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The Effect of E-Trust, Information Quality and User Interface Quality on E-Customer Loyalty Through E-Satisfaction as an Intervening Variable (Study on Tokopedia Users in Jabodetabek)

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ABSTRACT

In this modern era, individuals or groups of people experience high dependence on technology and the digital world. The development of technology and the digital era has changed the way consumers fulfill their needs. Consumers now tend to switch to online purchases, which are considered more practical, fast and efficient than conventional purchases. This study was conducted to determine the effect of e-trust, information quality and user interface quality on e-customer loyalty through e-satisfaction as an intervening variable. The population in this study were Tokopedia users in Jabodetabek. The sample collection technique used was purposive sampling and the sample used was 229 people. The data analysis method used is path analysis with Structural Equation Modeling (SEM), which is then processed using AMOS. The results showed that e-trust has a positive and significant effect on e-satisfaction, information quality has a negative and significant effect on e-satisfaction, user interface quality has a positive and significant effect on e-satisfaction, e-trust has a positive and insignificant effect on customer loyalty, and the variables e-satisfaction, information quality and user interface quality each have a positive and significant effect on customer loyalty, while e-satisfaction is not able to mediate the influence between e-trust, information quality and user interface quality on customer loyalty.

E-Trust, Information Quality, User Interface Quality, E-Customer Loyalty, E-Satisfaction

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INTRODUCTION

In this modern era, individuals or human groups experience high dependence on technology and the digital world. This creates a new paradigm shift in living patterns, including in sales transactions that no longer require direct physical meetings (Jayaputra & Kempa 2022). The development of technology and the digital era has changed the way consumers fulfill their needs.

Consumers now tend to switch to online purchases, which are considered more practical, fast and efficient.

In addition to consumers, the increase in the portion of e-commerce use by businesses in Indonesia is also reflected in the survey results released by the Indonesian Internet Service Providers Association (APJII) in 2023, almost all businesses in Indonesia have adopted the internet as one of the tools to support sales. The percentage of e-commerce businesses in Indonesia shows that the marketplace that is the main destination for use by businesses is Tokopedia, with a usage percentage of 73.73%. Followed by Lazada with a usage percentage of 38.81%. Despite initially being the most popular, by 2023, Shopee will have to settle for third place with a usage percentage of 34.33%. The other two marketplaces that follow are Blibli with a usage percentage of 12.54%, and Olx with a usage percentage of 5.97%. This survey allowed respondents to choose more than one marketplace.

In the context of online shopping, e-trust refers to consumers' confidence in online sellers. In e-commerce transactions, where there is no direct interaction between buyers and sellers, consumers must rely on information and images available on websites to make purchasing decisions. Therefore, the level of consumer trust in e-commerce platforms is very important (A. Tran and Strutton 2020). There are several risks associated with e-commerce transactions, such as products that do not match the description, counterfeit products, as well as slow return processes. In addition, there are security risks such as hacking of personal data, such as consumers' names, addresses, and credit/debit card information. These risks can lead to consumer dissatisfaction and make them lose trust in e-commerce services, which in turn reduces their interest in shopping online in the future (Hadi et al. 2021). The concept of e-trust itself consists of three dimensions: ability, benevolence, and integrity (Kartono & Halilah 2019).

There are several consumers who show their experience in using the Tokopedia application which contains unrest and disappointment. One of them is the features in Tokopedia. Many users feel that the user interface of Tokopedia is still not working optimally. According to Sudirjo et al. (2024) state that there is a relationship between interface quality and e-satisfaction where in this study they add that by designing a very comfortable user interface and placing customer satisfaction as a top priority, with elements such as icons, colors, sizes, buttons, and languages, so that users can easily access banking services via their mobile devices. Information quality measures the quality of the output of the information system, namely the quality produced by the information system, especially in the form of reports Peter et al. (2018). Information plays an important role in the sustainability of an organization. Organizations that can

manage information effectively and efficiently have an advantage over their competitors.

Data leaks in e-commerce still occur frequently, and Tokopedia is ranked first in data leakage cases with a total of 91 million customer data and 7 million seller data, this can be caused by weaknesses in the personal data security system of e-commerce service users. Of all the problems above, if Tokopedia does not take the problem seriously, then consumers will be more likely to switch to other competing online shopping platforms. If many consumers feel disappointed with the shopping experience on Tokopedia, this can result in a decrease in consumer loyalty to the platform. Therefore, maintaining consumer loyalty is very important for Tokopedia, and this can also be achieved by improving user interface quality and information quality.

The second factor that must be considered is information quality, which is a major concern for Tokopedia. One of the problems faced is the lack of detailed explanations about products in the online store, causing consumers to have difficulty in making choices. In addition, there is a mismatch between the products displayed on the website and the products received by consumers. According to Aziza and Hidayat (2019), Tokopedia has implemented changes to the user interface on their online platform. This was done to evaluate how Tokopedia's interaction with users was going. According to their research, several problems arise in user interface quality at Tokopedia. One of them is the slow loading speed of Tokopedia's website, which interferes with an efficient online shopping experience. In addition, the mobile interface of Tokopedia's website is considered less minimalistic and needs to be simplified.

In terms of user interface functionality, Tokopedia is still behind its competitors in the e-commerce market. Tokopedia's frequency of use and user interface complexity are also lower than Shopee. The ease of use of the Tokopedia application is also still inferior to Shopee, Lazada, and JD.ID. Tokopedia is also still inferior in terms of application feature integration when compared to Shopee, Lazada, JD.ID, Zalora, and Blibli. Tokopedia's user interface consistency is also still below Zalora and Blibli. In addition, the learning speed to use the Tokopedia application is also still lower than Lazada, Shopee, and JD.ID. Then the complexity of using the Tokopedia application is higher than Blibli, JD.ID, and Zalora. Users are also more confident using the Lazada, Shopee, and JD.ID applications than Tokopedia.

RESEARCH METHOD

This research method uses a quantitative approach to investigate the influence of e-trust, information quality, and user interface quality variables on

e-customer loyalty through the mediator e-satisfaction. The research was conducted with a cross-sectional design of Tokopedia users in the Jabodetabek area. The sample was selected using a simple random sampling technique, and data was collected through a questionnaire that measured respondents' perceptions of the variables studied. Variable measurement was carried out using a Likert scale. Data analysis was performed using regression to test the relationship between independent variables, mediation of e-satisfaction, and the dependent variable. The results of the analysis are expected to provide a deep understanding of the factors that influence customer loyalty in the context of e-commerce, especially on the Tokopedia platform. Interpretation of the results will be conducted to evaluate the practical and theoretical implications of the findings in supporting the development of effective marketing and customer management strategies.

Population and Sample

This research method uses a quantitative approach to investigate the influence of e-trust, information quality, and user interface quality variables on e-customer loyalty through the mediator e-satisfaction. The research was conducted with a cross-sectional design of Tokopedia users in the Jabodetabek area. The sample was selected using a simple random sampling technique, and data was collected through a questionnaire that measured respondents' perceptions of the variables studied. Variable measurement was carried out using a Likert scale. Data analysis was performed using regression to test the relationship between independent variables, mediation of e-satisfaction, and the dependent variable. The results of the analysis are expected to provide a deep understanding of the factors that influence customer loyalty in the context of e-commerce, especially on the Tokopedia platform. Interpretation of the results will be conducted to evaluate the practical and theoretical implications of the findings in supporting the development of effective marketing and customer management strategies.

The population used in this study were all e-commerce users in the Jabodetabek area.

In this study, researchers used a non-probability sampling method with purposive sampling technique. In this study, the sample was selected based on special considerations and certain criteria, the criteria needed for prospective respondents are as follows:

1. Tokopedia users who live in Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek). This research is specifically for Tokopedia users in Jabodetabek.
2. People who use e-commerce platforms must be at least 18 years old.

3. Have transacted on Tokopedia at least three times in the last three months.

Data Collection Technique

The data that will be utilized in this study is primary data obtained through distributing questionnaires to respondents who meet the specified criteria. The questionnaire is a data collection instrument that involves a series of questions or written statements that will be filled in by respondents (Sugiyono, 2016 in Sutrisno et al., 2022).

Data Analysis Technique

In this study, researchers chose to use AMOS software version 24. The analysis method used is path analysis with Structural Emotional Modeling (SEM), which is then processed using AMOS (Adawia et al., 2020).

RESULT AND DISCUSSION

Respondent Characteristics

Table 1.
Characteristics of Respondents

Respondent Characteristics	Total	Percentage
Gender		
Male	86	37,5%
Female	143	62,5%
	229	100%
Usia		
18 years - 20 years	11	4,8%
21 years - 23 years	76	33,2%
24 years - 27 years	22	46,3%
28 years - 30 years	106	9,6%
31 years - 33 years	9	3,9%
> 33 years	5	2,2%
	229	100%
Employment Status		
Civil Servant	22	12,7%
Private Employee	99	43,2%
Freelancer	1	0,4%
Student	58	25,3%
Not Employed	2	0,9%
Entrepreneur	39	17,2%
Housewife	1	0,4%
	229	100%
Monthly Income		
< Rp. 1.000.000	30	13,1%

Rp. 1.000.001 - Rp. 3.000.000	36	15,7%
Rp. 3.000.001 - Rp. 5.000.000	61	26,6%
Rp. 5.000.001 - Rp. 8.000.000	77	33,6%
Rp. 8.000.001 - Rp. 10.000.000	17	7,5%
> Rp. 10.000.000	8	3,5%
	229	100%
Domisili		
Bekasi	33	14,4%
Bogor	55	24%
Depok	40	17,5%
Jakarta	71	31%
Tangerang	30	13,1%
	229	100%

Based on Table 1, the characteristics of respondents based on gender show that the majority of respondents are female. In the age category, the majority of respondents are in the age range of 28 years - 30 years. Furthermore, in the employment status category, the majority of respondents work as Private Employees. In the Monthly Income category, the majority of respondents have an income of Rp. 5,000,001 - Rp. 8,000,000 per month. Then based on domicile, the majority of respondents live in Jakarta.

Validity and Reliability Test

The loading factor value on the indicators in this study shows a variety of values and there are several indicators that do not meet the requirements or <0.05 , so there are several indicators that must be removed.

Table 2.
Validity and Reliability Test Results

Name	Variabel and Indicator	Factor Loading	Cronbach's Alpha
	<i>E-trust</i>		
ET1	I believe Tokopedia can provide quality products	0,626	0,895
ET2	I believe Tokopedia can deliver products on time	0,618	
ET3	I believe Tokopedia is trustworthy and reliable	0,685	
ET4	I believe Tokopedia can handle my problem	0,654	
ET5	I believe Tokopedia is prepared to solve my problem	0,653	
ET6	If there is a problem, I believe Tokopedia will make every effort to solve it	0,709	

ET7	I trust Tokopedia will keep its commitments	0,81	
ET8	I believe Tokopedia will maintain its reputation	0,678	
ET9	I believe Tokopedia can fulfill my expectations	0,657	
	<i>Information quality</i>		
IQ7	The Tokopedia application provides sufficient product information.	0,554	0,926
IQ8	The Tokopedia application provides product information that is easy to understand.	0,571	
IQ9	The Tokopedia application provides concise product information.	0,503	
IQ10	The Tokopedia application provides consistent product information.	0,613	
IQ11	The Tokopedia application provides interesting product information.	0,577	
IQ12	The Tokopedia application provides product information that is easy to obtain.	0,595	
	<i>User interface quality</i>		
UIQ1	The Tokopedia application displays the appropriate image.	0,708	0,939
UIQ2	The Tokopedia application displays the right font.	0,57	
UIQ3	The appearance of the Tokopedia application is in accordance with the marketplace platform.	0,613	
UIQ4	The Tokopedia application displays the appropriate structure and layout.	0,692	
UIQ5	The Tokopedia application has its own characteristics (identity).	0,535	
	<i>Customer Loyalty</i>		
CL4	As long as the Tokopedia application does not change, I will not choose another online shopping platform.	0,613	0,891
CL5	When I want to shop online, I will choose the Tokopedia app to shop.	0,542	

	<i>E-satisfaction</i>		
ES2	I am satisfied with the transaction experience on Tokopedia	0,665	0,902
ES4	I am satisfied with the security of transactions on Tokopedia	0,778	
ES6	Overall I am satisfied with the service provided during transactions on Tokopedia	0,734	

Confirmatory Factor Analysis (CFA) Test

Table 3 shows the results of the Fitted Model in this study, which are as follows:

Table 3.
Confirmatory Factor Analysis (CFA) Test Results

Indeks	Cut off Value	Result	Model Evaluation
P	≥ 0,05	0,925	Fitted
CMIN/DF	≤ 2,00	1,975	Fitted
GFI	≥ 0,9	1,000	Fitted
RMSR	≤ 0,05	0,024	Fitted
RMSEA	≤ 0,08	0,057	Fitted
AGFI	≥ 0,9	0,942	Fitted
TLI	≥ 0,9	1,007	Fitted
CFI	≥ 0,9	1,000	Fitted

Hypothesis Test

Table 4.
Direct Effect Hypothesis Test Results

Hypothesis	Path	β	S.E	C.R	P	Conclusion
H1	ET->ES	0,040	0,067	0,592	0,055	Positive Not Significant
H2	IQ->ES	-0,439	0,276	-1,529	0,012	Negative Significant
H3	UIQ->ES	0,077	0,114	0,649	0,050	Positively Significant
H4	ES->CL	0,543	0,159	-0,198	0,000	Positively Significant
H5	ET->CL	0,022	0,040	0,546	0,058	Positive Not Significant

H6	IQ->CL	0,461	0,212	2,173	0,030	Positively Significant
H7	UIQ->CL	0,068	0,069	0,988	0,032	Positively Significant

Furthermore, Table 5 will explain the results of the indirect effect hypothesis test in this study.

Table 5.
Hypothesis Test Results of Indirect Influence

Hyphotesis	Path	Sobel Test		Conclusion
		t-stat	P Value	
H8	ET->ES->CL	0.58809620	0.55646772	Not Significant
H9	IQ->ES->CL	-1.44186268	0.14934112	Not Significant
H10	UIQ->ES->CL	0.66260336	0.50758462	Not Significant

Relationship between E-trust and E-satisfaction

The E-trust variable on E-satisfaction has a standardized regression weights value of 0.040 and P (Probability) of 0.055 which means greater than 0.05, so E-trust is stated to have a positive and insignificant effect on E-satisfaction. Thus the first hypothesis which states that E-trust has a positive and significant effect on E-satisfaction is rejected. This shows that electronic trust will not affect electronic customer satisfaction for Tokopedia users in Jabodetabek.

Relationship between Information quality and E-satisfaction

The information quality variable on E-satisfaction has a standardized regression weights value of -0.439 and a P (Probability) of 0.012 which is smaller than 0.05, so information quality is stated to have a negative and significant effect on E-satisfaction. Thus the second hypothesis which states that Information quality has a positive and significant effect on E-satisfaction is rejected. This shows that information quality will not affect electronic customer satisfaction for Tokopedia users in Jabodetabek.

Relationship between User interface quality and E-satisfaction

The User interface quality variable on E-satisfaction has a standardized regression weights value of 0.077 and P (Probability) of 0.050, which is smaller than 0.05, so User interface quality is stated to have a positive and significant effect on E-satisfaction. Thus the third hypothesis which states that Information quality has a positive and significant effect on E-satisfaction is accepted. This

shows that User interface quality will affect electronic customer satisfaction for **Tokopedia users in Jabodetabek.**

The results of this study are in accordance with research conducted by (Lumataw et al., 2019) on online shop consumers in the city of Manado, the results of this study indicate that interface quality, information quality, and customer service have a positive and significant impact on user satisfaction.

Relationship between E-trust and Customer Loyalty

The E-trust variable on Customer Loyalty has a standardized regression weights value of 0.022 and P (Probability) of 0.058 which means greater than 0.05, so E-trust is stated to have a positive and insignificant effect on Customer Loyalty. Thus the fifth hypothesis which states that E-trust has a positive and significant effect on Customer Loyalty is rejected. This shows that electronic trust will not affect customer loyalty for Tokopedia users in Jabodetabek.

Relationship between Information quality and Customer Loyalty

The Information quality variable on Customer Loyalty has a standardized regression weights value of 0.461 and a P (Probability) of 0.030 which is smaller than 0.05, so Information quality is stated to have a positive and significant effect on Customer Loyalty. Thus the sixth hypothesis which states that Information quality has a positive and significant effect on Customer Loyalty is accepted. This shows that information quality will affect customer loyalty for Tokopedia users in Jabodetabek.

The results of this study are in accordance with research conducted by Khristiano (2011) which shows that there is a positive and significant effect of information quality on consumer loyalty. According to DeLone & McLean (2017), information quality measures the quality of the output of information systems, namely the quality produced by information systems, especially in the form of reports. Information plays an important role in the sustainability of an organization. Organizations that can manage information effectively and efficiently have an advantage over their competitors. Good and optimal information management ensures that information reaches consumers properly. In addition, information that is well conveyed by the company makes consumers feel the company's openness to the products it offers, so that consumer loyalty to the product will be well created. Several studies have been conducted on the effect of information quality on consumer loyalty.

Relationship between User interface quality and Customer Loyalty

The User interface quality variable on Customer Loyalty has a standardized regression weights value of 0.068 and P (Probability) of 0.032, which is smaller than 0.05, so User interface quality is stated to have a positive and significant effect on Customer Loyalty. Thus the seventh hypothesis which states that User

interface quality has a positive and significant effect on Customer Loyalty is accepted. This shows that user interface quality will affect customer loyalty for Tokopedia users in Jabodetabek.

The results of this study are in accordance with research conducted by Al-Tit (2020) showing that UI quality has a positive influence on consumer loyalty. In addition, research by Silalahi & Sfenrianto (2022) also supports this statement, as well as the results of Sanjaya's research (2022).

Relationship between E-trust and Customer Loyalty through E-satisfaction

The variable E-trust and Customer Loyalty through the E-satisfaction variable has a probability value of 0.55646772 or greater than 0.05. So the eighth hypothesis which states that E-satisfaction will have a positive and significant effect in mediating E-trust and Customer Loyalty. This means that the E-satisfaction variable is not able to mediate the relationship between the E-trust variable and the Customer Loyalty variable. This value is obtained from the results of the Sobel Test calculation.

Relationship between Information quality and Customer Loyalty through E-satisfaction

The Information quality variable and Customer Loyalty through the E-satisfaction variable have a probability value of 0.14934112 or greater than 0.05. So the ninth hypothesis which states that E-satisfaction will have a positive and significant effect in mediating Information quality and Customer Loyalty. This means that the E-satisfaction variable is not able to mediate the relationship between the Information quality variable and the Customer Loyalty variable. This value is obtained from the results of the Sobel Test calculation.

CONCLUSION

The results of this study indicate that there are several rejected hypotheses, meaning that not all independent variables are able to influence the dependent variable in this study because they do not meet the requirements. The first hypothesis states that the e-trust variable (X1) has a positive and significant effect on e-satisfaction (Z). This hypothesis is rejected because the results show that the e-trust variable (X1) has a positive and insignificant effect on e-satisfaction (Z) for Tokopedia users in Jabodetabek.

The second hypothesis states that the information quality variable (X2) has a positive and significant effect on e-satisfaction (Z). This hypothesis is rejected because based on the results of the study, it shows that the information quality variable (X2) has a negative and significant effect on e-satisfaction (Z) for Tokopedia users in Jabodetabek. The third hypothesis states that the user interface quality variable (X3) has a positive and significant effect on e-

satisfaction (Y). This hypothesis is accepted because based on the results of the study, it shows that the user interface quality variable (X3) has a positive and significant effect on e-satisfaction (Z) for Tokopedia users in Jabodetabek.

The fourth hypothesis states that the e-satisfaction variable (Z) has a positive and significant effect on e-customer loyalty (Y). This hypothesis is accepted because based on the results of the study, it shows that the e-satisfaction variable (Z) has a positive and significant effect on e-customer loyalty (Y) for Tokopedia users in Jabodetabek. The fifth hypothesis states that the e-trust variable (X1) has a positive and significant effect on e-customer loyalty (Y). This hypothesis is rejected because based on the results of the study, it shows that the e-trust variable (X1) has a positive and insignificant effect on e-customer loyalty (Y) among Tokopedia users in Jabodetabek.

The sixth hypothesis states that the information quality variable (X2) has a positive and significant effect on e-customer loyalty (Y). This hypothesis is accepted because based on the results of the study, it shows that the information quality variable (X2) has a positive and significant effect on e-customer loyalty (Y) for Tokopedia users in Jabodetabek. The seventh hypothesis states that the user interface quality variable (X3) has a positive and significant effect on e-customer loyalty (Y). This hypothesis is accepted because based on the results of the study, it shows that the user interface quality variable (X3) has a positive and significant effect on e-customer loyalty (Y) among Tokopedia users in Jabodetabek.

The eighth hypothesis states that the E-satisfaction variable (Z) will have a positive and significant effect in mediating E-trust (X1) and e-loyalty (Y). This hypothesis is rejected because based on the results of the study, it shows that the E-satisfaction (Z) variable is unable to mediate E-trust (X1) and e-loyalty (Y) for Tokopedia users in Jabodetabek. The ninth hypothesis states that the E-satisfaction variable (Z) will have a positive and significant effect in mediating Information quality (X2) and e-loyalty (Y). This hypothesis is rejected because based on the results of the study, it shows that the E-satisfaction (Z) variable is unable to mediate Information quality (X2) and e-loyalty (Y) for Tokopedia users in Jabodetabek. The tenth hypothesis states that the E-satisfaction variable (Z) will have a positive and significant effect in mediating User interface quality (X3) and e-loyalty (Y). This hypothesis is rejected because based on the results of the study, it shows that the E-satisfaction (Z) variable is unable to mediate User interface quality (X3) and e-loyalty (Y) for Tokopedia users in Jabodetabek.

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