

## **The Impacts of E-Service, Price, Trust and Comfort on Loyalty with the Mediation of Customer Satisfaction of Gojek**

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**Abstract.** Online transportation can provide good service, easy affordability, low prices or price certainty, and easy access for consumers. The purpose of this study is to analyze the effect of e-service quality, trust, price, and comfort on customer loyalty with customer satisfaction as a mediating variable on Gojek's online transportation service. We use linear regression method in SmartPLS tools. The findings show that the quality of electronic services, trust, price, and customer comfort has a positive and significant impact on customer satisfaction. In addition, the customer satisfaction variable also functions as a mediating variable for the variables of electronic service quality, trust, price, and comfort in impacting customer loyalty variables. Practitioners or managers need frameworks and models that enable them to better understand their consumers in the Internet environment. The model in this study can be used to provide a clear understanding and a useful tool for an in-depth understanding of customers.

**Keywords:** e-service quality, trust, price, comfort, satisfaction, loyalty, SEMPLS.

## **1. Introduction**

The digital transformation as a result of the Internet and Web 2.0 has given rise to new forms of consumption called collaborative consumption. The sharing economy has caught the attention of the world and is considered sustainable consumption because it is sharing time, resources, and materials with others. It has gone beyond traditional modes of ownership and monetary exchange (Zervas et al, 2017), and has changed customer-product relationships (Bucher et al 2016; Eckhardt et al, 2019). “Collaborative consumption” (CC) and “Sharing Economy” (SE) are the two most popular new forms of consumption in the context of Web 2.0 (Minami et al 2021). Collaborative consumption is "an economic model based on sharing, exchanging, trading, or renting products and services, enabling access to ownership". The sharing economy is “an economic model based on sharing underutilized assets from space, skills, to goods for monetary or non-monetary gain. Currently, it is mostly discussed concerning the P2P market but the same opportunity lies in the B2C model (Minami et al, 2021; Botsman et al, 2010; Aws, 2021)

One application of the sharing economy is online-based transportation. This is a transportation that is carried out in a peer-to-peer manner through the coordination of internet-connected applications. In this concept, there is a partnership between application companies and online transportation drivers to take advantage of hidden production capacity. The emergence of online-based transportation models has provided a choice for consumers. Online transportation can provide good service, easy affordability, low prices or price certainty, and easy access for consumers.

In Indonesia, traffic density conditions have caused people to prefer to use public transportation services. The choice of public transportation services is because it can avoid traffic jams at an affordable cost. The choice then fell on motorbike transportation services based on online platforms, such as Gojek, Grab, Aterim, Maxim, Get, or Jekboy. However, there are many online transportation service providers with almost homogeneous methods, presenting a big challenge in maintaining customer loyalty (Kim, 2019).

Several previous studies in the service management domain have described some of the main determinants that influence customer loyalty in various contexts (Kim et al, 2018; Yang et al, 2004). Customer satisfaction is widely regarded as an important predictor of customer loyalty (Yang et al, 2004; Tussyadiah, 2016). In the sharing economy, customer satisfaction plays an important role in increasing customer loyalty, as satisfied customers are more likely to increase their spending and recommend the platform to others than dissatisfied ones.

The increasing use of internet technology by businesses as a marketing communication tool and distribution channel has caused many researchers to shift the focus of their research to customer satisfaction and loyalty in the context of

electronic services. (Carlson et al, 2010; Chang et al, 2012; Blut et al, 2015). Even so, there is still disagreement regarding what factors affect customer satisfaction and customer loyalty in the internet environment. The disagreement can be seen from the different attributes and dimensions to measure customer satisfaction and customer loyalty and the findings are still contradictory to each other. For example, (Khan et al, 2019) examine the role of electronic service quality (E-SQ) on electronic customer satisfaction (E-CS) and electronic customer loyalty (E-CL) in Pakistan using the "E-S-QUAL scale. Their findings showed that all the first latent constructs were significant where E-CS and E-CL (dependent variable) were affected by E-SQ (independent variable). (Phromlert et al, 2019) examine the influence of website quality (WQ), e-service quality (e-SQ), e-satisfaction (e-SAT), and social value (SV) on e-loyalty of poshtel services in Thailand. Their findings showed that WQ directly and positively affects e-satisfaction (e-SAT), but the effect of e-SAT on e-LOY is inconsistent or rejected. (Norizan et al, 2010) add a trust factor to their research. They empirically investigated the relationship between perceived service quality, satisfaction, trust, and loyalty in e-commerce settings in two cultures, namely Malaysia and Qatar. Their findings indicate that perceived service quality has a significant impact on customer satisfaction; customer satisfaction has a significant effect on trust; customer satisfaction and trust have a significant influence on loyalty through word of mouth (WOM). Ironically, they did not find a significant difference between the effect of perceived service quality on satisfaction, satisfaction on loyalty, and trust on loyalty among Qatari and Malaysian customers. (Puriwat et al, 2017) examines the effect of electronic service quality on customer satisfaction and customer loyalty in mobile banking services. Their findings showed that overall electronic service quality has a significant effect on customer satisfaction and loyalty. (Miranthi et al, 2017) add the price variable in the research on the effect of corporate image, service quality, and price perception on repurchase intention through customer satisfaction as an intervening variable (study on passengers of new atlas taxi Semarang). Their findings showed that service quality and price have a significant effect on service user satisfaction. This finding is in line with the satisfaction of (Bei et al, 2001; Haryanto, 2013; Prasetyo, 2012). But on the other hand, the research (Bilgies, 2016) produced different findings, namely the price variable does not affect customer satisfaction. The same thing was also found by (Isra et al, 2017) who found that tangible, empathy, reliability, and assurance variables which were service quality indicators have no significant effect on customer satisfaction.

Based on the research gap above, the purpose of this study is to analyze the impact of e-service quality, trust, price, and comfort on loyalty with customer satisfaction as a mediating variable in the online transportation services of Gojek. Gojek is one of several companies engaged in online platform-based transportation

services. This company is under the auspices of PT. Aplikasi Karya Anak Bangsa and was first launch in 2001. According to (Karnadi, 2021), up to February 2021, Gojek controls 59% market share of online public transportation with motorbikes. In 2021 Gojek valuation is estimated at US\$ 10 billion. Gojek then merged with Tokopedia and changed its name to GOTO. The valuation of the new company value reached IDR 571 Trillion or more than US\$ 40 Billion (Burhan, 2021).

## **2. Literature Review and Hypothesis Development**

### **2.1 E-Service Quality**

Service quality is an important component in satisfying customers, both in the manufacturing industry and also in the service sector today (Karim et al, 2014). High service quality will increase customer satisfaction, give the company an advantage in market share and attract profits (Hossan, 2012).

However, the rapid development of information and communication technology in the world of economy and business has changed the perspective of service quality from being traditional to being based on electronics. In contrast to the traditional service quality of a physical meeting, as in retail marketing, banking, or conventional hospitals, e-services are self-service and do not contain traditional tangible elements. (Carlson et al, 2010; Chang et al, 2012; Taherdoost et al, 2015).

The use of electronic services provides many benefits for customers, among others, better service delivery, provision of advanced user interaction, efficient management of information, increased accountability and transparency, increased availability of accessibility 24 hours a day and increased and broad geographic reach, and increased customer satisfaction (Taherdoost, 2018). This study adopts four factors in measuring the e-service quality variable (Chang et al, 2012). The four factors are efficiency, information quality, responsiveness, and privacy. 1) Efficiency is the ability to meet needs without wasting energy and money. 2) Information quality is the accuracy of the information provided refers to customer needs. 3) Responsiveness is effective problem-solving. 4) Privacy is the ability to maintain customer privacy.

Several previous studies have shown the relationship between e-service quality and customer satisfaction, among others, (Hammoud et al, 2018; Asadpoor et al, 2017; Zehir et al, 2016; Zhou et al, 2018). Meanwhile, the relationship between electronic service quality and customer loyalty is shown, among others, by (Asma et al, 2018). (Ahemed et al, 2018) concluded that customer satisfaction and customer loyalty have a positive relationship. Based on the explanation above, two hypotheses can be proposed as follows:

*H1: e-service quality has a positive impact on customer satisfaction.*

*H2: e-service quality has a positive impact on customer loyalty*

## **2.2 Customer Trust**

Trust is an important determinant of buyer behavior in the buying process. It emerges through the customer's overall experience with the product and company and its tangible and intangible attributes. Trust generates a positive attitude and customer loyalty (Moreira et al, 2015). Trust in brands reduces customer hesitation in the buying process which can arise from factors such as product complexity, purchase risk, cognitive dissonance, and high transaction costs. Therefore, trust is considered an important factor leading to long-term customer retention (Anderson et al, 2016). Losing trust means losing customers.

Several researchers have defined trust. (Chung et al, 2009) defined trust as a feeling of security and willingness to depend on someone or something. (Chen, 2006) classified perceived trust in two ways, among others, 1) trust as a belief, attitude, or expectation about the trust of other parties; and (2) belief in behavioral intentions or behavioral dependence and involves vulnerability and uncertainty. (McCole, 2002) provided ten dimensions of trust, including availability, competence, consistency, discrete, fairness, integrity, loyalty, openness, promise, and fulfillment. (Kim et al, 2011) provided three indicators that they use in tourism research, among others, integrity, reliability, and trustworthiness from online sites. This study adopted the four confidence factors given by (Pandey et al, 2019).

The relationship between customer trust and customer satisfaction and loyalty has been given by several researchers. The relationship between trust and customer satisfaction has been shown by (Bauer et al, 2002; Pradina et al, 2012; Pasharibua et al, 2018). Meanwhile, (Harris et al, 2002) showed that trust has a significant impact on both customer satisfaction and customer loyalty. Based on the discussion above, the following hypotheses can be proposed:

*H3: Trust has a positive impact on customer satisfaction.*

*H4: Trust has a positive impact on customer loyalty*

## **2.3 Price**

Price has an important role in every marketing activity and determines whether a product or service will be successful or not. According to economic theory, in a competitive market, the price of a good or service is determined by supply and demand (Kotler, 2011).

If the seller and the buyer interact, there will be buying and selling activity. In every transaction activity, both the seller and the buyer will make bargaining actions until they reach an agreement on the price. Buyers will always want a low price, on the other hand, the seller will always want a high price. The market price is the agreed price reached by both parties (Wu et al, 2011).

The development of the internet and smartphone technology has provided online information for buyers so that they can easily make price comparisons. However, it also increases the difficulty for online sellers to attract and retain price-sensitive buyers (Pandey et al, 2019). To analyze the impact of price, this study adopts the three indicators given by (Kotler et al, 2012), which are: (1) affordability, (2) price conformity with product/service quality, and (3) price competitiveness.

The relationship between price and customer satisfaction and loyalty has been shown by several previous studies. Research conducted by (Dhurup et al, 2014) shows that price has a significant positive impact on brand satisfaction. Research by (Wang et al, 2017) also shows that in a market that has a high sensitivity to price, changes in price increases are very sensitive to the level of customer satisfaction, the more appropriate the price offered and provides benefits, the greater the effect on customer satisfaction. The newest research by (Prasilowati et al, 2021) also shows that price and sales promotion have a positive impact on customer satisfaction. Meanwhile, research conducted by (Dimiyati et al, 2016) shows that attractive price offers can create customer satisfaction and loyalty. Based on the discussion above, the following hypotheses can be proposed;

*H5: Price has a positive impact on customer satisfaction.*

*H6: Price has a positive impact on customer loyalty*

## **2.4. Comfort**

Building a good and comfortable emotional relationship with customers is very important. This is given that both the customer and the service provider can interact to elicit a positive or negative emotional response (Price et al, 1995; Schoefer et al, 2008; Mattila et al, 2002).

In the literature, comfort has a different explanation. (Scitovsky, 1992) said that the search for comfort is the motive for behavior. According to him, comfort can be experienced in several ways: physical (e.g., pain relief), physiological (e.g., involuntary reactions to environmental discomforts such as coughing or watery eyes), or psychological (e.g., peace of mind). The same thing is also given by (Slater, 1985) who says that comfort is a multidimensional construction consisting of physical comfort, physiological comfort, and psychological comfort (Bucher et al, 2001) described comfort as a feeling of anxiety or relaxation arising from social interactions with service employees. Psychological comfort reflects the customer's peace of mind and a sense of comfort during service encounters which helps in maintaining a strong relationship (Radia et al, 2022). On the other hand, (Paswan et al, 2005) simply perceived it as a level of comfort during interpersonal social interactions. (Bagozzi et al, 1999) formulated the definition of comfort as an emotion characterized by a feeling of comfort due to a lack of anxiety in service

interactions and the emotion is usually referred to as a mental state of readiness that arises from cognitive judgments of events or thoughts. This study adopted the comfort indicator from (Spake et al, 2003).

Several researchers have shown the relationship between comfort and customer satisfaction and loyalty (Spake et al, 2003) shows that customer comfort has a significant positive effect on satisfaction. (Paswan et al, 2005) found that customers who exhibit high levels of comfort when interacting with front-line service employees tend to be more satisfied with the service and engage in beneficial behavioral intentions. The same thing was also stated by (Lloyd et al, 2011) who stated that specific behaviors that create a sense of comfort for customers have a positive impact on both overall quality and customer satisfaction, and this ultimately leads to positive word-of-mouth promotion. Based on the discussion above, the following hypotheses can be proposed;

*H7: Comfort has a positive impact on customer satisfaction.*

*H8: Comfort has a positive impact on customer loyalty*

## **2.5 Customer Satisfaction**

Customer satisfaction is an important factor in the service industry because it shows how well a business product or service meets customer expectations. Customer satisfaction is an important predictor of customer loyalty (Zhou et al, 2018). The effect of satisfaction on business performance can be seen in the resulting behavior, including the occurrence of repeat purchases (Trasorras et al, 2009), customer loyalty (Bowen et al, 2015), giving recommendations to others (Ulaga et al, 2006), but also discontinuation of purchases, complaints, negative verbal advertising due to dissatisfaction.

Several previous researchers have provided various definitions related to customer satisfaction. Satisfaction is the customer's overall attitude towards a service provider, or emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal, or desire. (Hansemark et al, 2004; Kotler et al, 2012). Satisfaction is also an affirmative condition, an emotional state that is the result of the process of all aspects of the relationship between partners (Kundu et al, 2015), impacting repurchase intentions and behavior, which in turn, leads to future earnings and profits of the organization (Tu et al, 2013). (Tikkanen et al, 2000) provides three perspectives for measuring customer satisfaction, namely from the perspective of the internal context of customer and seller relationships, the context of the network, and the context of external impacts. This study adopted four items given by (Pandey et al, 2019), namely 1) customer service, 2) fulfillment of orders in terms



of time, quality, quantity, and location, 3) website friendliness, and 4) availability of product portfolio on the website.

Customer satisfaction has a relationship with customer loyalty. Several previous researchers have shown that customer satisfaction affects customer loyalty (Kao et al, 2016; Asadpoor et al, 2017; Asma et al, 2018; Aheme et al, 2018). To measure customer loyalty, this study adopted three items from (Lin et al, 2006) namely 1) saying positive things, 2) recommending others, and 3) having the intention to repurchase products that have been purchased. Based on the discussion above, the following hypotheses can be proposed:

*H9: Customer satisfaction has a positive impact on customer loyalty.*

### **3. Methodology**

This research is a confirmatory quantitative research that uses a questionnaire to prove the proposed model. The sample of this research was collected using the purposive sampling technique on students at a private university in the city of Salatiga, Central Java, Indonesia. The number of samples is 174 which is calculated based on the Slovin formula (Israel, 1992; Sevilla, 1992; Nazifa, 2019) with a student population of 305 people. While the sample criteria are (1) students; (2) frequently using Gojek services; and (3) having an age range between 17-24 years. Questionnaires were collected using Google Forms which were sent to students' emails.

The conceptual model in this study is shown in Figure 1, which consists of 23 indicators, namely seven (7) indicators of e-service quality, four (4) indicators of trust, two indicators of price, three (3) indicators of customer comfort, four (4) indicators of customer satisfaction, and three (3) indicators of customer loyalty, along with research hypothesis. The proposed conceptual model is tested using structural equation modeling (SEM), a multivariate technique for analyzing causal models by examining a series of relationships simultaneously (Hair et al, 2013). There are two main approaches: PLS (partial least squares) and covariance-based SEM. The PLS approach was chosen because of its ability to accommodate small samples (Chin, 1998). In addition, PLS recognizes two components of the casual model: the measurement model and the structural model. The measurement model consists of the relationship between the factors of interest (that is, the observed variables) and the measures underlying each construct. PLS indicates the construct validity of the research instrument (i.e., how well the instrument measures what it purports to measure). The two main dimensions are convergent validity and discriminant validity. Convergent validity (composite reliability) assesses the extent to which items on the scale are theoretically related; the loadings of variables are



also recorded. On the other hand, the structural model provides information about how well the hypothetical relationships predict the theoretical model.

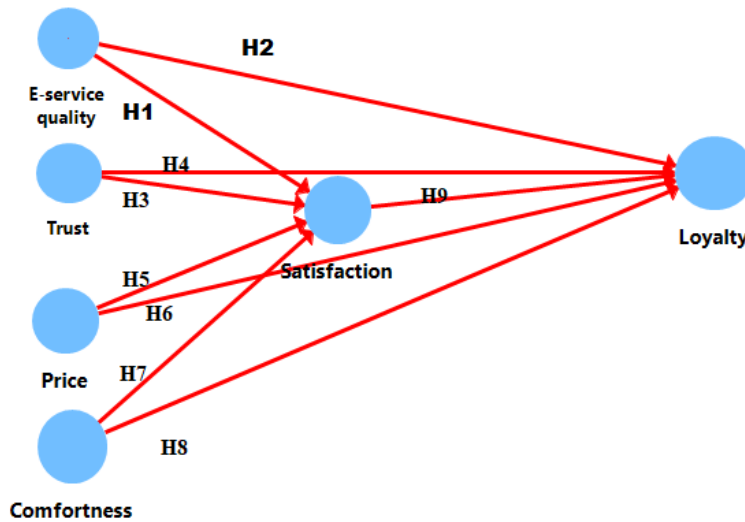


Figure 1. Conceptual Model

This research uses SmartPLS 3.2.9 software. The software provides multiple squared correlations (R square) for each endogenous construct in the model and path coefficients. R square shows the percentage of construct variance in the model while the path coefficient ( $\beta$ ) indicates the strength of the relationship between constructs (Chin, 1998). Several studies using this software, among others, (Khoi et al, 2018), (Thaker et al, 2020), (Johan et al, 2020), (Raj et al, 2019), (Oliveira et al, 2020), (Rivai, 2021), and (Al-Slehat, 2021).

## 4. Results

### 4.1 Descriptive Analysis

Table 1 shows a detailed description of the characteristics of the respondents. This table shows that the number of male respondents is 98 or 56.32%, while the number of female respondents is 76 or 43.68%. The largest number of users who use Gojek services per month is dominated by those whose frequency of use is less than 10 times a month, which is 75.3%. The rest are those whose frequency of use is between 11-15 times per month, as much as 15.5%, and those whose frequency of use is more than 15 times a month, which is 9.2%. From this table, there are around 24.7% of students who use Gojek services more than 10 times a month. This means that the use of Gojek services by these students occurs every 2 or 3 days / once.

**Table 1. Respondents Characteristics**

		Number of People	Percentage (%)
Gender	Man	98	56.3
	Woman	76	43.7
	Total Gender	174	100
Frequency of using Gojek/Month	< 10 kali	131	75.3
	11-15 kali	27	15.5
	>15 kali	16	9.2
	Total respondents	174	100

Table 2 shows the tabulation of responses from customers to each item of the questionnaire based on strongly disagree, disagree, neutral, agree, and strongly agree.

**Table 2 Customer responses to questionnaire’s questions**

<b>A</b>	<b>ELECTRONIC SERVICE QUALITY</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>1</b>	The platform application is easy to use	1	0	16	72	85
<b>2</b>	The platform application allows me to complete transactions quickly	0	2	20	67	85
<b>3</b>	The information is accurate and relevant	0	2	35	83	54
<b>4</b>	The platform application responds to requests quickly	0	3	31	74	66
<b>5</b>	The platform application is available 24 hours and 7 working days	0	2	20	53	99
<b>6</b>	This platform application does not share my personal data with other application platforms	1	4	35	61	73
<b>7</b>	Transactions through this platform application are safe	0	2	18	67	87
	Subtotal	2	15	175	477	549
<b>B</b>	<b>TRUST</b>					
<b>8</b>	I feel safe doing transactions on this website	0	1	27	79	67
<b>9</b>	Privacy issues are handled well	0	1	35	68	70
<b>10</b>	This service provider maintains the integrity of customer data	0	1	26	68	79
<b>11</b>	There are positive recommendations and testimonials about this platform application in various forums	1	1	27	71	74

	Subtotal	1	4	115	286	290
<b>C</b>	<b>PRICE</b>					
<b>12</b>	Affordable service fee	1	10	41	67	55
<b>13</b>	Price are not much different from competitors.	0	7	41	76	50
	Subtotal	1	17	82	143	105
<b>D</b>	<b>CUSTOMER COMFORT IN SERVICE</b>					
<b>14</b>	I feel comfortable with the driver	0	0	41	74	59
<b>15</b>	I feel safe with the driver	0	0	44	74	56
<b>16</b>	I feel guaranteed to transact on this application platform	0	0	24	80	70
	Subtotal	0	0	109	228	185
<b>E</b>	<b>SATISFACTION</b>					
<b>17</b>	I get the best customer service	0	1	26	74	73
<b>18</b>	Satisfactory order fulfilment in terms of time, quality, quantity, and location	0	1	25	81	67
<b>19</b>	The application platform is user-friendly	0	1	19	68	86
<b>20</b>	There is a wide range of product portfolios available on this application platform	0	0	23	80	71
	Subtotal	0	3	93	303	297
<b>F</b>	<b>LOYALTY</b>					
<b>21</b>	I tell positive things about this application platform	0	0	21	78	75
<b>22</b>	I will recommend this application platform to my friends	0	3	29	74	68
<b>23</b>	I intend to continue doing business with this application platform	1	5	43	71	54
	Subtotal	1	8	93	223	197

Note: 1= strongly disagree; 2 = disagree; 3 =neutral; 4 = agree; and 5 = strongly agree.

#### 4.2 Testing of Outer Model

The outer model defines how each indicator relates to its latent variable. This measurement model is assessed by testing its validity and reliability. Reliability is a measure of the internal consistency of construct indicators, describing the extent to which they "show" common latent constructs (Hair et al, 2010). A questionnaire is said to be reliable if the respondent's answer to the question is consistent or stable from time to time (Sugiyono, 2013). This test is carried out by looking at the *composite reliability* value, the average extracted variance (AVE), and Cronbach's

alpha. Composite reliability brings confidence that each indicator is consistent with its measurement and that the acceptable threshold value is 0.7 (Fornell et al, 1981). The AVE reflects the total variance in the items taken into account by the latent construct and the acceptable threshold value is 0.5 (Fornell et al, 1981; Chin, 1998b; Höck et al, 2006). Cronbach's alpha is a reliability coefficient that assesses the consistency of the entire scale, which has a lower limit of 0.7 (Fornell et al, 1981). As recommended by (Shi et al, 2001) items with a load factor < 0.35 should be removed.

Table 3 shows the test results for composite reliability, average extracted variance (AVE), and Cronbach's alpha. From Table 3 it can be seen that all indicators have a loading factor value greater than 0.70; the composite reliability value is greater than 0.70; the AVE value is greater than 0.50, and the value of Cronbach's alpha is 0.70. Therefore, it can be concluded that the tested model has met the reliability requirements according to the test results.

The second stage of testing is *discriminant validity* testing. This test is carried out by comparing the *cross-loading* value of the indicator of a latent variable with the correlation value between that indicator and other latent variable indicators (Table 4). From Table 4, the indicator value of each latent variable (numbers written in bold) is greater than the correlation value of the indicator with other variables. Therefore, it can be concluded that the constructs of each latent variable are completely different from the constructs of other latent variables.

Table 3 Reliability and Validity of Measures.

Factors and Items	Factor Loading
<b>E-service quality:</b> $\alpha=0.802$ ; $CR=0.871$ ; $AVE=0.628$	
1. The platform application is easy to use	0.797
2. The platform application allows me to complete transactions quickly	0.836
3. The information is accurate and relevant	-
4. The platform application responds to requests quickly	0.794
5. The platform application is available 24 hours and 7 working days	-
6. This platform application does not share my data with other application platforms	-
7. Transactions through this platform application are safe	0.739
<b>Customer Trust:</b> $\alpha=0.854$ ; $CR=0.902$ ; $AVE=0.699$	
1. I feel safe doing transactions on this website	0.849
2. Privacy issues are handled well	0.884
3. This service provider maintains the integrity of customer data	0.870
4. There are positive recommendations and testimonials about this platform	0.732

application in various forums		
<b>Price:</b> $\alpha=0.739$ ;CR=0.884; AVE=0.793		
1. Affordable service prices		0.888
2. Price is not much different from competitors.		0.893
<b>Customer Comfort:</b> $\alpha=0.886$ ;CR=0.929; AVE=0.814		
1. I feel comfortable with the driver		0.916
2. I feel safe with the driver		0.915
3. I feel guaranteed to transact on this application platform		0.875
<b>Customer Satisfaction:</b> $\alpha=0.841$ ;CR=0.893; AVE=0.677; R Square = 0,611		
1. I get the best customer service		0.843
2. Satisfactory order fulfillment in terms of time, quality, quantity, and location		0.815
3. The application platform is user-friendly		0.836
4. There is a wide range of product portfolios available on this application platform		0.796
<b>Customer Loyalty:</b> $\alpha=0.830$ ;CR=0.898; AVE=0.746; R Square = 0,588		
1. I have positive things to say about this app platform		0.881
2. I will recommend this app platform to my friends		0.908
3. I intend to continue doing business with this application platform		0.799

$\alpha$  = Cronbach's Alpha; AVE= Average variance extracted; CR= Composite Reliability

“-“= Items were deleted after CFA analysis

Table 4 Cross Loading Value of Indicators

	Comfort	E-quality service_	Loyalty	Price	Satisfaction	Trust
X1.1	0.480	<b>0.797</b>	0.478	0.393	0.561	0.570
X1.2	0.510	<b>0.836</b>	0.432	0.379	0.517	0.506
X1.4	0.470	<b>0.794</b>	0.396	0.438	0.527	0.496
X1.7	0.520	<b>0.739</b>	0.460	0.415	0.480	0.673
X2.1	0.634	0.665	0.517	0.509	0.574	<b>0.849</b>
X2.2	0.520	0.612	0.508	0.445	0.562	<b>0.884</b>
X2.3	0.553	0.506	0.495	0.539	0.524	<b>0.870</b>
X2.4	0.516	0.564	0.438	0.411	0.532	<b>0.732</b>
X3.1	0.511	0.476	0.555	<b>0.888</b>	0.502	0.496
X3.2	0.468	0.437	0.513	<b>0.893</b>	0.514	0.519
X4.1	<b>0.916</b>	0.543	0.565	0.452	0.641	0.565
X4.2	<b>0.915</b>	0.501	0.578	0.525	0.571	0.537
X4.3	<b>0.875</b>	0.629	0.636	0.510	0.692	0.687

X5.1	0.624	0.562	0.650	0.485	<b>0.843</b>	0.584
X5.2	0.529	0.522	0.619	0.468	<b>0.815</b>	0.493
X5.3	0.623	0.531	0.619	0.502	<b>0.836</b>	0.546
X5.4	0.553	0.555	0.635	0.421	<b>0.796</b>	0.538
X6.1	0.630	0.513	<b>0.881</b>	0.516	0.666	0.537
X6.2	0.555	0.520	<b>0.908</b>	0.569	0.742	0.528
X6.3	0.528	0.400	<b>0.799</b>	0.462	0.564	0.452

### 4.3 Testing of Inner model

Inner Model testing focuses on evaluating the relationship between electronic service quality, customer trust, price, customer comfort, customer satisfaction, and customer loyalty. This evaluation test includes:

- a) Analysis R-Square ( $R^2$ );
- b) Analysis of Q-square ( $Q^2$ ) and  $q^2$  effect size; and
- c) Analysis Goodness of Fit (GoF).

#### 4.3.1 Analysis R Square ( $R^2$ )

In this study, two endogenous latent variables have an R Square count, namely the customer trust variable and the customer loyalty variable. There are three criteria for measuring R Square, namely 0.75 or high, 0.50 or moderate, and 0.26 or low (Henseler et al., 2009; Hair et al, 2013), the value of R Square = 0.75 is considered substantial, the value of R Square = 50 is considered moderate, and the value of R Square = 0.26 is considered weak. The results of R Square in this study are shown in Table 5. These results indicate that 0.66 percent of the variation in customer satisfaction is explained by electronic service quality, customer trust, price, and customer comfort, while customer satisfaction explains 58.8 percent of customer loyalty.

Table 5. R square Measurement Results

Variable	Rsquare	Criteria
Customer Satisfaction	0.611	Moderate
Customer Loyalty	0.588	Moderate

#### 4.3.2 Q-square ( $Q^2$ ) Analysis

Q-Square predictive relevance measures how well the observed values are generated by the model and also its estimated parameters. Q-square value  $> 0$  indicates the model has predictive relevance; conversely, if the value of Q-Square 0 indicates the model lacks predictive relevance. The results of the SmartPLS blindfolding calculation are shown in Table 6. These results indicate that the value

of Q Square is greater than zero, so this research model has met predictive relevance and has been reconstructed properly.

**Table 6 Construct Cross Validated Redundancy**

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
Comfort	522.000	522.000	
E-quality service	696.000	696.000	
Loyalty	522.000	296.470	0.432
Price	348.000	348.000	
Satisfaction_	696.000	416.693	0.401
Trust	696.000	696.000	

**4.3.3 Goodness of Fit Index (GoF) Analysis**

GOF values represent global validation of the path model and with values between 0 and 1, where values of 0.10 are small, 0.25 is moderate, and 0.36 is large. A good fit of the model indicates that the model is parsimonious and plausible (Henseler et al, 2016).

The goodness of Fit Index (GoF) can be searched in the following way (Tenenhaus et al 2005; Tenenhaus et al, 2004):

GoF =  $\sqrt{AVE \times Rsquare}$  where AVE is the average of all AVE exogenous variables; while R Square is the average of R Square satisfaction and R Square Loyalty. The calculation result is, that  $GoF = \sqrt{0.726 \times 0.5995} = 0.66$ . This value indicates that GoF is greater than 0.36, so this research model is considered parsimonious and plausible.

Table 7 shows the calculated value of the Standardized Root Mean Square Residual (SRMR) generated by SmartPls. SRMR is the average index of the standard residues between the observed and hypothesized covariance matrices (Chen, 2007). SRMR is a measure of model fit estimation. If SRMR = <0.08, then the research model has a good fit (Hu et al, 1998). In addition, the smaller the SRMR value, the better the match. As shown in Table 7, The SRMR value of this research model is 0.075, which indicates that this research model has met a good fit, while the Chi-Square value of 601.625 and the NFI value of 0.750 are also shown.

**Table 7 Model fit summary**

	<b>Estimated Model</b>
SRMR	0.075
d_ULS	1.192
d_G	0.629
Chi-Square	601.625
NFI	0.750



### 4.4 Hypotheses Testing

Hypotheses testing is done using PLS bootstrapping technique. Table 8 shows the results of this test. For the significance level of 0.05 and the one-way (1-tailed) test, the test results show that the hypotheses H1, H3, H5, H6, H7, H8, and H9 were achieved. While the hypothesis H2 and H4 were rejected. For the test with a significance level of 0.01, only hypotheses H1, H7, and H9 were accepted, while the other hypotheses were rejected.

Table 8 Significance of path coefficients without the mediator

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
H1:E-quality service -> Satisfaction_	0.242	0.246	0.071	3.400	0.000***
H2:E-quality service -> Loyalty	-0.015	-0.011	0.075	0.198	0.421*
H3:Trust -> Satisfaction	0.149	0.150	0.085	1.751	0.040**
H4:Trust -> Loyalty	0.025	0.025	0.089	0.286	0.388*
H5:Price -> Satisfaction_	0.156	0.158	0.078	1.994	0.023**
H6:Price -> Loyalty	0.199	0.199	0.074	2.708	0.004**
H7:Comfort -> Satisfaction_	0.371	0.367	0.093	3.978	0.000***
H8:Comfort -> Loyalty	0.174	0.177	0.076	2.294	0.011**
H9: Satisfaction -> Loyalty	0.522	0.519	0.087	5.978	0.000***

Note: \* = not accepted at  $p < 0.05$ ; \*\* = Accepted at  $p < 0.005$ ; \*\*\* = accepted at  $p < 0.01$

#### 4.5 The Role of Mediation

The bootstrap method was applied to examine the role of the mediating variable of customer satisfaction between the four antecedent variables, namely E-service quality, customer trust, price, and customer comfort on the customer loyalty variable. The test results (Table 9) show that E-quality Service has a positive and significant impact on Customer Loyalty through Customer Satisfaction, both at the 5% significance level and the 1% significance level. The same thing also happened to the variable of Customer comfort. While the variables of customer trust and price only have a positive and significant effect at the 5% significance level on customer loyalty through the customer satisfaction variable. These results indicate that the customer satisfaction variable can be a mediating variable for the exogenous variables of E-service quality, Trust, Price, and Customer Comfort on the Customer Loyalty variable, so hypotheses H4, H6, and H8 were accepted.

Table 9 The Role of Mediation Variable

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
E-quality service -> Satisfaction -> Loyalty	0.186	0.195	0.056	3.301	0.001***
Trust -> Satisfaction -> Loyalty	0.114	0.116	0.064	1.771	0.039**
Price -> Satisfaction -> Loyalty	0.120	0.121	0.066	1.830	0.034**
Comfort -> Satisfaction -> Loyalty	0.285	0.279	0.070	4.056	0.000***

Note: \*\*= accepted at  $p < 0.05$ ; \*\*\* = accepted at  $p < 0.01$

## 5. Discussion, Implications, Limitations, and Future Research Directions

### 5.1 Discussion

The purpose of this study is to evaluate the relationship between e-service quality, trustworthiness, price, comfort, customer satisfaction, and loyalty in an electronic context. The data is collected in a business-to-consumer internet environment and used to validate the model developed in the Gojek online transportation industry as a context.

The findings show that the quality of electronic services has a positive and significant impact on consumer satisfaction in the context of online transportation services. This finding strengthens the findings of several previous researchers (Carlson et al, 2010; Chang et al, 2012; Khan et al, 2019; Mirantheni et al, 2017). It concludes that if an e-service is delivered and evaluated as of adequate quality, then it will result in satisfaction with the service provided. From this research, it was found that customers place great emphasis on three things in the quality of electronic service, namely 1) the platform application is easy to use, 2) the platform application allows completing transactions quickly, and 3) the platform application responds to requests quickly. In addition, the quality of electronic services has a direct influence on customer loyalty with a significance level of 5%. This shows that the customer's perception of the quality of the Gojek Web site's electronic services not only has an impact on customer satisfaction but also has an effect on customer loyalty (Puriwat et al, 2017; Makudza, 2020). The impact of electronic service quality on customer loyalty is further strengthened through its impact on customer satisfaction which is indicated by a positive influence and significance at the 1% level. Without customer satisfaction, the impact of electronic service quality does not affect customer loyalty. This finding also shows that the quality of electronic services can only be an antecedent to customer satisfaction and not to customer loyalty. Only when customer satisfaction has been met, will it impact customer loyalty.

This study shows that customer trust significantly impacts customer satisfaction. This finding strengthens the findings of several previous researchers (Bricci et al, 2016). Meanwhile, customer trust does not impact customer loyalty. This contradicts the findings (Yap et al, 2012) which show that trust has an impact on customer loyalty. This finding implies that the concept of information services and transaction security only impacts student satisfaction of Gojek customers, but not their loyalty to Gojek. However, trust also affects customer loyalty when customer satisfaction has been achieved

Price affects customer satisfaction and customer loyalty. This reinforces some previous research (Han et al, 2009; Khuong et al, 2016; Zhong et al, 2020). This shows that the concepts of affordability, price conformity with service quality, and price competitiveness of Gojek with competitor prices also impact student customer satisfaction using Gojek transportation services and at the same time their loyalty as shown by the role of customer satisfaction as a mediating variable between price and loyalty.

Comfort has a positive and significant influence on customer satisfaction and customer loyalty. This is in line with previous research (Khuong et al, 2016; Lloyd et al, 2011). This means that the concept of comfort in the form of feeling comfortable, safe, and secure greatly impacts student customer satisfaction and at

the same time their loyalty to using Gojek transportation services. This customer satisfaction of the student has the impact of strengthening their loyalty to Gojek's transportation services as shown by the impact of satisfaction as a mediating variable of comfort on customer loyalty.

Student customer satisfaction has a positive and significant influence on their loyalty to Gojek transportation services. This is in line with the finding of (Bricci et al, 2016; Zhong et al, 2020). Student customer satisfaction with Gojek transportation services is based on the concept of getting good and friendly service as well as the availability of various product portfolios on the site. This is because Gojek does not only serve transportation services but also purchases and delivery services for customers. Constraints such as the Covid 19 pandemic, weather, and busyness, have made students prefer to do online purchases, especially such as buying food and drinks.

Student customer loyalty to Gojek services is shown by their willingness to say positive things, recommend to others, and willingness to make re-transactions. Student customers are a very potential segment. This finding concludes that if Gojek wants student customers to be loyal to their services, they have to pay attention to the factors of electronic service quality, trust, price, comfort, and customer satisfaction as described above. Besides, it should be noted that some of these factors are highly dependent on customer satisfaction variables before impacting customer loyalty.

## **5.2 Theoretical and Managerial Implications**

From a theoretical perspective, this research contributes in the form of an understanding of electronic transportation services using motorbikes, such as Gojek. In addition to providing transportation services for people and goods, Gojek also provides goods purchasing and delivery services for customers. Therefore, the conceptual model used is different from previous studies, namely by examining the impact of e-service quality, trust, price, and comfort on customer loyalty through customer satisfaction as a mediating variable. For researchers, it can be deeper from this conceptual model to understand how the various antecedent variables impact customer satisfaction and how customer satisfaction can mediate to gain customer loyalty. From the research findings, not all exogenous variables impact customer loyalty, but some impact loyalty through the role of the mediating variable of customer satisfaction.

Practitioners or managers need frameworks and models that enable them to better understand their consumers in the Internet environment. The model in this study can be used to provide a clear understanding and a useful tool for an in-depth understanding of customers. The theories used in developing this model show that consumers evaluate the quality of e-services through four main variables: e-service quality, trustworthiness, price, and service comfort. These four variables are

antecedents of customer satisfaction that mediate customer loyalty. In addition, the indicators used to measure feasibility have been tested using various tests, so that both the indicators and the model itself are considered to have passed various feasibility and reliability tests, and even hypothesis testing. Therefore, the results of this study can provide practitioners or managers with direction on how they can improve their business services in the context of e-services, such as monitoring or training their employees.

### **5.3 Limitations and Future Research**

The weakness of this study is that this study took samples of students aged between 17-24 years. The number of samples used is also limited to only 174 student samples. In addition, the sample was selected using a Google Form sent to the student's address. The characteristics of the sample like this greatly limit the conclusions of the research findings. The research results from this model cannot be generalized to wider fields.

Future research is recommended to expand research into other fields related to the context of electronic services, as well as using a fairly large sample size. In addition, future research can add new variables to improve the explaining ability of the model used, such as perceived value, web quality, and delivery quality. This is because this model does not separate web quality and delivery quality, but combines them into one e-service quality. In addition, the ability of this model to explain endogenous variables as indicated by their R Square is still in the moderate range, where R Square of customer satisfaction = 0.611, and R Square of customer loyalty = 0.588.

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