

## The Effect of E-Service Quality and E-Trust Whatsapps Reminder on Loyalty Through Customer Satisfaction BPJS Ketenagakerjaan Banyuwangi Regency

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**Abstract.** This study aims to analyze the effect of e-service quality and e-trust Whatsapp Reminder on customer loyalty of BPJS Ketenagakerjaan Banyuwangi Regency with customer satisfaction as an intervening variable. In the digital era, technology-based services are a key factor in improving customer experience, especially in social security services. This study uses a quantitative approach with a survey method involving 100 respondents of BPJS Ketenagakerjaan Banyuwangi Regency participants who have used the Whatsapp Reminder service. Data was collected through questionnaire methods and direct interview sampling and then analyzed using the Smart PLS method. This Smart PLS analysis method used to analyze data is the value of Path Coefficients, P-value, and T-Statistics. The results showed that e-service quality and e-trust Whatsapp Reminder have a positive and significant influence on customer satisfaction. In addition, customer satisfaction acts as a mediator that strengthens the relationship between e-service quality and e-trust Whatsapp Reminder on customer loyalty. Thus, improving the quality of digital services and trust in the WhatsApp Reminder system contribute directly to BPJS Ketenagakerjaan customer loyalty. These findings provide implications for service managers for BPJS Ketenagakerjaan participants to continue to improve digital service quality and build customer trust in order to maintain loyalty in the long term.

**Keywords:** E-Service Quality, E-Trust, WhatsApp Reminder, Customer Satisfaction, Loyalty, BPJS Ketenagakerjaan

### 1. INTRODUCTION

BPJS Ketenagakerjaan, or the Employment Social Security Agency, is an institution established by the Indonesian government through Law number 24 of 2011 concerning the Social Security Agency, to provide social protection to all workers in Indonesia, both formal and informal workers. This institution is part of the national social security system which aims to provide benefits for participants in reducing certain socio-economic risks that can occur in the workplace.

BPJS Employment Banyuwangi Branch, has a marketing field that aims to provide information about the importance, functions, and benefits obtained in the employment social security program for Indonesian workers. Marketing activities are not just selling goods or services, but all activities related to the flow of goods and services. Companies use marketing as a way to find out what prospective customers need and provide these needs. In addition, it also maintains good relations with companies or institutions that are customers and participants of BPJS Ketenagakerjaan. BPJS Ketenagakerjaan can implement CRM or Customer

Relationship Management to Companies / Institutions that are BPJS Ketenagakerjaan participants to manage and strengthen relationships with customers involving technology.

The Whatsapps Reminder BPJS Employment feature is one of the features in the BPJS Employment system for the CRM process to the Company / Institution that is a BPJS Employment participant. Every month the BPJS Employment officer is required to carry out the Whatsapps Reminder BPJS Employment process to greet and remind for the payment process and reporting of labor data. The BPJS Employment Whatsapps Reminder feature is expected to improve relationships, compliance, satisfaction, and customer loyalty of the Banyuwangi Regency Employment BPJS. The BPJS Employment Whatsapp Reminder feature has been implemented since March 2024, the following is data on compliance / ease of information related to BPJS Employment Banyuwangi payments before the implementation of the BPJS Employment Whatsapp Reminder Feature.

Based on data on BPJS Ketenagakerjaan payment compliance in 2018 - early 2024, it shows that the value is still fluctuating. There is still no consistent payment of BPJS Ketenagakerjaan contributions in each year, especially in early 2024. With this phenomenon, the BPJS Ketenagakerjaan head office took the initiative to provide information on fee payments through the BPJS Ketenagakerjaan Whatsapp Reminder feature which aims to remind business entities to pay regularly every month. The purpose of the Whatsapp Reminder BPJS Ketenagakerjaan feature is that it is hoped that business entities can pay contributions on time which has an effect on customer satisfaction in receiving BPJS Ketenagakerjaan benefits and creating business entity loyalty to BPJS Ketenagakerjaan Banyuwangi, where every year the growth of BPJS Ketenagakerjaan Banyuwangi membership always increases. So, with this e-Service Whatsapps Reminder BPJS Employment can facilitate information to business entities.

E-Service Quality is defined as an extension of a site's ability to facilitate shopping, purchasing, and distribution activities effectively and efficiently. Electronic service (or e-Service) is a very generic term, usually referring to the provision of services via the internet (the prefix stands 'electronic e', as in other uses), so electronic services may also include internet commerce, may also include non-commercial (online) services, which are usually provided by the government (Kumbara et al., 2023).

E-trust is a general trust or a trusting intention that makes the other party trustworthy or provides a party's willingness to be sensitive to an action taken by the other party. Trust is a company's willingness to rely on business partners. Building trust can be difficult in online situations, where companies apply stricter rules to their online business partners than other

partners. This phenomenon is that there are still many participants who are worried if the data is misused, so with this Whatsapp Reminder, apart from collecting dues, it can also increase the trust of participants due to the increased intensity of communication carried out. Because the buyer will feel worried that they will not get a product or service of the right quality and delivered to the right place at the right time, and vice versa (Melani & Rahmiati, 2021).

Customer satisfaction is important in the long-term success of the company. Customer loyalty is considered the result of customer satisfaction, when customers have a good experience with the company's services, it will continue, customers will continue to use the company's products or use its services. Customer satisfaction as a conscious evaluation or cognitive assessment regarding whether the product performance is relatively good or bad or whether the product is suitable or not suitable for its purpose or use (Rachmawati & Syafarudin, 2022).

Customer loyalty is the main goal of the company, with loyalty it will automatically improve the company's business performance because users feel comfortable with the services and facilities obtained and the products used according to the needs of company users. Loyalty is a form of commitment that is held to buy or reuse products or services preferred by customers in the future despite situational influences and marketing actions or efforts to switch using technology (Wahid & Vivi, 2023).

Based on the results of the background description above, as well as previous studies, a research gap was found. Thus, researchers will conduct research that aims to analyze “The Effect of E-Service Quality and E-TrustWhatsapps Reminder on Loyalty through Customer Satisfaction BPJS Employment Banyuwangi Regency”.

## **2. LITERATURE REVIEW**

### **Marketing Management**

Marketing Management is the activity of analyzing, planning, implementing, and controlling programs created to form, build, and maintain profits from exchanges through target markets in order to achieve organizational (company) goals in the long term (Assauri, 2013). In addition, marketing management is also the process of planning and implementing, thinking, pricing promotion, and distributing ideas of goods, and services to create exchanges that meet individual goals in the organization (Kotler, 2016).

Marketing is one of the main activities carried out by companies in maintaining the survival of their companies, developing to make a profit. Marketing activities are designed to provide meaning to serve and satisfy consumer needs carried out in order to achieve company

goals. Marketing is an overall system of business activities aimed at planning, pricing, promoting, and distributing goods and services that satisfy the needs of both existing and potential buyers. Marketing is a business activity carried out by individuals and groups to meet the needs and desires of consumers and society.

### **Consumer Behavior**

According to Kotler and Keller (2016: 179), consumer behavior is the study of how individuals, organizations, and groups act in buying, selecting and using ideas, products and services in satisfying customer needs and desires. Consumer behavior describes a continuous process, starting from when consumers have not made a purchase, when making a purchase, and after the purchase occurs so that the relationship between one stage and another describes the approach to the decision-making process by consumers.

Assael (2014: 31) reveals that when consumers make a decision, they will also conduct a post-purchase evaluation in the form of feedback that marketers can use as a basis for developing marketing strategies. All of these activities are studied by marketers to find out why customers choose one brand among a number of alternative similar brands on the market. Thus, the information collected will assist management in reformulating marketing strategies that are closer to the needs of its customers.

### **E-service Quality**

E-service quality is defined as the extent to which a site facilitates shopping, purchasing, and delivery of products and services. In addition, E-service quality is defined as consumers' overall evaluation and assessment of the advantages and quality of delivery in the virtual marketplace. Service quality is defined as an effort to satisfy needs accompanied by consumer desires and the accuracy of the way it is delivered in order to meet the expectations and satisfaction of these consumers (Hamid et al., 2023). E-service quality plays an important role in attracting and maintaining business-to-consumer (B2C) habits in the e-commerce environment. In addition, E-service quality is also specifically considered as the level of electronic services that are able to carry out and efficiently meet relevant consumer needs (Rizal, 2020). The main difference between non-electronic and electronic service environments is the absence of personal interaction between consumers and employees in e-service companies/businesses, which leads to the measurement of E-service quality (Firmansyah, 2020).

### **E-trust**

E-Trust is a person's willingness to be sensitive to the actions of others based on the expectation that others will perform certain actions on people who trust them, without

depending on their ability to monitor and control them (Lupiyoadi, 2021). Trust is the belief that someone's word or promise can be trusted and someone will fulfill their obligations in an exchange relationship. Trust relates to a company's intention to rely on their exchange partners. In online transactions, trust arises when those involved have received assurance from the other party, and are willing and able to fulfill their obligations (Halim et al., 2021). Based on the explanation above, it can be concluded that Trust is a belief in the goodness of other individuals or groups to carry out their duties and obligations for the common good.

### **Satisfaction**

The word “satisfaction or satisfaction: comes from the Latin ‘satis’ (meaning quite a lot, adequate) and ‘facio’ (doing or making) simply satisfaction can be interpreted as an effort to fulfill something or make something adequate (Hariyanto, 2023). Customer satisfaction is a cognitive purchase situation regarding the equivalence or inequality between the results obtained compared to the sacrifices made (Noor, 2021). Customer satisfaction as a conscious evaluation or cognitive assessment regarding whether the product performance is relatively good or bad or whether the product is suitable or not suitable for its purpose or use. Satisfaction is an attitude that is decided based on the experience gained (Firmansyah, 2020).

### **Loyalty**

Customer loyalty can be said to be the percentage of customers who survive, as customers who want to continue using services or products or as consumers who want to recommend products or services to others (Hamid et al., 2023). Customers will announce themselves loyal through feelings and perceptions of high satisfaction, through positive attitudes and preferences which means customers will continue to repurchase from this company (Rizal, 2020). There are two important factors that allow customer loyalty to be built and developed. The first factor is the repeated purchases made by customers (Hariyanto, 2023).

## **3. METHODS**

The type of research used in this research is descriptive research with a quantitative approach, which is a method of examining the status of a group of people, an object, a condition, a situation, a system of thought. The research conducted uses a descriptive approach that uses a survey method. The sampling technique in this study used the Probability Sampling method, namely Simple Random Sampling so that the number of samples in this study was 100 respondents. Research data comes from primary data and secondary data with data collection techniques, namely observation, questionnaires, and documentation. The research variable consists of two independent variables, namely E-service quality and E-trust Whatsapps

Reminder, besides that there is one intervening variable, namely satisfaction, while the dependent variable is loyalty. The data analysis model uses a Structural Equation Model (SEM) using the SmartPLS program.

## 4. RESULTS

### 1. Convergent Validity

**Table 1. Outer Loading**

Variable	Indicator	Outer Loading
E-Service Quality (X1)	X1.1	0,781
	X1.2	0,872
	X1.3	0,865
	X1.4	0,731
E-Trust Whatsapps Reminder (X2)	X2.1	0,830
	X2.2	0,894
	X2.3	0,845
Customer Loyalty (Z)	Z.1	0,832
	Z.2	0,778
	Z.3	0,839
Loyalitas Pelanggan (Y)	Y.1	0,870
	Y.2	0,872
	Y.3	0,880

Based on the data presentation in table 1 above, it is known that each indicator of the research variable has many outer loading values  $> 0.7$ , so all are declared valid. multicollinearity in the model. The resulting Goodness of Fit (GoF) is  $0.674 > 0.36$  which means that the model fit is very good.

### 2. Discriminant Validity

**Table 2. Discriminant Validity**

Variable	Cross Loading value	R <sub>table</sub>	Description
E-Service Quality (X1)	0,975	0.195	Valid
E-Trust Whatsapps Reminder (X2)	0,957	0.195	Valid
Customer Satisfaction (Z)	0,986	0.195	Valid
Customer Loyalty (Y)	0,874	0.195	Valid

Based on the data presentation in table 2 above, it can be seen that each indicator on the research variable has a cross loading value  $> R_{table}$ . Based on the results obtained, it can be stated that the variables used in this study have good discriminant validity in compiling their respective variables.

### 3. Composite Reliability

**Table 3. Composite Reliability**

<b>Variable</b>	<b><i>Composite Reliability</i></b>
E-Service Quality (X1)	0,853
E-Trust Whatsapps Reminder (X2)	0,892
Customer Satisfaction (Z)	0,828
Customer Loyalty (Y)	0,907

Based on the data presentation in table 3 above, it can be seen that the composite reliability value of all research variables is  $> 0.6$  so it can be concluded that all variables have a high level of reliability.

### 4. Cronbach Alpha

**Tabel 4. Cronbach Alpha**

<b>Variable</b>	<b><i>Cronbach Alpha</i></b>
E-Service Quality (X1)	0,767
E-Trust Whatsapps Reminder (X2)	0,819
Customer Satisfaction (Z)	0,794
Customer Loyalty (Y)	0,846

Based on the data presentation above in table 4, it can be seen that the Cronbach alpha value of each research variable is  $> 0.7$ . Thus these results can show that each research variable has met the requirements of the Cronbach alpha value, so it can be concluded that all variables have a high level of reliability.

### 5. Multicollinearity Test

**Tabel 5. Variance Inflation Factors**

<b>Variable</b>	<b>VIF</b>
E-Service Quality (X1)	2,643
E-Trust Whatsapps Reminder (X2)	2,977
Customer Satisfaction (Z)	2,909

Based on the results of the multicollinearity test, it shows that the VIF value is below 10 so it can be said that each of the research variables does not occur multicollinearity.

## 6. Hypothesis Test

**Table 6. Influence Between Variables**

Variable	Path Coefficients	T-Statistics	P-value	Result
X1 – Y	0.263	2.686	0.007	Significant
X1 – Z	0.264	2.483	0.013	Significant
X2 – Y	0.342	2.477	0.014	Significant
X2 – Z	0.645	6.845	0.000	Significant
Z – Y	0.343	2.471	0.014	Significant
X1 – Z – Y	0.090	1.847	0.045	Significant
X2 – Z – Y	0.221	2.113	0.035	Significant

Based on testing the direct effect of above, it can be seen that:

- The path coefficients value of E-Service Quality (X1) on Customer Loyalty (Y) is  $\beta = 0.263$  which is positive. The p-value is 0.007 this result is significant because the p-value is less than 0.05. The T-statistic value is 2.686, which is above the T-table of 1.660, so the results have an effect. So that based on the calculation value of path coefficients, T-statistics, and p-values on the influence between variables, E-Service Quality (X1) is proven to have an effect on Customer Loyalty (Y).
- The path coefficients value of E-Service Quality (X1) on Customer Satisfaction (Z) is  $\beta = 0.264$  which is positive. The p-value is 0.013, this result is significant because the p-value is less than 0.05. The T-statistic value is 2.483, which is above the T-table of 1.660, so the results have an effect. So that based on the calculation value of path coefficients, T-statistics, and p-values on the influence between variables, E-Service Quality (X1) is proven to have an effect on Customer Satisfaction (Z).
- The path coefficients value of E-Trust Whatsapps Reminder (X2) on Customer Loyalty (Y) is  $\beta = 0.342$  which is positive. The p-value is 0.014, this result is significant because the p-value is less than 0.05. The T-statistic value is 2.477, which is above the T-table of 1.660, so the results have an effect. So that based on the calculation value of path coefficients, T-statistics, and p-values on the influence between variables, E-Trust Whatsapps Reminder (X2) is proven to have an effect on Customer Loyalty (Y).
- The path coefficients value of E-Trust Whatsapps Reminder (X2) on Customer Satisfaction (Z) is  $\beta = 0.645$ , which is positive. The p-value is 0.000, this result is significant because the p-value is less than 0.05. The T-statistic value is 6.845, which is above the T-table of 1.660, so the results have an effect. So that based on the calculation value of path coefficients, T-statistics, and p-values on the influence



between variables, E-Trust Whatsapps Reminder (X2) is proven to have an effect on Customer Satisfaction (Z).

- e) The path coefficients value of Customer Satisfaction (Z) on Customer Loyalty (Y) is  $\beta = 0.343$ , which is positive. The p-value is 0.014, this result is significant because the p-value is less than 0.05. The T-statistic value is 2.471, which is above the T-table of 1.660, so the results have an effect. So that based on the value of the calculation of path coefficients, T-statistics, and p-values on the effect between path coefficients and p-values.
- f) The path coefficients value of E-Service Quality (X1) on Customer Loyalty (Y) through Customer Satisfaction (Z) is  $\beta = 0.090$  which is positive. The p-value is 0.045, this result is significant because the p-value is less than 0.05. The T-statistic value is 1.847, which is above the T-table of 1.660, so the results have an effect. So that based on the calculation value of path coefficients, T-statistics, and p-values on the influence between variables, E-Service Quality (X1) is proven to have an effect on Customer Loyalty (Y) through Customer Satisfaction (Z)
- g) The path coefficients value of E-Trust Whatsapps Reminder (X2) on Customer Loyalty (Y) through Customer Satisfaction (Z) is  $\beta = 0.221$  which is positive. The p-value is 0.035, this result is significant because the p-value is less than 0.05. The T-statistic value is 2.113, the value is above the T-table 1.660, so the results have an effect. So that based on the calculation value of path coefficients, T-statistics, and p-values on the influence between variables, E-Trust Whatsapps Reminder (X2) is proven to have an effect on Customer Loyalty (Y) through Customer Satisfaction (Z).

## 5. DISCUSSION

### 1. Effect of E-Service Quality on Customer Satisfaction

Based on the research results, it shows that the majority of respondents answered strongly agree on the E-Service Quality variable, this means that the E-Service Quality of the Employment BPJS Banyuwangi Branch Office is good and appropriate. Ability indicators show that BPJS Employment Banyuwangi Regency employees are able to ensure consumer security during the online registration or reporting process so as to create satisfaction in the minds of consumers for the services provided.

The results of this study are in line with research conducted by Melani & Rahmiati (2021) showing that there is a significant effect of e-service quality on satisfaction. Research

conducted by Muharam et al., (2021) shows that there is a significant effect of e-service quality on satisfaction.

## **2. The Effect of E-Trust Whatsapps Reminder on Customer Satisfaction**

Based on the research results, it shows that the majority of respondents answered strongly agree on the E-Trust variable, this means that the E-Trust of the Employment BPJS Banyuwangi Branch Office is good and appropriate. The ability indicator (Ability) shows that the employees of BPJS Ketenagakerjaan Banyuwangi Regency are able to guarantee consumer confidence during the online registration or reporting process so that they can create satisfaction in the minds of consumers for the services provided.

E-service quality and e-trust have a significant influence on customer satisfaction. High service quality and a good level of trust can create a positive experience, encourage satisfaction, and ultimately, increase customer loyalty and retention. Therefore, it is important for companies to focus on improving these two aspects in the company's marketing and service strategies.

The results of this study are in line with research conducted by Rachmawati & Syafarudin (2022) showing that there is a significant effect of e-trust on satisfaction. Research conducted by Pasaribu et al., (2022) shows that there is a significant effect of e-trust on satisfaction.

## **3. The Effect of E-Service Quality on Customer Loyalty**

Based on the research results, it shows that the majority of respondents answered strongly agree on the E-Service Quality variable, this means that the E-Service Quality of the Employment BPJS Banyuwangi Branch Office is good and appropriate. Ability indicators show that BPJS Ketenagakerjaan Banyuwangi Regency employees are able to ensure consumer security during the online registration or reporting process so as to create loyalty in the minds of consumers for the services provided.

The effect of e-service quality on customer loyalty is very significant in the context of online business. Companies that focus on improving the quality of electronic services not only increase customer satisfaction but also build long-term profitable relationships.

The results of this study are in line with research conducted by Alnaim et al., (2022) showing that there is a significant effect of e-service quality on loyalty. Research conducted by Kumbara et al., (2023) shows that there is a significant effect of e-service quality on loyalty.

## **4. The Effect of E-Trust Whatsapps Reminder on Customer Loyalty**

Based on the research results, it shows that the majority of respondents answered strongly agree on the E-Trust variable, this means that the E-Trust of the Employment BPJS Banyuwangi Branch Office is good and appropriate. The ability indicator (Ability) shows that

the employees of the BPJS Ketenagakerjaan Banyuwangi Regency are able to guarantee consumer confidence during the online registration or reporting process so as to create loyalty in the minds of consumers for the services provided.

The results of this study are in line with research conducted by Pasaribu (2023) showing that there is a significant effect of e-trust on loyalty. Research conducted by Wahid & Vivi (2023) shows that there is a significant influence of e-trust on loyalty.

### **5. The Effect of Customer Satisfaction on Customer Loyalty**

Based on the results of the study, it shows that the majority of respondents answered strongly agree on the satisfaction variable, this means that the satisfaction of the BPJS Employment Banyuwangi Branch Office is good and appropriate. Ability indicators show that Banyuwangi Regency BPJS Employment employees are able to guarantee consumer confidence during the online registration or reporting process so as to create loyalty in the minds of consumers for the services provided.

The results of this study are in line with research conducted by Venkatakrishnan et al., (2023) showing that there is a significant effect satisfaction has an effect on loyalty.

### **6. The Indirect Effect of E-Service Quality Mediated by Customer Satisfaction on Customer Loyalty**

Quality digital services improve customer experience, so customers feel satisfied. Satisfied customers tend to become loyal because they have a positive experience that they want to repeat. The indirect effect shows that e-service quality significantly affects loyalty if customers are satisfied first.

The results of this study are in line with research conducted by Alnaim et al., (2022) which shows that there is a significant effect of e-service quality on loyalty through satisfaction. Research conducted by Kumbara et al., (2023) shows that there is a significant effect of e-service quality on loyalty through satisfaction.

### **7. Indirect Effect of E-Trust Whatsapps Reminder mediated by Customer Satisfaction on Customer Loyalty**

If customers trust a platform, they tend to feel more comfortable and satisfied when transacting or interacting on that platform. Satisfaction is the main driver of loyalty. Satisfied customers are more likely to become loyal customers. Although e-trust does not directly always result in loyalty, strong e-trust can build satisfaction which in turn drives loyalty.

The results of this study are in line with research conducted by Pasaribu (2023) showing that there is a significant effect of e-trust on loyalty through satisfaction. Research conducted

by Wahid & Vivi (2023) shows that there is a significant effect of e-trust on loyalty through satisfaction.

## **6. CONCLUSION**

Based on the results of the analysis and discussion that the researcher has explained, it can be concluded as follows:

1. The results showed that E-Service Quality affects Customer Satisfaction BPJS Employment Banyuwangi Branch Office.
2. The results showed that E-Trust Whatsapps Reminder has an effect on Customer Satisfaction of the Employment BPJS Banyuwangi Branch Office.
3. The results showed that E-Service Quality affects Customer Loyalty BPJS Employment Banyuwangi Branch Office.
4. The results showed that E-Trust Whatsapps Reminder has an effect on Customer Loyalty of the Employment BPJS Banyuwangi Branch Office.
5. The results showed that Customer Satisfaction affects Customer Loyalty BPJS Employment Banyuwangi Branch Office.
6. The results showed that Customer Satisfaction mediates the effect of E-Service Quality on Customer Loyalty of the Employment BPJS Banyuwangi Branch Office.
7. The results showed that Customer Satisfaction mediates the effect of E-Trust Whatsapps Reminder on Customer Loyalty BPJS Employment Banyuwangi Branch Office.

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