plays a crucial role in the success of service-based businesses. However, conventional marketing models for evaluating customer loyalty often lack clarity and reliable validation, as customer behavior continues to evolve (Elizar et al., 2020).

The conceptual framework below is constructed based on theoretical insights and prior research evidence
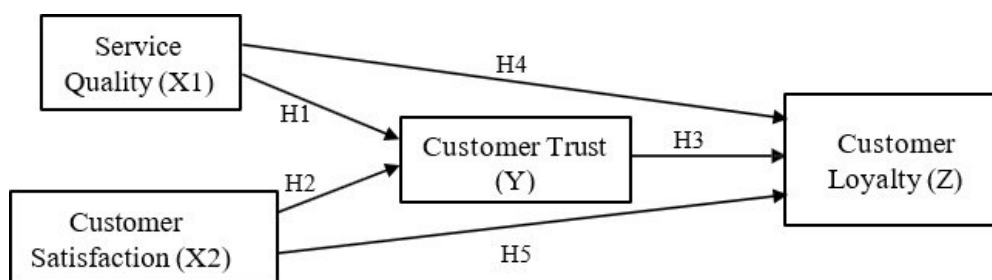

Figure1. The conceptual research framework

Methodology

Research methods are specific procedures for collecting and analyzing data that the author used to determine their research conclusion. There are two methods involved, the use of quantitative and qualitative methods (Mweshi & Sakyi, 2020). This study adopts a quantitative descriptive approach to examine the relationship between service quality, customer trust, customer satisfaction, and customer loyalty among Generation Z users of XYZ e-commerce. Data were collected through an online questionnaire distributed via Google Forms, targeting respondents aged 11 to 26 years who have experience shopping on XYZ e-commerce.

The sampling technique used was purposive sampling, focusing on individuals who met specific criteria. A total of 265 responses were collected, and after screening, 259 valid responses were analyzed. This number exceeds the minimum sample requirement based on Hair et al. (2010), who recommend a ratio of 5 to 10 respondents per item — with 22 items, the minimum needed was 110 to 220 respondents.

The questionnaire consisted of statements measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), as suggested by Joshi et al. (2015), and was presented in both English and Indonesian to ensure clarity. Indicators for each variable were adapted from established sources relevant to the context of e-commerce and consumer behavior. The data were analyzed using Structural Equation Modeling with the Partial Least Squares method (PLS-SEM), employing SmartPLS 4.0 software. This method was chosen for its ability to estimate complex models with multiple variables and indicators, especially when normality assumptions are not required (Becker et al., 2022). The analysis included evaluating the outer model for validity and reliability, and the inner model to test the significance of relationships among constructs, following the criteria outlined by Hair et al. (2019).

Data and Analysis Result
Respondent Profile

This study targeted Generation Z consumers who have experience shopping on XYZ e-commerce. To ensure that respondents met the required criteria, the questionnaire included screening questions such as "Are you a part of Generation Z?" and "Have you ever shopped on XYZ e-commerce?". Only those who answered "Yes" were allowed to continue to the main section of the survey. Based on the responses, all 265 participants (100%) confirmed they had previously shopped on XYZ e-commerce, indicating that the sample aligns with the intended population.

The age profile further validated this focus. Out of 265 total respondents, 259 individuals (97.7%) fell within the Generation Z range (11 to 26 years old), while 6 respondents (2.3%) were aged above 26 and did not meet the generational criteria. Consequently, only data from the 259 valid respondents were used for further analysis, in line with the study's objectives.

Table 1. Respondent Profile

Demographic	Category	Frequency	Percentage (%)
Experience	Yes	265	100 %
	No	0	0 %
Age	11 – 26 years old	259	97.7 %
	27 – 42 years old	4	1.5 %
	43 – 58 years old	2	0.8 %

*Evaluation of the Outer Model*

The measurement model (outer model) in this study was evaluated to ensure the validity and reliability of the research instruments using SmartPLS 4. The process began by examining the outer loading values for each indicator. According to Kante et al. (2018) the outer loading factor was determined to be greater than 0.60, indicating a strong relationship between variables and indicators. Indicators with loading values below 0.60 were removed from the model to improve the accuracy of the results. Once the low-loading indicators were eliminated, the consistency reliability of the remaining indicators was assessed using Cronbach's Alpha. A minimum threshold of 0.70 was used to confirm that the indicators were internally consistent and suitable for further analysis.

Next, convergent validity was evaluated through the Average Variance Extracted (AVE), where values above 0.50 indicated that each construct explained a sufficient amount of variance from its indicators. Together, these steps helped ensure that the measurement model used in this study was both statistically sound and conceptually reliable for analyzing the relationships between service quality, customer satisfaction, customer trust, and customer loyalty on the XYZ e-commerce platform. This study evaluates the validity and reliability of 22 indicators through the outer model analysis. The results of this assessment are presented as follows:

Table 2. The Result of AVE and Cronbach's Alpha

Variable	AVE	Cronbach's Alpha	Conclusion
Service Quality	0.639	0.717	Valid
Customer Satisfaction	0.533	0.707	Valid
Customer Trust	0.630	0.706	Valid
Customer Loyalty	0.528	0.701	Valid

The reliability and validity of the variables in this study Service Quality, Customer Satisfaction, Customer Trust, and Customer Loyalty were evaluated using Cronbach's Alpha and Average Variance Extracted (AVE). A Cronbach's Alpha value of at least 0.70 indicates acceptable internal consistency, while an AVE value of 0.50 or higher demonstrates sufficient convergent validity. As outlined in the table, all constructs met these thresholds, confirming that the measurement model is both reliable and valid, and suitable for further structural analysis. the outer loading result shows all the variables have an equal or greater than 0.6 and it is assumed to be valid. In addition, the researcher also found some indicators do not meet the requirements or have a loading of less than 0.60, following are the details for invalid outer loadings. Additionally, CL4 and CL6 were excluded due to low average correlation. The final measurement model includes only valid indicators and is considered suitable for further analysis.
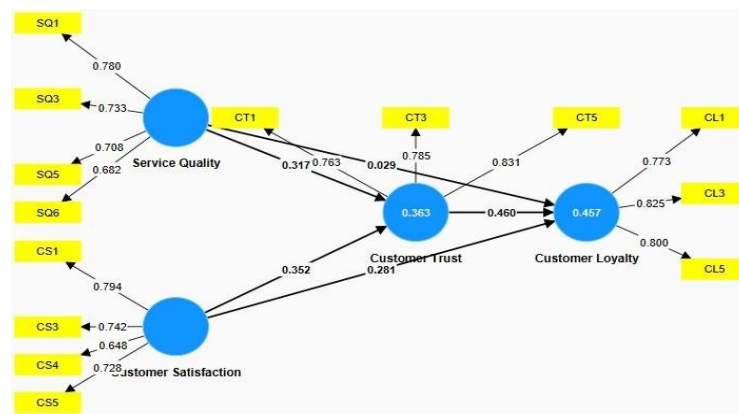
Figure 2. Measurement Model

Table 3. Table of Heteroit-Monotrait(HTMT)

Variable	Custome r Loyalty	Custome r Loyalty	Custome r Loyalty	Custome r Loyalty
Customer Loyalty				
Customer Satisfaction	0.761			
Customer Trust	0.883	0.769		
Service Quality	0.631	0.883	0.756	

According to Hair et al. (2019), HTMT values should be below 0.90 to confirm discriminant validity among conceptually related constructs. In this study, all HTMT values met this criterion, indicating acceptable discriminant validity. Specifically, the HTMT ratios between Customer Loyalty and Customer Satisfaction (0.761), Customer Satisfaction and Customer Trust (0.769), and Customer Trust and Service Quality (0.756) were all below the threshold, confirming that each construct is distinct from the others.

Table 4. Fornell-Larcker

Variable	Customer Loyalty	Customer Satisfaction	Custome r Trust	Service Quality
Customer Loyalty	**0.800**			
Customer Satisfaction	0.551	**0.730**		
Customer Trust	0.629	0.549	**0.794**	
Service Quality	0.449	0.618	0.535	**0.727**

To ensure validity, the construct value of each variable must be greater than the construct values of all other variables in the same column. Table 4 shows that the construct values obtained using the Fornell-Larcker criterion are valid, as each variable's construct value is bigger than that of other variables in the same column

Structural Model (Inner Model)

Inner model analysis predicts the influence or causal linkages between latent variables. The R^2 value (R-Square) is a statistic for evaluating the structural model (inner model). The R-square test measures how well dependent variables are explained by independent variables in the study. Hair et al. (2019) define considerable, moderate, and weak R- square values as 75%, 50%, and 25%, respectively.

Table 5. R-Square Table

Variable	R Square Adjusted	Result
Customer Loyalty	0.451	Moderate
Customer Trust	0.358	Moderate

Based on table 5, we can see that Customer Loyalty has a value of 0.451, or 45.1%, making it moderate, and Customer Trust having a value of 0.358 or 35.8%, making it moderate as well.

Hypothesis Testing and Discussion

Table 6. Hypothesis Testing

Path	Original Sample	T-Statistic	P-Value	Result
Customer Satisfaction -> Customer Loyalty	0.281	3.587	0.000	Accepted
Customer Satisfaction -> Customer Trust	0.352	4.954	0.000	Accepted
Customer Trust -> Customer Loyalty	0.460	5.492	0.000	Accepted
Service Quality -> Customer Loyalty	0.029	0.422	0.673	Rejected
Service Quality -> Customer Trust	0.317	4.089	0.000	Accepted

The findings for Hypothesis 1 (H1) show a relationship between Service Quality and Customer Trust, with an original sample value of 0.317, a t-statistic of 4.089, and a p-value of 0. Given the positive original sample value and t-statistic, as well as a p-value less than 0.05, it is reasonable to conclude that the association between Service Quality and Customer Trust is both positive and significant (hypothesis 1 is accepted). According to Parasuraman et al. (1988), Service quality refers to how the service is regarded. The customer's perception of service quality is critical to a company's success, and it is subjectively appraised. Service quality is a variable with a broad meaning that changes based on how it is interpreted and applied. This study defines a company's service quality as the extra effort taken to suit client needs, which encourages online transactions.

The results for testing Hypothesis 2 (H2) show a link between Customer Satisfaction and Customer Trust, with an original sample value of 0.352, a t-statistic of 4.954, and a p-value of 0. The original sample value is positive, and the t-statistic and p-value are both less than 0.05, implying that the link between Customer Satisfaction and Customer Trust is positive and significant (hypothesis 2 is accepted). Trust is crucial in both consumer and commercial relationships (Lien et al., 2015). Trust is very critical in Generation Z consumers' purchase decisions, especially when it comes to shopping online. Due to the limited direct access to products, consumers must have a high level of trust in the merchants they choose. The results of this study show that consumer trust has a favorable impact on customer happiness on XYZ e-commerce.

The findings of testing Hypothesis 3 (H3) show a relationship between Customer Trust and Customer Loyalty, with an original sample value of 0.460, a t-statistic of 5.492, and a p-value of 0. Given the positive initial sample value, as well as the t-statistic and p-value being both less than 0.05, it is reasonable to conclude that the link between Customer Trust and Customer Loyalty is positive and significant (hypothesis 3 is accepted). According to Jokhu (2020) By using social media the role promotions can maximize consumer loyalty. Promotion on social media can increase consumer confidence in the products they want to buy. When consumers have a high level of trust in the producer, their loyalty is quickly established. Once trust is secured, it often leads to repeat purchases or continued engagement with the brand.

The results for testing Hypothesis 4 (H4) reveal a relationship between Service Quality and Customer Loyalty, with an original sample value of 0.029, a t-statistic of 0.422, and a p-value of 0.673. Since the original sample value is negative and both the t-statistic and p-value are more than 0.05, it is reasonable to conclude that the relationship between Service Quality and Customer Loyalty is negative and insignificant (hypothesis 4 is rejected).According to Yusuf et al. (2022) Consumers will get convenience when they get fast and practical service through the use of e-commerce. However, many business people are starting to understand the use of e-commerce which has caused it to exist e-commerce can make businesses more flexible, free to carry out transactions from anywhere and at any time, so that consumer loyalty will improve with good service quality.

The findings of testing Hypothesis 5 (H5) show a relationship between Customer Satisfaction and Customer Loyalty, with an original sample value of 0.281, a t-statistic of 3.587, and a p-value of 0. Given the positive original sample value, as well as t-statistics and p-values below 0.05, it is possible to conclude that there is a positive and significant link between Customer Satisfaction and Customer Loyalty (hypothesis 5 is accepted). According to Fathia and Jokhu (2023) Consumers usually feel customer satisfaction when buying products in accordance with the expectations it created. The level of satisfaction comes from feelings of joy and disappointment after comparing people's expectations with those of a brand's performance because the level of satisfaction provides an overview of goods and services quality. This is evident from the five indicators that positively influence customer satisfaction on XYZ e-commerce. It indicates that most Generation Z consumers shop online, particularly on XYZ e-commerce, according to their needs. The study reveals that XYZ e-commerce is predominantly used for online shopping, allowing consumers to access a broader range of sellers and fostering customer loyalty.

Conclusion

This This study aimed to examine the influence of service quality, customer satisfaction, and customer trust on customer loyalty toward XYZ e-commerce, with a particular focus on Generation Z. Using data collected from 259 respondents through online questionnaires and analyzed using SmartPLS 4.0 and the Structural Equation Modeling (SEM) approach, the results revealed several key insights. Service quality and customer satisfaction both have a positive and significant impact on customer trust. In turn, customer trust significantly contributes to customer loyalty. Additionally, customer satisfaction was found to directly and positively influence customer loyalty, confirming that satisfied customers are more likely to remain loyal to the platform.

However, findings regarding the direct effect of service quality on customer loyalty were somewhat mixed. While some parts of the analysis showed a positive and significant relationship, others indicated a negative and insignificant one. This suggests that for Generation Z, loyalty is more strongly driven by satisfaction and trust rather than perceptions of service quality alone. Overall, the results align with previous studies in many respects but also highlight unique behavioral tendencies among Gen Z users in the context of digital commerce in Indonesia. These findings provide valuable insights for e-commerce platforms seeking to strengthen customer relationships and long-term loyalty in this fast-evolving digital landscape.

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