

## The influence of e-service quality and e-trust on e-customer loyalty with e-customer satisfaction as a mediating variable

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**Abstract:** Customer loyalty contributes substantially to organizational performance and long-term business sustainability. The development of loyalty is closely associated with customers' experiences and the quality of interactions established by an organization. This research examines the roles of e-service quality and e-trust in shaping e-customer loyalty while considering e-customer satisfaction as an intervening construct. Information was obtained from 100 Brainy Kids Indonesia partners through a questionnaire survey and subsequently analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach with Smart PLS 3. The results indicate that e-service quality and e-trust positively affect both e-customer satisfaction and e-customer loyalty. Furthermore, e-customer satisfaction contributes to the enhancement of customer loyalty and serves as an intermediary mechanism linking e-service quality and e-trust with e-customer loyalty. The findings underscore the importance of maintaining high electronic service quality and strengthening customer trust as strategic efforts to improve satisfaction and foster long-term customer loyalty.

**Keywords:** E-service quality; E-trust; E-customer satisfaction; E-customer loyalty; SEM-PLS

### 1. Introduction

Since the advent of the internet, the market has changed rapidly. The concept of the market is no longer limited to a physical meeting place for sellers and buyers. With the advent of social media apps and digital platforms, interactions between sellers and buyers no longer require face-to-face meetings. Based on Laudon & Traver in (Prakosa & Pradhanawati, 2020), E-commerce defined as a commercial transaction conducted between individuals intended for the exchange of value through or using digital technology. The current digital era allows a business to grow rapidly through a partnership system with online marketing and reach partners throughout Indonesia. Many individuals are massively moving to E-commerce due to the shift in consumer preferences who are looking for convenience, speed, and variety of choices (Melawati et al., 2024).

In the context of digital business, success e-commerce not only is it determined by the acquisition of new partners, but also by the ability to retain existing partners through increased their loyalty. Online businesses are very profitable with loyal customers because there is a lot of competition in online sales (Komara & Fathurahman, 2024). Loyalty is more than just a repeat purchase; It shows the positive relationship and trust that exists between the customer and the company. Kotler & Armstrong in (Wisnu Mahendri, 2023) stated that loyalty is the key to increasing a company's profitability and long-term growth. Such commitment remains intact even when external circumstances or promotional activities from competitors provide opportunities for consumers to switch to alternative brands. With the rapid development of technology and electronic commerce, the concept has evolved into e-loyalty, which reflects customer loyalty within digital purchasing environments (Ashiq & Hussain, 2023). Kuska et al., (2024) explain that e-loyalty represents consumers' willingness to revisit an online platform, whether for completing purchases or exploring the information and features available on the site

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Furthermore, Kotler and Keller, as cited in (Melawati et al., 2024), state that customer loyalty reflects a sustained dedication to continue choosing and recommending a particular offering. Customers who demonstrate loyalty tend to make repeat purchases, prioritize their preferred brand over competing alternatives, and show little interest in seeking information about rival products (Putri et al., 2024).

Since its establishment in 2012, Brainy Kids Indonesia has sought to strengthen partner e-loyalty through the implementation of various strategic loyalty initiatives. Businesses can monitor consumer engagement and activity on their websites or apps by using digital analytics tools or surveys to assess e-loyalty. The data gathered can be used to identify areas that require improvement and make adjustments to digital services to improve e-loyalty (Rezeki et al., 2023). According to Hur et al in (Asnaniyah, 2022), e-loyalty has several indicators such as cognitive, affective, conative, and action. The programs of Brainy Kids Indonesia are supported by the utilization of digital platforms, including social networking channels such as TikTok, Instagram, and Facebook, as well as electronic communication applications like WhatsApp and Telegram, which facilitate interaction and engagement with partners. Brainy Kids Indonesia is a company with a tutoring business partnership concept based in Kebumen, Central Java that develops partnership programs in the field of tutoring through a number of programs such as Bracalis, Brainy English, Happymatika, and Ara Kids. With a collaborative spirit, Brainy Kids Indonesia seeks to expand access to quality education through a network of partnerships that have now reached more than 750 partners throughout Indonesia.

In the Brainy Kids Indonesia partnership program, the company provides various forms of support in the form of Quality of e-service. E-Service (electronic services) refers to the provision of services over the Internet, including electronic trading activities (Nguyen et al., 2023). E-service quality encompasses the outcomes of the production process, the manner in which the service is provided, and because the service is abstract, the quality of the service is also abstract and is typically evaluated by perception (Çelik, 2021). In other words, service quality is determined by the comparison between what customers anticipate and what they actually experience when receiving a service. The provision of superior service standards can fulfil a wide range of customer expectations while strengthening a company's competitive position in the market (Rahman et al., 2020). Firdha, as cited in (Fazil et al., 2024), explains that the ability of an application to support purchasing activities through efficient and effective product ordering and delivery processes reflects the concept of e-service quality.

E-SerQual is the most discussed topic in the study because it is closely related to the phenomena of cost, trust, and retention. There are six dimensions commonly used to assess e-commerce service quality, including reliability, responsiveness, data protection and security, information usefulness, user-friendliness, and website appearance (Sari et al., 2024). Good service quality will greatly affect the intention of repurchase and the desire to recommend to others which was previously influenced by the e-satisfaction factor that comes from e-service quality in the form of good order fulfillment to consumers (Tirtayasa et al., 2024). The quality of electronic services affects customer loyalty both directly and through the mediation of customer satisfaction (Nadifah & Amir, 2025). At Brainy Kids, electronic service quality is demonstrated through the provision of training programs, learning materials, operational support, and initiatives aimed at strengthening the partner community. These services are delivered using various online communication and interaction channels, including WhatsApp, Facebook, TikTok, Zoom, Telegram, and Instagram, which facilitate ongoing engagement and collaboration with partners.

According to Bayu Aprilianto in (Melawati et al., 2024), trust is a matter of trust when a group, i.e. a company and customers trust each other to build a mutually beneficial relationship. This kind of trust is important because it is the foundation of future partnerships. Trust is a descriptive thought from a customer about something that is based on real knowledge, opinions, or beliefs and may or may not contain emotional content (Rahmadani & Dwita, 2025). Customers gain a greater degree of trust over time through frequent use of

online services, which eventually leads to e-loyalty to the service provider (Qatawneh et al., 2023). Electronic trust in Brainy Kids Indonesia is reflected in the partner's trust to join Brainy Kids Indonesia and trusting Brainy Kids Indonesia as a business partner with a digital track record and then armed with the experience of partnering with Brainy Kids Indonesia, willing to recommend the Brainy Kids Indonesia program to other parties as Freelance marketing. Meanwhile, partner loyalty is reflected in the renewal of brand licenses once a year amid the onslaught of new brands that offer competitive prices.

Within digital service environments, e-customer satisfaction functions as an intervening factor that connects the effects of e-service quality and e-trust with the development of e-customer loyalty. There are five indicators that form consumer satisfaction, namely convenience, merchandising, site design, security, and serviceability (Syahidah & Aransyah, 2023). In this regard, customer satisfaction serves as an important mechanism through which service experiences and trust perceptions influence customers' willingness to remain loyal. Therefore, maintaining a high level of customer satisfaction is widely recognized as a crucial element for organizational success, as it contributes significantly to the formation and retention of customer loyalty. (Gautam & Sah, 2023). Customer satisfaction can open up new opportunities for companies to improve service quality while gaining a competitive advantage (Siddiqi, 2011). Customers' positive assessments of service providers are influenced by how they perceive and evaluate the services delivered to them. (Banu et al., 2019).

Earlier investigations into the interaction of service quality, trust, customer satisfaction, and loyalty in online service contexts have produced divergent results. Ina Kartika Wati (2024) found that there is a positive and significant relationship between e-service quality and e-loyalty in all generations. Rufina Pramuditha (2021), found that improvements in e-service quality contribute to higher levels of e-trust and e-loyalty. Previous studies have also demonstrated that e-service quality positively influences both e-satisfaction and e-loyalty (Fara Rihma Fauziah et al., 2024; Nurdiana, 2024; Yenli Megawati, Howard S Giam, 2022). However, subsequent studies have reported different outcomes. Melawati et al. (2024), in their investigation of Shopee users, observed that neither e-service quality nor e-trust exerted a positive and statistically significant influence on e-loyalty. Similar inconsistencies were identified by (Setiani & Aryanto, 2025) in a study involving Grab Food users. The findings showed that improvements in service quality were associated with higher levels of customer satisfaction, but no meaningful contribution was observed with respect to customer loyalty. Furthermore, trust exhibited a negative association with loyalty, although the relationship lacked statistical support. These inconsistent findings imply that variations in platform features and user characteristics may influence how service quality and customer trust are translated into loyalty outcomes.

The conflicting evidence identified in prior studies highlights the absence of a consistent pattern regarding the links among e-service quality, e-trust, and e-customer loyalty. These differing outcomes suggest that contextual conditions, such as the type of business environment and the behavioral characteristics of digital platform users, may play an important role in shaping the observed relationships. In addition, most previous studies have focused more on end consumers or users of e-commerce platforms, while studies on partners in the digital education service ecosystem, such as Brainy Kids Indonesia's partners, are still relatively limited.

The conflicting evidence identified in prior studies highlights the absence of a consistent pattern regarding the links among e-service quality, e-trust, and e-customer loyalty. Although previous studies have examined the relationships among e-service quality, e-trust, e-customer satisfaction, and e-loyalty, several research gaps remain. First, empirical findings regarding the effects of e-service quality and e-trust on e-loyalty have been inconsistent across different digital platforms and industries. Second, most existing studies have been conducted in business-to-consumer (B2C) e-commerce settings, while limited attention has been given to business-to-business (B2B) digital partnership environments, particularly in the digital education sector. Third, previous studies have primarily focused on direct relationships among these variables, providing limited evidence regarding the mediating role of e-customer satisfaction in explaining how e-service quality and e-trust contribute to the development of

partner e-loyalty. These differing outcomes suggest that contextual conditions, such as the type of business environment and the behavioral characteristics of digital platform users, may play an important role in shaping the observed relationships. In addition, most previous studies have focused more on end consumers or users of e-commerce platforms, while studies on partners in the digital education service ecosystem, such as Brainy Kids Indonesia's partners, are still relatively limited. These gaps indicate the need for further investigation within the context of digital education partnerships, such as Brainy Kids Indonesia, to provide a more comprehensive understanding of the mechanisms through which e-service quality and e-trust influence partner e-loyalty through e-customer satisfaction.

## 2. Materials and Methods

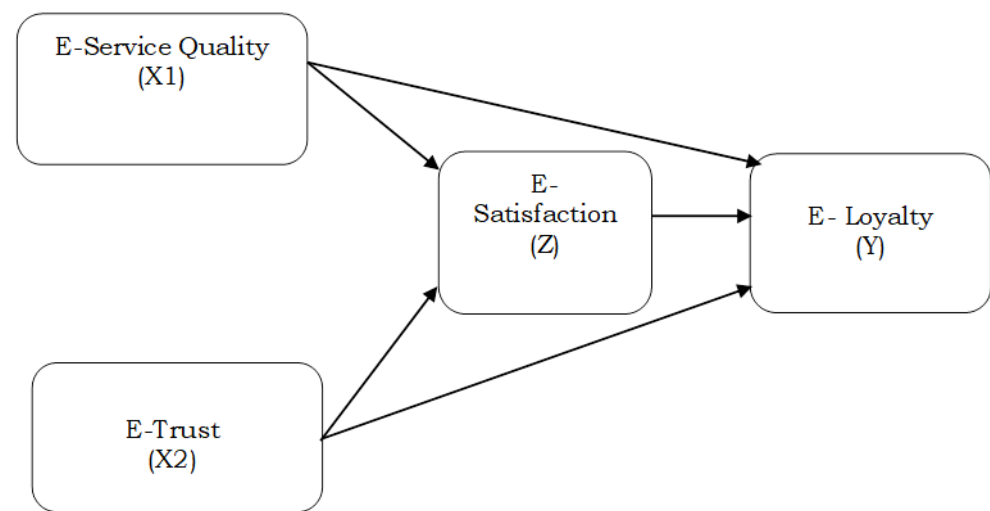


Figure 1. Theoretical Framework

The study focuses on understanding the contribution of service quality and customer trust to loyalty in electronic service settings, with customer satisfaction positioned as a mediating factor. To achieve this objective, the proposed framework assesses both immediate and mediated effects, enabling an evaluation of how satisfaction serves as a transmission mechanism through which service quality and trust contribute to customer loyalty.

A quantitative descriptive design was employed in this research. The investigation relied on primary information gathered directly from respondents through the distribution of structured questionnaires. The sample studied is an active partner of Brainy Kids Indonesia in the 2022–2024 period, who has undergone a partnership program for at least 6 months. The mediation variables in this study were limited only to e-customer satisfaction (e-satisfaction), without considering other mediation variables such as perceived value or switching barriers. Quantitative research refers to a method of inquiry that evaluates hypotheses by gathering measurable data from a defined group of participants and processing the information using statistical analysis (Sugiyono, 2013). In contrast, descriptive methods describe or analyze research results but do not produce global conclusions (Sugiyono, 2013). Each statement in the questionnaire was evaluated using a five-point Likert scale. The response categories were converted into numerical values, where Strongly Disagree (SD) was assigned a value of 1 and Strongly Agree (SA) a value of 5, with the remaining response options arranged sequentially between these two extremes. The indicators used in this study were selected based on established theories and previous empirical studies. E-service quality indicators were based on Parasuraman et al. (2005), e-trust indicators on Mayer et al. (1995), e-satisfaction indicators on Anderson and Srinivasan (2003), and e-loyalty indicators on Oliver (1999). These indicators were chosen because they comprehensively represent each construct and are widely used in previous studies. The table below includes respondent characteristics and research variables.

**Table 1.** The performance of respondent characteristic

Age	Quantity	Percentage
>40	34	34%
25~30	11	11%
31~35	17	17%
36~40	38	38%
Total	100	100%

Source: Processed Research Data 2025

Among the age categories examined, respondents aged 36–40 years represented the highest percentage of the sample, with 38 participants (38%).

**Table 2.** The duration of partnership (years)

Work period	Quantity	Percentage
>10	2	2%
1~3	66	66%
4~7	30	30%
8~10	2	2%
Total	100	100%

Source: Processed Research Data 2025

In terms of work tenure, the largest group of respondents had been employed for 1–3 years, comprising 66 respondents (66%).

The collected data were analysed using SmartPLS version 3. The analysis utilised the Partial Least Squares structural equation modeling technique to evaluate the relationships between transformational leadership style, work environment, work motivation, and organizational commitment.

### 3. Results and Discussion

This research model assesses the direct and indirect relationships among e-service quality, e-trust, e-customer satisfaction, and e-customer loyalty. Data collected from 100 Brainy Kids Indonesia partners were analysed using the PLS-SEM technique implemented in SmartPLS 3 to test the proposed relationships.

#### a. Reliability

Construct consistency was evaluated using Cronbach's Alpha and Composite Reliability. According to the recommended criteria, values above 0.70 indicate that the measurement instrument possesses an acceptable level of reliability.

**Table 3.** Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
E-Loyalty	0,854	0,857
E-Satisfaction	0,876	0,879
E-Service Quality	0,912	0,914
E-Trust	0,794	0,817

Source: Processed Research Data 2025

As shown in Table 3, the Composite Reliability and Cronbach's Alpha coefficients for all research constructs are greater than 0.70. Since these values satisfy the established reliability criteria, the constructs included in the model can be considered to exhibit a satisfactory level of reliability.

#### b. Discriminant validity

The distinctiveness of each construct was evaluated through discriminant validity testing using cross-loadings and the Fornell-Larcker criterion. The distinctiveness of the constructs was evaluated by comparing indicator associations and inter-construct correlations. Adequate construct separation is achieved when the AVE root value of a construct exceeds its correlation coefficients with the remaining constructs, demonstrating that each construct measures a concept that is sufficiently different from the others.

**Table 4.** Fornell-Larcker Criterion value

Variable	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
E-Loyalty	0,835			
E-Satisfaction	0,720	0,817		
E-Service Quality	0,691	0,734	0,833	
E-Trust	0,699	0,702	0,725	0,842

Source: Processed Research Data 2025

Table 4 shows that every indicator recorded a cross-loading value above the recommended threshold of 0.70. Moreover, each indicator demonstrated its strongest association with the latent variable it was intended to measure when compared with the other variables included in the analysis. These findings indicate that the model satisfies the required criteria for establishing construct distinctiveness.

*c. R Square*

**Table 5.** R Square Test Results

Variable	R-Square	R-Square Adjusted
E-Loyalty	0,611	0,598
E-Satisfaction	0,599	0,591

Source: Processed Research Data 2025

As reported in Table 5, The coefficient of determination ( $R^2 = 0.611$ ) suggests that the independent variables included in the model contribute to 61.1% of the observed variation in e-loyalty. Meanwhile, 38.9% of the variation may be associated with additional determinants outside the scope of this research. In addition, the Adjusted  $R^2$  value of 0.599 demonstrates that the model accounts for 59.9% of the variability in e-satisfaction, leaving 40.1% to be explained by other potential factors.

From a practical perspective, the  $R^2$  value of 0.611 indicates that e-service quality, e-trust, and e-customer satisfaction are key determinants of partner e-loyalty at Brainy Kids Indonesia. Therefore, management should prioritize strategies aimed at improving digital service quality, strengthening partner trust, and enhancing customer satisfaction to increase long-term partner loyalty. Nevertheless, because 38.9% of the variance in e-loyalty remains unexplained, other factors, such as relationship commitment, communication quality, switching costs, brand image, and perceived value, may also influence partner loyalty and should be considered in future managerial strategies and subsequent research.

*d. Predictive Relevance (Q Square)*

The predictive relevance of the model was evaluated using the blindfolding procedure and the  $Q^2$  statistic. A positive  $Q^2$  value signifies that the model has adequate predictive capability, whereas a negative value indicates limited predictive performance. Accordingly,  $Q^2$  reflects the extent to which the structural model can predict observed outcomes and generate reliable parameter estimates.

**Table 6.** Predictive Relevance

Variable	$Q^2 (=1-SSE/SSO)$	Description
E-Loyalty	0,405	Has predictive relevance value
E-Satisfaction	0,373	Has predictive relevance value

Source: Processed Research Data 2025

As reported in the table, the  $Q^2$  statistic of the dependent construct exceeds the threshold value of zero. This result confirms that the structural model has predictive relevance and exhibits acceptable predictive capability.

*e. Hypothesis Testing Results*

Evaluation of the structural model focused on examining the causal links proposed in the research framework. Bootstrapping analysis was conducted to determine the statistical robustness of the structural paths. A hypothesized

effect was regarded as supported when the obtained probability value was below 0.05 and the t-statistic surpassed the critical value of 1.96. These criteria were used to determine whether the hypothesized effects between exogenous and endogenous constructs were supported.

Table 7. Hypothesis Testing

Variable	Original Sample (O)	T Statistic (  O/STDEV  )	P Values
E-Service Quality -> E-Satisfaction	0,473	4,052	0,000
E-Trust -> E-Satisfaction	0,360	3,012	0,003
E-Service Quality -> E-Loyalty	0,222	2,089	0,037
E-Trust -> E-Loyalty	0,289	2,997	0,003
E-Satisfaction -> E-Loyalty	0,354	3,592	0,000
E-Service Quality -> E-Satisfaction -> E-Loyalty	0,168	2,870	0,004
E-Trust -> E-Satisfaction -> E-Loyalty	0,127	2,075	0,038

Source: Processed Research Data 2025

Results from the structural assessment demonstrate that better e-service quality contributes to greater customer satisfaction. Empirical support for this outcome is provided by a coefficient estimate of 0.473 together with a probability value below the required significance level and a t-statistic of 4.052. Likewise, the structural analysis revealed that e-trust contributes to the enhancement of customer satisfaction. Support for this relationship is evidenced by a coefficient estimate of 0.360, a significance probability of 0.003, and a t-statistic of 3.012.

Regarding e-loyalty, both e-service quality and e-trust demonstrated significant positive effects. The path coefficient for e-service quality was 0.222 ( $p = 0.037$ ;  $t = 2.089$ ), while e-trust recorded a coefficient of 0.289 ( $p = 0.003$ ;  $t = 2.997$ ). Furthermore, e-satisfaction significantly contributed to e-loyalty, with a coefficient value of 0.354, a p-value below 0.05, and a t-statistic of 3.592.

Findings from the mediation assessment indicate that e-satisfaction serves as a mechanism through which e-service quality contributes to the development of e-loyalty. The indirect association was statistically supported, with a coefficient value of 0.168 ( $p = 0.004$ ;  $t = 2.870$ ). Similarly, Results from the mediation analysis indicate that the association between e-trust and e-loyalty is transmitted through e-satisfaction. The estimated indirect pathway yielded a coefficient of 0.127, with a probability level of 0.038 and a t-statistic of 2.075, providing empirical support for the mediating role of e-satisfaction.

#### 4. Conclusion

Electronic loyalty (e-loyalty) represents customers' continued preference and commitment toward a specific brand or business as a result of experiences within digital environments, such as websites, mobile applications, and social networking platforms. The existence of loyal customers contributes significantly to long-term business sustainability and improved profitability. Customer loyalty can be developed through positive customer experiences and effective communication. The empirical findings indicate that e-service quality and e-trust play substantial roles in shaping both e-customer satisfaction and e-customer loyalty. Moreover, e-customer satisfaction contributes to loyalty development and serves as a linking mechanism through which service quality and trust exert their influence on loyalty outcomes. Consequently, organizations should prioritize improvements in electronic service delivery, customer trust, and satisfaction as essential components for fostering long-term customer loyalty.

From a managerial perspective, long-term partner loyalty can be strengthened by continuously improving e-service quality, reinforcing e-trust, and enhancing e-customer satisfaction. Organizations should provide reliable and secure digital services, maintain transparency and consistency in partner interactions, actively gather partner feedback, and strengthen long-term relationships through effective communication, training, and continuous support programs.

This study also contributes to the development of the e-loyalty literature by extending the loyalty model to the partnership-based education sector, which has received limited attention in previous research. Furthermore, the findings demonstrate that e-customer satisfaction plays a significant mediating role in transforming e-service quality and e-trust into long-term partner e-loyalty, thereby providing additional empirical evidence on the mechanisms underlying loyalty formation in digital partnership environments.

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