Journal Digmensie Management and Public Sector | *ISSN: 2709-6211*
https://hdpublication.com/index.php/jdmps | Volume 5, Issue 3, 2024, page 001-014

Analysis of E-service Quality and Trust on Customer Satisfaction and its Implications on Loyality

Fadel Gunawan[1], Gunawan[1], Sitti Mujahida Baharuddin[1]

[1]Sekolah Tinggi Ilmu Ekonomi (STIE) Amkop Makassar, Indonesia

**Corresponding Author:* Fadel Gunawan
Email: fadhelgunawanbi@gmail.com

Received: June 17, 2024 Revised: July 27, 2024 Accepted: August 26, 2024

Abstract

This study focuses on the significance of electronic service quality (e-service quality) and trust in enhancing customer satisfaction and loyalty in the restaurant industry, specifically within the context of Mobile Point of Sale (mPOS) usage by PT Sarana Digital. As digital technology continues to advance, a profound understanding of the factors affecting customer experience becomes crucial. The objective of this research is to analyze the impact of e-service quality and trust on customer satisfaction and their implications for customer loyalty. The research employs a quantitative approach, utilizing survey data collected from mPOS users across various restaurants. Data analysis is conducted using Structural Equation Modeling (SEM) to test hypotheses and interpret relationships between variables. Findings indicate that e-service quality significantly and positively influences both customer satisfaction and loyalty, with system responsiveness, ease of use, and transaction security identified as key factors. Additionally, trust plays a critical role in enhancing customer satisfaction and loyalty. The study concludes that improving electronic service quality and building trust are essential strategies for PT Sarana Digital to enhance customer satisfaction and loyalty, thereby maintaining a competitive edge in this dynamic industry.

Keywords: E-service Quality,Trust, Customer Satisfaction, Loyalty, Mobile Point of Sale (mPOS)

Introduction

In the rapidly evolving digital era, technology has increasingly facilitated various transactions for the public. One such emerging technology is Mobile Point of Sales (MPos), which allows customers to make electronic payments without the need to carry cash. PT Sarana Digital, a provider of MPos services, offers electronic payment solutions in the restaurant sector, facilitating transactions for customers at dining establishments. However, the success of PT Sarana Digital in marketing its MPos services in the restaurant sector is not solely determined by the convenience of payment but also by the quality of service and the trust provided to customers. In this context, e-service quality and trust are crucial factors in enhancing customer satisfaction and loyalty (Fornell & Larcker, 1981).

E-service quality is a measure of the quality of services provided by a company in the realm of information and communication technology (ICT). It encompasses several dimensions such as

DOI: https://doi.org/10.48173/jdmps.v5i3.271

ease of use, speed, reliability, responsiveness, and personalization (Padlee et al., 2020). In the context of MPos services in the restaurant sector, good e-service quality facilitates customer use of MPos services, thereby improving customer satisfaction. Issues in e-service quality may arise if a company fails to deliver adequate service quality through ICT. Potential problems include slow application performance, inability to conduct transactions securely, or user difficulties in operating the application.

A notable trend in e-service quality is the increasing shift of companies toward technology-based business models, particularly in e-commerce and online banking, where customers demand high-quality service and robust security in online transactions (Forster & Fenwick, 2015). However, not all companies are capable of providing adequate service, which can diminish customer satisfaction and increase the risk of customer attrition. For example, issues with e-service quality have been observed in Indonesia with online transportation apps like Gojek and Grab, as well as software applications of state-owned banks and even government websites (Giovanis et al., 2014). Common complaints include slow application performance, user difficulties, and concerns related to privacy and data security, especially in banking applications (Ahmed et al., 2021).

On the other hand, to achieve optimal service through access to information and technology, Indonesia still faces significant challenges. First, there is the issue of limited ICT infrastructure. Some regions in Indonesia still experience inadequate internet access, slow connectivity, and unstable telecommunications services (Avram et al., 2015). These infrastructure limitations can affect the quality of service provided by companies. Limited and uneven internet access is a major factor contributing to ICT infrastructure issues, affecting speed, responsiveness, and overall service quality (Goldring, 2015). Additionally, limitations in users' technical skills in utilizing ICT applications or services can lead to issues such as data loss, input errors, and other technical problems. Furthermore, inadequate technical skills can influence user satisfaction with ICT applications or services. Users who encounter difficulties or discomfort while using applications may switch to more user-friendly alternatives (Fahyuni, 2017). To address these issues, companies should provide adequate training and education on the use of ICT applications or services. Additionally, companies could consider developing more intuitive and user-friendly applications or services and offering sufficient technical support to users experiencing technical difficulties. This approach can enhance users' technical skills and ensure that they can effectively use the provided applications or services.

Ideally, companies should deliver services that are easy to use, responsive, and fast. These services should also be secure and reliable to safeguard customer information (Ahmed Zebal & M. Saber, 2014). Furthermore, companies should have clear and effective customer service policies to assist customers in resolving any issues that may arise during service use. This will improve customer satisfaction and enhance customer loyalty. Alongside e-service quality, trust is also a critical factor in improving customer satisfaction and loyalty. Trust refers to customers' belief in a company's ability to meet their needs and safeguard their information (Grover et al., 2004).

Trust is a key factor in building long-term relationships between companies and customers. It encompasses customers' confidence that a company will fulfill its promises and be accountable

for the products or services provided (Abbade, 2014; Hair et al., 2014). In the context of e-commerce and ICT services, trust is particularly important because customers often do not have physical contact with the company and may not be able to directly evaluate the quality of products or services before purchase. Therefore, customers must trust the company to meet their expectations and protect their personal information. The relationship between trust and customer satisfaction has been clearly illustrated in numerous studies and is a standard measure for enhancing customer loyalty (Kim et al., 2013).

MPos, or Mobile Point of Sales, is a wireless payment technology that enables users to make electronic payments using credit or debit cards through mobile devices such as smartphones or tablets. MPos is gaining popularity in Indonesia due to its convenience and ease of transactions without the need to carry cash. The use of MPos in Indonesia has been growing annually. According to data from Bank Indonesia, in 2018, the total MPos transactions reached IDR 14.7 trillion, marking a 40% increase from the previous year. By 2019, over 1 million merchants in Indonesia were using MPos. Despite the rapid growth in MPos usage, its penetration in Indonesia remains relatively low compared to other countries. According to Bank Indonesia data, MPos penetration in Indonesia was only 1.3% of total non-cash transactions in 2018. Nevertheless, MPos provides opportunities for business development, particularly for small and medium-sized enterprises (SMEs).

Therefore, this study aims to analyze the impact of e-service quality and trust on customer satisfaction and their implications for customer loyalty in MPos services provided by PT Sarana Digital in the restaurant sector. This research will be conducted through surveys of MPos users in the restaurant sector in South Sulawesi and West Sulawesi. The study is expected to contribute to PT Sarana Digital's efforts to improve service quality and customer trust, thereby enhancing customer satisfaction and loyalty. Additionally, the findings may offer insights to other companies looking to develop MPos services in the restaurant sector, emphasizing the importance of e-service quality and trust in improving customer satisfaction and loyalty.

Theoretical Framework

The Expectancy-Disconfirmation Model (EDM) is a theoretical framework used to measure consumer satisfaction with a product or service (Ajzen et al., 1995). This theory posits that consumer satisfaction is contingent upon how consumers' evaluations of a product or service align with their pre-existing expectations (Formánková & Křížková, 2015). Within the EDM framework, there are three fundamental concepts: expectations, perceptions, and disconfirmation. Expectations refer to the anticipations consumers have prior to purchasing or using a product or service. These expectations can be influenced by various factors such as previous experiences, advertising, recommendations from friends, or information obtained from media sources. Expectations can be understood as the anticipated outcomes or what consumers expect from a particular product or service.

The E-Service Quality (ESQ) theory is utilized to evaluate the quality of electronic or online services provided by a company. This theory was developed to address the needs of modern consumers who increasingly engage with online services such as online shopping, online banking, or ticket reservations (Isa et al., 2020; Padlee et al., 2020).

DOI: https://doi.org/10.48173/jdmps.v5i3.271

Customer satisfaction is a critical aspect of contemporary business. It can have a direct impact on a company's long-term success. A successful company must understand the needs and desires of its customers and make appropriate efforts to meet their expectations. This discussion will address the concept of customer satisfaction and explore how companies can enhance their customer satisfaction levels (Kim et al., 2013). Customer loyalty refers to the tendency of customers to continue using a company's products or services and to recommend the company to others. Customer loyalty is important for businesses as it can contribute to increased revenue, reduced marketing costs, and enhanced brand reputation (Frank et al., 2022). Several factors can influence customer loyalty, including product or service quality, pricing, service, customer experience, and brand image (Hossain et al., 2021).

E-service quality, or the quality of electronic services, describes the standard of services provided by companies through electronic media such as websites, mobile applications, or email. In the increasingly advanced digital era, e-service quality is becoming ever more crucial for companies to retain customers and achieve long-term business success. Trust is a key factor in marketing management. In a business context, trust is vital for establishing and maintaining relationships with customers(Kartika et al., 2020). When customers trust a brand or company, they are more likely to purchase the products or services offered by that company. Moreover, trust also affects customers' perceptions of product or service quality, as well as their overall satisfaction and loyalty (Hendarto et al., 2018).

Methods

This study employs a quantitative research method to measure the influence of E-service quality, trust, and customer satisfaction on loyalty. The quantitative method is chosen because it allows for the objective and systematic collection and analysis of numerical data. In this context, the research focuses on how E-service quality, trust, and customer satisfaction contribute to loyalty. The population in this study appears to be infinite or difficult to estimate. An infinite population is defined as a collection of objects or individuals being studied without a known boundary or an indeterminable total number of individuals within a given area. Due to the broad scope of the population in this research, the determination of the sample size is based on several expert theories stating the minimum sample size as follows: (1) The minimum sample size required to reduce bias in all types of estimations is 200’ (2) The sample size for estimation should be at least 15 times the number of observed variables; (3) The sample size for estimation should be at least 5 times the number of free parameters in the model, including error (Bentler & Chou, 1987); (4) For data with high kurtosis values, the minimum sample size should be 10 times the number of free parameters; (5) Islam (2018) states that for an infinite population, the sample size should be 5-10 times the number of variables and parameters. Given the extensive and vast number of samples and the various expert opinions without a definitive sample size, the researcher decided to determine the minimum sample size by following several theoretical guidelines. This involves 4 variables x 15 items x 5, resulting in a minimum sample size of 257 respondents. The sample criteria are users of MPos.The data analysis method used in this study is Partial Least Squares (PLS), implemented through the Smart PLS software, specifically version 3.0.

Results and Discussion

Date Respondent

Table 2 explains the sample criteria using the purposive random sampling method. By employing the Slovin's formula for determining the sample size, the ideal number of samples to represent the population is calculated to be \(n = 257 \).

Table 1. Sample Criteria

No	Category	n = Sampel	Percent (%)
1	Beverages	10	3,92
2	Snacks	16	6,14
3	Sweets	33	12,92
4	Rice	51	19,84
5	Chicken & Duck	22	8,49
6	Fast Food	6	2,48
7	Bakery	6	2,22
8	Japanesse	6	2,35
9	Bakso & Soto	10	3,92
10	Noodles	24	9,53
11	Korean	1	0,52
12	Coffee	6	2,48
13	Martabak	6	2,22
14	Pizza & pasta	8	3,13
15	Chinesse	6	2,48
16	Sate	2	0,91
17	Western	3	1,04
18	Seafood	14	5,35
19	Middle Eastern	24	9,53
20	Thai	0	0,13
21	Indian	1	0,39
Total		**257**	**100,00**

Sumber: Data Analysis, 2024

The next section details the criteria of respondents based on demographics, specifically age, education, and gender, as explained in Table 3.

Table 2. Respondent Characteristics Based on Demographic Data (n = 257)

Demographics	Frequency	%
Gender		
• Male	144	56
• Female	113	44
Age *(Year)*		
• 18 – 25	30	15.2

DOI: https://doi.org/10.48173/jdmps.v5i3.271

• 26 – 33 • 34 – 41 • 41 - 48 • 48-50	32 106 30 2	15.8 53.2 14.6 1.2
Marital Status • Married • Single	 177 80	 60.1 39.9
Educational Background Distribution • SMU • Diploma • S1 • S2 • S3	 86 15 43 47 9	 43 7.6 21.5 23.3 4.7

Sumber: Data Analysis, 2024

Based on the analysis of respondent characteristics, it can be illustrated that the dominant gender among respondents is female. In terms of age, the majority of respondents are within the 34-41 age range. Regarding marital status, most respondents are married. Lastly, in terms of the highest level of education completed, the majority of respondents have a high school diploma.

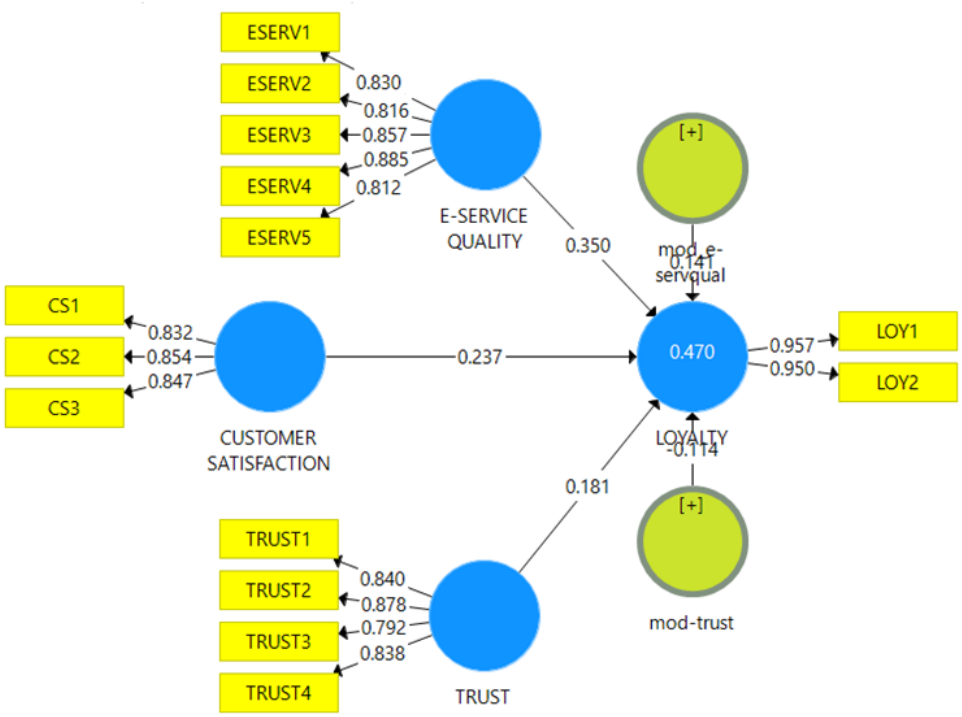

Figure 1. Model Struktural Boostraping

Convergent validity is determined by the factor loading values of the latent variables with their indicators, with expected values greater than 0.7, (Chin, 1998), Convergent validity is further assessed by examining the average variance extracted (AVE) for each construct, which reflects

the correlation between the constructs and other constructs within the model. The interpretation of the model is illustrated in Table 4.

Table 3. *Outer Loading*

	Customer Satisfaction	E-Service Quality	Loyalty	Trust	Mod-Trust	Mod_E-Servqual
CS1	0.832					
CS2	0.854					
CS3	0.847					
Customer Satisfaction * E-Service Quality						1.774
Customer Satisfaction * Trust					1.535	
ESERV1		0.830				
ESERV2		0.816				
ESERV3		0.857				
ESERV4		0.885				
ESERV5		0.812				
LOY1			0.957			
LOY2			0.950			
TRUST1				0.840		
TRUST2				0.878		
TRUST3				0.792		
TRUST4				0.838		

Source: Data Analysis, 2024

Table 4 presents the loading results of the variables in the research model related to e-service quality, customer satisfaction, loyalty, and trust. The customer satisfaction (CS) items CS1, CS2, and CS3 show high loadings of 0.832, 0.854, and 0.847, respectively, indicating their effectiveness in measuring customer satisfaction with the service. The e-service quality (ESERV) items, ESERV1 through ESERV5, have loadings ranging from 0.812 to 0.885, suggesting that these questions adequately capture customers' perceptions of the provided e-service quality. Loyalty (LOY) items LOY1 and LOY2 demonstrate very strong loadings of 0.957 and 0.950, respectively, highlighting their high relevance in assessing customer loyalty. Trust (TRUST) items TRUST1, TRUST2, TRUST3, and TRUST4 have loadings between 0.792 and 0.878, indicating that these items are representative of the level of customer trust in the service or service provider. The interaction value between customer satisfaction and e-service quality is 1.774, which is very high, suggesting a strong relationship between the two variables and indicating that improvements in e-service quality can significantly enhance customer satisfaction. Similarly, the interaction value between customer satisfaction and trust is 1.535, indicating a significant relationship and suggesting that customers' trust in the service provider has a strong impact on customer satisfaction.

Table 4. Construct Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Satisfaction	0.799	0.800	0.882	0.713
E-Service Quality	0.896	0.898	0.923	0.706
Loyalty	0.900	0.903	0.952	0.909
Trust	0.858	0.863	0.904	0.702
mod-trust	1.000	1.000	1.000	1.000
mod_e-servqual	1.000	1.000	1.000	1.000

In this study, Table 5 outlines the reliability of various constructs used to measure aspects such as Customer Satisfaction, Electronic Service Quality, Loyalty, and Trust. The reliability analysis employs four key indicators: Cronbach's Alpha, rho_A, Composite Reliability, and Average Variance Extracted (AVE), each providing insights into the consistency and reliability of measurements in the study.Customer Satisfaction has a Cronbach's Alpha of 0.799 and rho_A of 0.800, with a Composite Reliability of 0.882 and AVE of 0.713. These values indicate very good reliability, confirming that Customer Satisfaction is measured with high consistency, reflecting the effectiveness of the items in representing this construct in the context of electronic services.Electronic Service Quality exhibits a Cronbach's Alpha of 0.896 and rho_A of 0.898, along with an exceptionally high Composite Reliability of 0.923 and AVE of 0.706. These results underscore the excellent reliability of the measurement of Electronic Service Quality, illustrating consistent and dependable measurement of customer perceptions of the services received.Customer Loyaltyme asured through highly reliable indicators, shows a Cronbach's Alpha of 0.900 and rho_A of 0.903, with a Composite Reliability of 0.952 and a very high AVE of 0.909. This indicates that the measurement of Loyalty in this study is highly consistent, producing accurate and reflective data on actual customer loyalty.Trust is measured with a Cronbach's Alpha of 0.858 and rho_A of 0.863, a Composite Reliability of 0.904, and an AVE of 0.702, suggesting that the items used effectively measure Customer Trust with a high level of consistency.

Table 5. F-Square

	Customer Satisfaction	E-Service Quality	Loyalty	Trust	Mod-Trust	mod_e-servqual
Customer Satisfaction			0.020			
E-Service Quality			0.057			
Loyalty						
Trust			0.017			
Mod-Trust			0.010			
mod_e-servqual			0.019			

Table 6 presents the relative effects among the variables in the research model, including Customer Satisfaction, Electronic Service Quality, Loyalty, and Trust. The F-Square measure is

employed to identify the extent of influence one variable has on another within the model. This value indicates the effect size, with higher values signifying a greater impact.

Table 6. F-Square

	R Square	R Square Adjusted
Loyalty	0.470	0.459

Table 6 reveals the R Square and Adjusted R Square values for the Loyalty variable in the study. R Square is a measure indicating the proportion of variance in the dependent variable that is explained by the independent variables in the model. On the other hand, Adjusted R Square adjusts the R Square value by accounting for the number of predictor variables in the model, providing a more accurate estimate in contexts with multiple predictors.

Table 7. Discriminant Validity

	Customer Satisfaction	E-Service Quality	Loyalty	Trust	Mod-Trust	Mod_E-Servqual
Customer Satisfaction	0.844					
E-Service Quality	0.845	0.840				
Loyalty	0.637	0.629	0.953			
Trust	0.811	0.720	0.618	0.838		
Mod-Trust	-0.405	-0.318	-0.226	-0.346	1.000	
Mod_E-Servqual	-0.455	-0.433	-0.212	-0.275	0.875	1.000

Table 7 illustrates the extent to which the constructs used in this study are distinct from one another, indicating the level of discriminant validity of the model. In this table, the diagonal elements display the square roots of the Average Variance Extracted (AVE) for each construct, which ideally should be greater than the correlations between constructs to demonstrate strong discriminant validity. These values reflect how well each construct is measured relative to other variables in the model.Customer Satisfaction has a diagonal value of 0.844, which exceeds its correlations with other constructs, indicating strong discriminant validity.Electronic Service Quality shows a diagonal value of 0.840, also reflecting strong discriminant validity as this value is higher than its correlations with other constructs.Loyalty has a diagonal value of 0.953, indicating that this construct is highly distinct from others, with a significantly higher value compared to the correlations between constructs.Trust displays a diagonal value of 0.838, further affirming that this construct has strong discriminant validity within the model context.

The analysis of discriminant validity reveals that most constructs in the model exhibit strong uniqueness and are well differentiated from one another, underscoring the measurement quality and accuracy of the model. The negative correlations observed in the modification constructs suggest areas that may require further investigation to understand the underlying dynamics in a broader context.

Table 8. Total Effect

	Original Sample (O)	Sample Mean (M)	STDEV	T Statistics	P Values
Customer Satisfaction -> Loyalty	0.237	0.240	0.119	1.990	0.047
E-Service Quality -> Loyalty	0.350	0.346	0.096	3.633	0.000
Trust -> Loyalty	0.181	0.185	0.105	1.936	0.000
Mod-Trust -> Loyalty	0.114	0.083	0.112	2.021	0.000
Mod_E-Servqual -> Loyalty	0.141	0.120	0.101	2.395	0.000

Table 8 presents the total effects of several constructs on loyalty in this study. The total effect of customer satisfaction on loyalty is 0.237, with a mean sample value of 0.240 and a standard deviation of 0.119. The T statistic of 1.990 with a P value of 0.047 indicates that this relationship is statistically significant, though moderately strong. This signifies that customer satisfaction has a positive impact on customer loyalty in this context.Electronic service quality demonstrates a stronger effect on loyalty, with a total effect value of 0.350. The T statistic of 3.633 and a very low P value (0.000) confirm that this relationship is highly significant and strong. This indicates that improvements in electronic service quality can significantly enhance customer loyalty.The total effect of trust on loyalty is 0.181, with a T value of 1.936 and a P value of 0.000, indicating that trust has a significant impact, though not as strong as the effect of electronic service quality.The modification of trust has a total effect of 0.114 on loyalty, with a T value of 2.021 and a P value of 0.000, suggesting that, while smaller, this modification still holds statistical significance in enhancing loyalty.

The total effect of modifying electronic service quality on loyalty is 0.141, with a T value of 2.395 and a P value of 0.000, indicating that this modification variable also has a significant impact on influencing loyalty.The analysis of these total effects demonstrates that all variables, including modifications, have significant impacts on loyalty, with electronic service quality being the most dominant influence. These findings provide valuable insights for service improvement strategies and customer relationship management, emphasizing the importance of satisfaction and service quality in fostering sustainable customer loyalty.

Disscusion

In the current digital era, e-service quality and trust have become two critical factors determining customer satisfaction and loyalty in the restaurant industry. PT Sarana Digital's use of mobile Point of Sale (mPOS) reflects the company's efforts to enhance customer experience through technology. This study aims to analyze the impact of e-service quality and trust on customer satisfaction and its implications for customer loyalty at PT Sarana Digital in the restaurant sector.

The analysis was conducted using quantitative data obtained from surveys of mPOS users in various restaurants that utilize PT Sarana Digital's services. The use of Structural Equation Modeling (SEM) helped in testing hypotheses and interpreting the complex relationships among variables such as e-service quality, trust, customer satisfaction, and loyalty.

The analysis indicates that e-service quality has a significant and positive relationship with

customer satisfaction and loyalty. Indicators such as system responsiveness, ease of use, and transaction security (as seen from loading values and composite reliability) confirm that high electronic service quality tends to increase customer satisfaction. E-service quality, with a high F-square value for loyalty (0.350), shows that improvements in electronic service quality have substantial potential to enhance customer loyalty.

Trust plays a vital role in increasing customer satisfaction and loyalty. The data shows that customer trust in the security and integrity of the mPOS system significantly influences their perception of the service. With an F-square value of 0.181 for loyalty, trust is proven to be an important factor supporting customer loyalty. The reliability and discriminant validity of the trust construct indicate that the measurement of trust in this context is valid and reliable. The results show that customer satisfaction is an important mediator between e-service quality and loyalty, as well as between trust and loyalty. This is evidenced by the significant total effect value of customer satisfaction on loyalty (0.237), indicating that customer satisfaction plays a role in retaining customers and fostering loyal behavior.

Customer loyalty was measured through commitment to the service and frequency of mPOS usage. The R-square analysis shows that this model can explain about 46.9% of the variance in loyalty, indicating the effectiveness of independent variables in predicting customer loyalty. This underscores the importance of improving service quality and building trust to create customer loyalty.

This research contributes to the existing literature by exploring the relationships between e-service quality, trust, and customer satisfaction in the context of mPOS technology in the restaurant industry. The findings support theories stating that electronic service quality and trust are primary drivers of customer satisfaction and loyalty.

Research on e-service quality, trust, customer satisfaction, and loyalty has gained prominence in recent decades, especially with the accelerated adoption of digital technology in business. This study, which examines the use of mPOS by PT Sarana Digital in the restaurant industry, seeks to link findings with previous studies to evaluate the consistency of existing theories and identify advances in understanding the relationships among these variables.

These findings are relevant to the results of this study, where e-service quality is found to have a significant impact on customer satisfaction and loyalty. This underscores that the quality of digital interactions remains a crucial factor in customer satisfaction in the digital age. Eid (2011) identified that trust in information technology is critical in the e-commerce context. They emphasized the importance of customer trust in security and privacy as factors that enhance customer satisfaction and loyalty. Consistent with these findings, this study finds that trust has a close relationship with mPOS customer loyalty, indicating the importance of building and maintaining trust in transaction technology.

In his seminal work, Opuni (2023) described satisfaction as a cognitive and affective response occurring after service use. Opuni also linked satisfaction with customer loyalty, a theme that reappears in this study, where customer satisfaction acts as a mediator between e-service quality and trust on loyalty. This shows that customer satisfaction remains key to influencing customers'

decisions to continue using the service.

According to Watson et al. (2015), customer loyalty is not only demonstrated through repeat purchases but also through advocacy, something they called behavioral loyalty. This study's finding that loyalty is influenced by customer satisfaction and trust reflects the same principle, affirming that loyalty is the end result of a series of positive evaluations made by customers regarding the service they receive.

The findings from this study significantly correlate with previous research, reinforcing existing theories and providing a contemporary context in the restaurant industry using mPOS technology. The finding that e-service quality has the greatest effect on loyalty underscores the importance of continuous innovation and maintenance in the technical aspects of service to maintain a competitive advantage.

Conclusion

In this study, we explored the significant relationships between e-service quality, trust, customer satisfaction, and loyalty in the context of mobile Point of Sale (mPOS) usage by PT Sarana Digital in the restaurant industry. The analysis results indicate that electronic service quality and trust are critical factors supporting customer satisfaction, which in turn influences their loyalty to the service. These findings are consistent with previous research that has underscored the importance of electronic service quality and trust in digital and e-commerce contexts. The relationships identified in this study offer a deeper understanding of customer dynamics in the digital era, particularly in the service sector like restaurants that are increasingly adopting technology for their daily operations.

This research affirms and expands the understanding of the influence of e-service quality and trust on customer satisfaction and loyalty in the context of mPOS technology in the restaurant industry. By continually adopting customer-focused approaches and integrating the latest technology, PT Sarana Digital can enhance satisfaction and strengthen customer loyalty, while maintaining its competitive position in this dynamic industry.

References

Abbade, E. B. (2014). A percepção de clientes universitários sobre o relacionamento com suas operadoras de telefonia móvel. *REGE - Revista de Gestão*, *21*(3), 433–448. https://doi.org/https://doi.org/10.5700/rege539

Ahmed Zebal, M., & M. Saber, H. (2014). Market orientation in Islamic banks – a qualitative approach. *Marketing Intelligence & Planning*, *32*(4), 495–527. https://doi.org/10.1108/MIP-08-2013-0138

Ahmed, S., Mohiuddin, M., Rahman, M., Tarique, K. M., & Azim, M. (2021). The impact of Islamic Shariah compliance on customer satisfaction in Islamic banking services: mediating role of service quality. *Journal of Islamic Marketing*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/JIMA-11-2020-0346

Ajzen, I., Nichols, A. J., & Driver, B. L. (1995). Identifying Salient Beliefs About Leisure Activities: Frequency of Elicitation Versus Response Latency. *Journal of Applied Social Psychology*,

25(16), 1391–1410. https://doi.org/10.1111/j.1559-1816.1995.tb02623.x

Al-Dmour, H. H., Algharabat, R. S., Khawaja, R., & Al-Dmour, R. H. (2019). Investigating the impact of ECRM success factors on business performance. *Asia Pacific Journal of Marketing and Logistics*, *31*(1), 105–127. https://doi.org/10.1108/APJML-10-2017-0270

Aldulaimi, S. H. (2018). Leadership development program and leaders performance for mid-level managers in Saudi Petroleum Company, ARAMCO. *Arab Economic and Business Journal*, *13*(1), 15–24. https://doi.org/https://doi.org/10.1016/j.aebj.2018.02.001

Ariff, M. S. M., Yun, L. O., Zakuan, N., & Ismail, K. (2013). The Impacts of Service Quality and Customer Satisfaction on Customer Loyalty in Internet Banking. *Procedia - Social and Behavioral Sciences*, *81*, 469–473. https://doi.org/10.1016/j.sbspro.2013.06.462

Avram, E., Ionescu, D., & Mincu, C. L. (2015). Perceived Safety Climate and Organizational Trust: The Mediator Role of Job Satisfaction. *Procedia - Social and Behavioral Sciences*, *187*, 679–684. https://doi.org/https://doi.org/10.1016/j.sbspro.2015.03.126

Chin, W. (1998). The partial least squares approach to structural equation modeling. *Modern Methods for Business Research*, *295*(2), 295–336. https://doi.org/10.1016/j.aap.2008.12.010

Eid, M. I. (2011). Determinants of e-commerce customer satisfaction, trust, and loyalty in Saudi Arabia. *Journal of electronic commerce research*, *12*(1), 78.

Fahyuni, E. F. (2017). *Teknologi, Informasi, dan Komunikasi (Prinsip dan Aplikasi dalam Studi Pemikiran Islam)*. Umsida press.

Formánková, L., & Křížková, A. (2015). Flexibility trap – the effects of flexible working on the position of female professionals and managers within a corporate environment. *Gender in Management: An International Journal*, *30*(3), 225–238. https://doi.org/10.1108/GM-03-2014-0027

Fornell, C., & Larcker, D. F. (1981). Structural equation models with unobservable variables and measurement error: Algebra and statistics. *Journal of Marketing Research*, 382–388.

Forster, G., & Fenwick, J. (2015). The influence of Islamic values on management practice in Morocco. *European Management Journal*, *33*(2), 143–156. https://doi.org/https://doi.org/10.1016/j.emj.2014.04.002

Frank, A. G., Mendes, G. H. de S., Benitez, G. B., & Ayala, N. F. (2022). Service customization in turbulent environments: Service business models and knowledge integration to create capability-based switching costs. *Industrial Marketing Management*, *100*, 1–18. https://doi.org/https://doi.org/10.1016/j.indmarman.2021.10.010

Ghozali, I. (2013). Aplikasi Analisis Multivariate Dengan Program IBM dan SPSS. In *aplikasi analisis multivariate dengan program ibm spss 19* (p. 113). https://doi.org/10.2307/1579941

Giovanis, A. N., Zondiros, D., & Tomaras, P. (2014). The Antecedents of Customer Loyalty for Broadband Services: The Role of Service Quality, Emotional Satisfaction and Corporate Image. *Procedia - Social and Behavioral Sciences*, *148*, 236–244.

https://doi.org/10.1016/j.sbspro.2014.07.039

Goldring, D. (2015). Reputation orientation. *Marketing Intelligence & Planning*, *33*(5), 784–803. https://doi.org/10.1108/MIP-11-2013-0183

Grover, S., Agrawal, V. P., & Khan. (2004). A digraph approach to TQM evaluation of an industry. *International Journal of Production Research*, *42*(19), 4031–4053. https://doi.org/10.1080/00207540410001704032

Hair, J. F., Henseler, J., Dijkstra, T. K., & Sarstedt, M. (2014). *Common beliefs and reality about partial least squares: comments on Rönkkö and Evermann*.

Hendarto, K. A., Dharmmesta, B. S., Purwanto, B. M., & Moeliono, M. M. M. (2018). Analyzing consumer participation in boycott movement using the analytical hierarchy process. *Journal of Islamic Marketing*, *9*(4), 698–726. https://doi.org/10.1108/JIMA-11-2016-0086

Hossain, M. A., Jahan, N., & Kim, M. (2021). A multidimensional and hierarchical model of banking services and behavioral intentions of customers. *International Journal of Emerging Markets*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/IJOEM-07-2020-0831

Isa, N. A. M., Ghaus, H., Hamid, N. A., & Tan, P.-L. (2020). Key drivers of passengers' overall satisfaction at klia2 terminal. *Journal of Air Transport Management*, *87*, 101859. https://doi.org/https://doi.org/10.1016/j.jairtraman.2020.101859

Islam, M. R. (2018). Sample size and its role in Central Limit Theorem (CLT). *Computational and Applied Mathematics Journal*, *4*(1), 1-7.

Opuni, F. F. (2023). *The Nexus between E-marketing, E-service Quality, E-satisfaction and E-loyalty: A Cross-sectional Study within the Context of Online SMEs in Ghana* (Doctoral dissertation, University of Bolton).

Watson, G. F., Beck, J. T., Henderson, C. M., & Palmatier, R. W. (2015). Building, measuring, and profiting from customer loyalty. *Journal of the academy of marketing science*, *43*, 790-825.

