

## Analysis of e-Service Quality, e-Trust, Promotion, e-Customer Satisfaction, and e-Customer Loyalty of Flip Application Customers in the Special Region of Yogyakarta

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#### ABSTRACT

This research aims to find how service quality, e-trust, and promotion affect customer loyalty mediated by e-customer satisfaction with the Flip application in the Special Region of Yogyakarta. This research uses purposive sampling techniques. The number of samples used in this research was 105 respondents. The data analysis tool used in this research is Partial Least Square. The results in this study are (1) e-service quality positively affects customer satisfaction; (2) e-service quality positively affects customer loyalty; (3) e-trust positively affects customer satisfaction; (4) e-trust positively affects customer loyalty; (5) promotion positively affects customer satisfaction; (6) e-customer satisfaction positively affects customer loyalty; (7) e-service quality positively affects customer loyalty through e-customer satisfaction; (8) e-trust positively affects customer loyalty through e-customer satisfaction; and (9) promotion positively affects customer loyalty through e-customer satisfaction. The research team suggests that Flip companies pay more attention to e-service quality through several indicators, such as improving the application to avoid frequent errors, compensating users if an application system error occurs during transactions, and providing better service assistance contacts.

**Keywords:** e-Customer Loyalty, e-Customer Satisfaction, e-Service Quality, e-Trust, Promotion

## **INTRODUCTION**

Fintech products are usually systems designed to carry out specific financial transaction mechanisms. The number of fintech users in Indonesia is among the largest in the world. This is proven by research conducted by AppsFlyer, the world's leading attribution company by releasing the 2021 edition of the State of Finance app marketing report, which places Indonesia as the third-ranked country in the world out of fifteen countries—another big one in terms of application installations in the financial category (IDN Financials, 2021).

The Flip application is under the auspices of PT Fliptech Lentera Inspirasi Pertiwi, which offers superior services to its users through inter-bank transfers without incurring administration fees (free). Administration fees for interbank transfers have become an open secret in the banking world, where administration fees for interbank transfers are used by the bank receiving the funds and the destination bank as operational costs. The Flip application offers convenience and savings on transfer transactions between banks (Ardianto, 2022).

E-customer satisfaction results from the customer's perceived experience regarding the convenience of online transactions, methods of carrying out transactions, satisfaction with the appearance of the site or application, and the service experience received when making transactions (Ranjbarian, Fathi, & Rezaei, 2012). E-service quality is the extent to which the application can provide effective and efficient shopping facilities when customers make transactions, and the application delivers products or services (Zeithaml, Bitner, & Gremler, 2018). The results of previous research by Rahmawaty, Kartawinata, Akbar, and Wijaksana (2021) state that e-service quality significantly affects e-customer loyalty through e-customer satisfaction.

Promotion is a method of communication carried out by a company to customers or target markets to convey information about the company's products or services so that they want to buy (Kotler & Keller, 2016). The results of previous research by Rahmatika and Madiawati (2020) stated that customer satisfaction mediated the influence of promotions on customer loyalty.

## **LITERATURE REVIEW**

### **E-Customer Loyalty**

Griffin, Medya, Sumiharti, Kristiaji, and Yahya (2003) states that customer loyalty is based on purchasing behavior. Customer loyalty in the online environment is called electronic customer loyalty (e-customer loyalty). According to Hur, Ko, and Valacich (2011), e-customer loyalty is a vital determination that customers have to revisit the services provided by carrying out or not carrying out electronic (online) transactions. According to Hur, Ko, and Valacich (2011), several things can be used to measure e-customer loyalty, including cognitive, affective, conative, and action.

### **E-Customer Satisfaction**

According to Kotler and Keller (2016), customer satisfaction is the level of customer feelings after comparing the performance or results that customers feel compared to customer expectations. Customer satisfaction in the online environment is commonly known as electronic customer satisfaction. According to Ranjbarian, Fathi, and Rezaei (2012), e-customer satisfaction is the result of the customer's perceived experience regarding the convenience of making electronic (online) transactions, the method of carrying out transactions, satisfaction with the appearance of the site or application and the service experience received when making transactions. According to Ranjbarian, Fathi, and Rezaei (2012), several things can influence e-customer satisfaction, including convenience, merchandising, site design, and security.

### **E-Service Quality**

According to Parasuraman in Sangadji and Sopiah (2013), service quality is the expected level of excellence and control over service excellence in meeting customer needs and desires. Meanwhile, electronic service quality refers to services provided online. Zeithaml, Bitner, and Gremler (2018) define e-service quality as the extent to which the application can provide shopping facilities when customers make transactions and the application delivers products or services. According to Zeithaml, Bitner, and Gremler (2018), customers use four indicators to assess applications where they do not experience problems or have questions, including efficiency, fulfillment, system availability, and privacy.

Reporting from a review of the Flip application based on Aditya (2022), several Flip application users still complain about the e-service quality of the Flip application, which often experiences problems when used. Hence, this research adds indicators for measuring e-service quality. Customers use three indicators to assess recovery services when they experience problems or have questions, including responsiveness, compensation, and contact.

### **E-Trust**

Mowen and Minor (2012) state that customer trust is customer knowledge and responses about objects, attributes, and benefits. In this case, things can be products or services offered by the company and anything a person has and believes in. Attributes are characteristics or features that an object may or may not have. Customer trust in the online sphere is known as electronic trust (e-trust). Priansa (2017) stated that three factors form e-trust in companies, including ability (competence), benevolence (kindness), and integrity.

### **Promotion**

According to Tjiptono (2014), promotion is a marketing mix that concentrates on efforts to inform, persuade, and remind customers of the brand and services offered by the company. According to Kotler and Keller (2016), promotion is a method of communication carried out by a company to customers or the target market to convey information about its products or services so that they want to buy. Promotion involves advertising, sales promotion, direct marketing, personal selling, and public relations. Promotion is part of a series of marketing activities for a product or service. Therefore, every company must be able to determine precisely which promotional tools are appropriate so that the company's promotional objectives can be achieved successfully. According to Kotler and Keller (2016), several indicators can be used to measure promotions, including promotion quality, promotional media, promotion time, and promotion frequency.

### **The Influence of E-Service Quality on E-Customer Satisfaction**

The quality of electronic service is one of the main factors in winning competition in digital business. Companies that can provide quality services have built one of the fundamentals for creating e-customer satisfaction. When customers feel the e-service quality supplied by the company is at a reasonable level, customers will tend to feel satisfaction. Suleman, Madjid, Patwayati, and Salemaku (2022) stated that e-service quality positively affects e-satisfaction. Another study by Istighfarnissa, Pradhanawati, & Prabawani (2022) writes that e-satisfaction is affected by e-service quality positively.

H1: E-service quality positively affects e-customer satisfaction with the Flip application in the Special Region of Yogyakarta.

### **The Influence of E-Service Quality on E-Customer Loyalty**

Electronic service quality is one of the determinants of creating e-customer loyalty. So, the higher the e-service quality created, the more e-customer loyalty will increase. The results of Rahmawaty, Kartawinata, Akbar, and Wijaksana (2021) stated that e-service quality significantly affects e-customer loyalty. However, a study by Suleman, Madjid, Patwayati, and Salemaku (2022) stated that e-service quality does not significantly affect e-loyalty.

H2: E-service quality positively affects e-customer loyalty to the Flip application in the Special Region of Yogyakarta.

### **The Influence of e-Trust on e-Customer Satisfaction**

E-trust can be built by companies by maintaining good relationships with customers. The more the company have good relationship with customers, e-trust will increase with the company. Finally, this situation will make customers feel satisfied. E-trust is very important in the fintech industry because customers have tremendous confidence in companies that transaction's funds will be safe. Istighfarnissa, Pradhanawati, & Prabawani (2022) state that e-trust influences e-satisfaction.

H3: E-trust positively affects e-customer satisfaction of Flip application in the Special Region of Yogyakarta.

### **The Influence of e-Trust on e-Customer Loyalty**

The creation of e-trust is of utmost importance due to the elevated risk inherent in conducting e-commerce transactions, particularly in shipping, payment, and personal information security, compared to traditional non-online transactions. The establishment of e-trust is a crucial determinant in fostering e-loyalty. Moreover, the establishment of E-trust has the potential to foster consumer loyalty towards a particular product or service, as individuals are inclined to remain loyal to e-commerce platforms they trust. E-trust has a vital role in forming e-customer loyalty. When customers trust the electronic services provided by the company, customers tend to be loyal to the company and not move to competitors. Gotama and Indarwati (2019) state that e-trust positively affects e-loyalty.

H4: E-trust positively affects e-customer loyalty of Flip application in the Special Region of Yogyakarta.

### **The Influence of Promotion on e-Customer Satisfaction**

As the company's promotions become more attractive, more and more customers become aware of and interested in the company's products or services. The sooner customers learn about the product or service they seek, the happier and more satisfied they will feel. The results of previous research by Gemilang and Soesanto (2021) stated that promotion positively and significantly affected e-satisfaction. Research by Rahmatika and Madiawati (2020) also state that promotions significantly affect customer satisfaction.

H5: Promotion significantly affects e-customer satisfaction with the Flip application in the Special Region of Yogyakarta.

### **The Influence of e-Customer Satisfaction on e-Customer Loyalty**

Satisfied customers with the company will tend to repurchase the products or services of the company. Suleman, Madjid, Patwayati, and Salemaku (2022) stated that e-customer satisfaction positively affects e-loyalty. It has been revealed that user satisfaction with the M-Banking application contributes to developing a loyal perspective on utilizing the BRI M-Banking application. Tumbelaka, Kaligis, and Mengga (2022) found that customer satisfaction affected customer loyalty in Martabak Hokky Kawanua, Minahasa, North Sulawesi.

H6: E-customer satisfaction positively affects e-customer loyalty to the Flip application in the Special Region of Yogyakarta.

### **The Influence of e-Service Quality on e-Customer Loyalty through e-Customer Satisfaction**

Suleman, Madjid, Patwayati, and Salemaku (2022) stated that e-service quality positively affects e-loyalty through e-satisfaction. Another research by Gotama and Indarwati (2019) also states that e-service quality positively and significantly affects e-loyalty through e-satisfaction. However, Istighfarnissa, Pradhanawati, & Prabawani (2022) research states that e-satisfaction does not mediate the relationship between e-service quality and e-loyalty.

H7: E-customer satisfaction mediates the influence of e-service quality on e-customer loyalty positively with the Flip application in the Special Region of Yogyakarta.

### **The Influence of e-Trust on e-Customer Loyalty through e-Customer Satisfaction**

Rahmawaty, Kartawinata, Akbar, and Wijaksana (2021) stated that e-trust significantly affects e-customer loyalty through e-customer satisfaction. Other research by Gotama and Indarwati (2019) states that e-trust positively and significantly affects e-loyalty through e-satisfaction. Other research conducted by Sari and Lestariningsih (2022) also states that customer satisfaction mediates the effect of trust on customer loyalty.

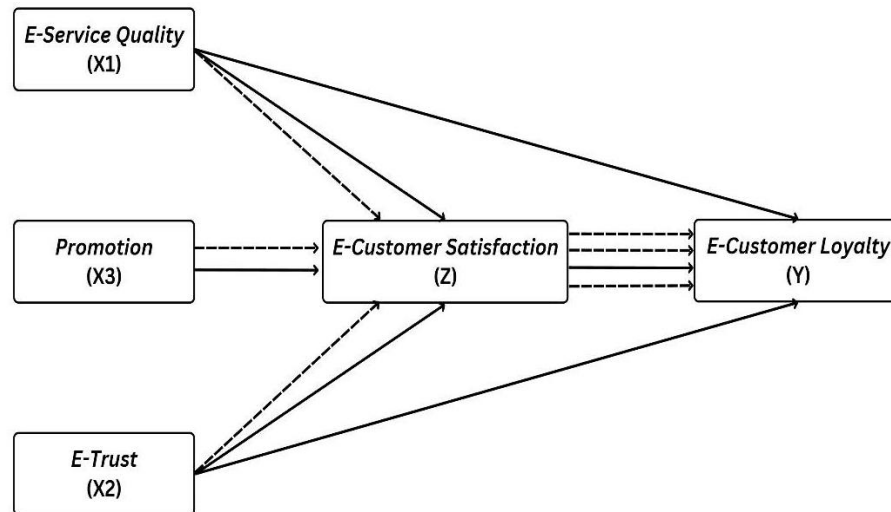
H8: E-customer satisfaction mediates the influence of e-trust on e-customer loyalty with the Flip application in the Special Region of Yogyakarta.

### **The Influence of Promotion on e-Customer Loyalty through e-Customer Satisfaction**

Rahmatika and Madiawati (2020) stated that promotions significantly affected customer loyalty through customer satisfaction. However, Sari and Lestariningsih's (2022) research states that customer satisfaction did not mediate the influence of promotions on customer loyalty.

H9: E-customer satisfaction mediates the influence of promotion on e-customer loyalty with the Flip application in the Special Region of Yogyakarta.

**Figure 1. Conceptual Model**



## RESEARCH METHOD

### Population and Sample

All customers of the Flip application in the Special Region of Yogyakarta are the population of the research. The samples were 105 customers of the Flip application. The study used a non-probability sampling technique. Purposive sampling is a method of taking samples using certain assessment aspects (Sugiyono, 2019). The criteria for respondents used as samples in this research are respondents who have made transactions using the Flip application at least twice in the last six months and must be at least 18 years old.

### Instrument Test

Instrument testing uses the outer model, including validity and reliability tests. According to Ghazali and Latan (2015), the validity test measures a questionnaire's validity. Reliability testing is a tool that measures a questionnaire, an indicator of a constructed variable.

### Data Analysis Technique

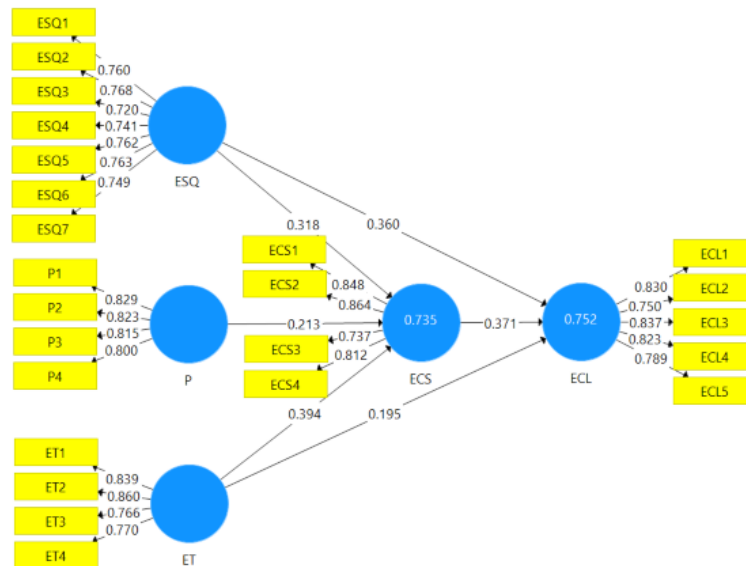
A structural or inner model is carried out to determine the predicted relationship between latent variables. The structural or inner model measurements using PLS-SEM are R-square ( $R^2$ ), Q-square ( $Q^2$ ), and path coefficient.



## RESULTS

### The Outer Model

Figure 2. Outer Model Test Results



### Convergent Validity

Table 1. Outer Loading

	e-Customer Loyalty	e-Customer Satisfaction	e-Service Quality	e-Trust	Promotion
ECL1	0,830				
ECL2	0,750				
ECL3	0,837				
ECL4	0,823				
ECL5	0,789				
ECS1		0,848			
ECS2		0,864			
ECS3		0,737			
ECS4		0,812			
ESQ1			0,760		
ESQ2			0,768		
ESQ3			0,720		
ESQ4			0,741		
ESQ5			0,762		
ESQ6			0,763		
ESQ7			0,749		
ET1				0,839	
ET2				0,860	
ET3				0,766	
ET4				0,770	
P1					0,829
P2					0,823
P3					0,815
P4					0,800

Based on the results of the convergent validity test in Table 1, it can be seen that each indicator of each variable in this research has an outer loading value of  $> 0.7$ , so it can be concluded that each indicator used in this research is feasible or valid.

### Discriminant Validity

Table 2. Cross Loading Factor

	e-Customer Loyalty	e-Customer Satisfaction	e-Service Quality	e-Trust	Promotion
ECL1	0,830	0,657	0,680	0,624	0,605
ECL2	0,750	0,700	0,705	0,667	0,544
ECL3	0,837	0,684	0,613	0,680	0,631
ECL4	0,823	0,636	0,613	0,665	0,561
ECL5	0,789	0,609	0,670	0,544	0,631
ECS1	0,734	0,848	0,683	0,696	0,684
ECS2	0,743	0,864	0,688	0,712	0,629
ECS3	0,551	0,737	0,548	0,664	0,567



ECS4	0,623	0,812	0,683	0,587	0,558
ESQ1	0,645	0,598	0,760	0,648	0,525
ESQ2	0,626	0,574	0,768	0,635	0,572
ESQ3	0,561	0,595	0,720	0,557	0,491
ESQ4	0,606	0,573	0,741	0,668	0,559
ESQ5	0,637	0,597	0,762	0,638	0,625
ESQ6	0,586	0,585	0,763	0,595	0,568
ESQ7	0,628	0,678	0,749	0,557	0,587
ET1	0,676	0,687	0,672	0,839	0,634
ET2	0,700	0,714	0,721	0,860	0,698
ET3	0,605	0,624	0,671	0,766	0,611
ET4	0,573	0,608	0,573	0,770	0,490
P1	0,611	0,641	0,573	0,604	0,829
P2	0,611	0,622	0,644	0,685	0,823
P3	0,622	0,631	0,664	0,632	0,815
P4	0,560	0,545	0,556	0,539	0,800

Based on the results of the discriminant validity test in Table 2, it can be seen that the cross-loading factor value of each indicator on each variable has the greatest value compared to the cross-loading factor value of each indicator on the other variables, so it can be stated that the variable indicators are valid.

#### Average Variance Extracted (AVE)

According to Ghazali and Latan (2015), AVE determines convergent validity. The expected AVE value is  $> 0.5$ , and if the expected AVE value is  $< 0.5$ , it is not convergently valid.

**Table 3. Average Variance Extracted (AVE)**

Variable	AVE	Criteria	Validity
E-Customer Loyalty	0,650	$>0,5$	Valid
E-Customer Satisfaction	0,667	$>0,5$	Valid
E-Service Quality	0,565	$>0,5$	Valid
E-Trust	0,656	$>0,5$	Valid
Promotion	0,667	$>0,5$	Valid

#### Composite Reliability

Composite reliability is used to measure the true value of the reliability of a construct. A variable can be declared to meet the requirements if the composite reliability value is  $> 0.7$ . The following are the composite reliability values for each variable.

**Table 4. Composite Reliability**

Variable	Composite Reliability	Criteria	Reliability
E-Customer Loyalty	0,903	$>0,7$	Reliable
E-Customer Satisfaction	0,889	$>0,7$	Reliable
E-Service Quality	0,901	$>0,7$	Reliable
E-Trust	0,884	$>0,7$	Reliable
Promotion	0,889	$>0,7$	Reliable

### Cronbach's Alpha

Cronbach's alpha is used to measure the lower limit of the reliability value of a construct. The Cronbach's alpha value of a variable must be  $> 0.7$  to meet the reliability measurement criteria.

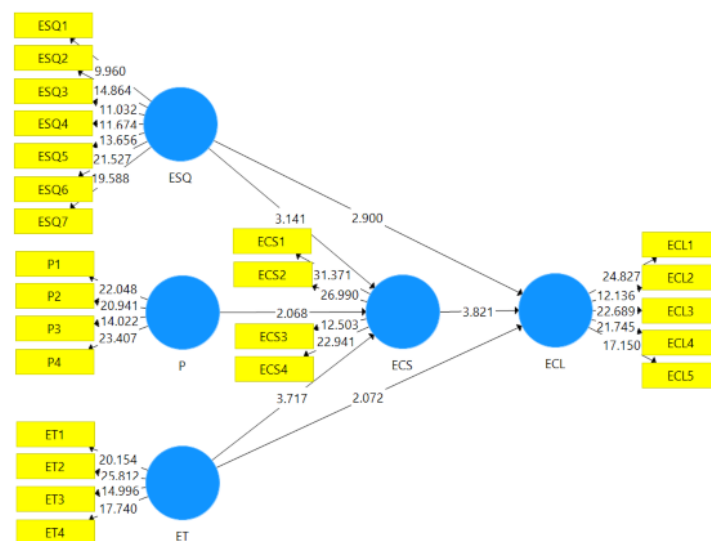
**Table 5. Cronbach's Alpha**

Variable	Cronbach's Alpha	Criteria	Reliability
E-Customer Loyalty	0,865	$>0,7$	Reliable
E-Customer Satisfaction	0,833	$>0,7$	Reliable
E-Service Quality	0,872	$>0,7$	Reliable
E-Trust	0,824	$>0,7$	Reliable
Promotion	0,834	$>0,7$	Reliable

Table 5 shows that each variable used in this research is reliable and meets Cronbach's alpha.

### Structural Model Analysis (Inner Model)

**Figure 2. Inner Model Testing Results**



**Table 6. Inner Model Test Results**

Testing	Variable	Test Results	Category
Determinant coefficient (R-Square)	E-Customer Loyalty	0,752	Strong
	E-Customer Satisfaction	0,735	Strong
Predictive relevance (Q-Square)	E-Customer Loyalty	0,475	Strong
	E-Customer Satisfaction	0,477	Strong"

### R-Square ( $R^2$ )

Based on the results of the R-Square calculation in Table 6., it is known that the e-customer loyalty variable is influenced by the e-service quality, e-trust, promotion, and e-customer satisfaction variables by 75.2%, and the remaining 24.8% is influenced by other variables not included in this research model. Therefore, the e-service quality, e-trust, promotion, and e-customer satisfaction variables strongly influence the e-customer loyalty variable. The e-customer satisfaction variable is influenced by the e-service quality, e-trust, and promotion variables by 73.5%, and the remaining 26.5% is influenced by other variables not included in this research model. Therefore, the e-service quality, e-trust, and promotion variables strongly influence the e-customer satisfaction variable.

### Predictive Relevance ( $Q^2$ )

Predictive relevance is used to measure the level of how good the observations are resulting from the model and estimated parameters. Table 6 shows that the e-customer loyalty variable has a Q-Square of 0.475 and is included in the strong category (Ghozali & Latan, 2015). The e-customer satisfaction variable has a Q-Square of 0.477 and is included in the strong category (Ghozali & Latan, 2015). Therefore, from these results, it can be concluded that this research model has fulfilled predictive relevance, which means it has suitable parameters.

### Results of Direct Effect Results

Table 7. Direct Effect Results

	Sample (O)	Flat-Sample Average (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
ESQ → ECS	0,318	0,312	0,101	3,141	0,002
ESQ → ECL	0,360	0,347	0,124	2,900	0,004
ET → ECS	0,394	0,392	0,106	3,717	0,000
ET → ECL	0,195	0,197	0,094	2,072	0,039
P → ECS	0,213	0,222	0,103	2,068	0,039
ECS → ECL	0,371	0,380	0,097	3,821	0,000

Table 7 shows that hypothesis testing for the first hypothesis until the sixth hypothesis is accepted.

### Results of Indirect Effects

Table 8. Specific Indirect Effect Results

	Sample(O)	Flat-Sample Average (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
ESQ → ECS → ECL	0,118	0,118	0,049	2,387	0,017
ET → ECS → ECL	0,146	0,149	0,057	2,584	0,010
P → ECS → ECL	0,079	0,085	0,047	1,677	0,094

Table 8 shows hypothesis testing for the seventh hypothesis until the ninth hypothesis is accepted.

## DISCUSSION

### **The Influence of e-Service Quality on e-Customer Satisfaction**

The analysis proves that e-service quality positively affects e-customer satisfaction with the Flip application in the Special Region of Yogyakarta. Therefore, Flip's e-service quality, included in the high category, must continue to be maintained and improved because it increases e-customer satisfaction. This research aligns with previous research by Suleman, Madjid, Patwayati, and Salemaku (2022), which stated that e-service quality positively affects e-satisfaction. Singh et al. (2021) found that customer satisfaction with the Tesco Hypermarket in Malaysia resulted from service quality.

### **The Influence of e-Service Quality on e-Customer Loyalty**

The results of the second hypothesis in this research prove that e-service positively affects e-customer loyalty to the Flip application in the Special Region of Yogyakarta. Therefore, Flip's e-service quality, which is included in the high category, must be maintained and improved because it has the impact of increasing e-customer loyalty. This research aligns with the results of previous research conducted by Rahmawaty, Kartawinata, Akbar, and Wijaksana (2021), which stated that e-customer loyalty resulted from e-service quality.

### **The Influence of e-Trust on e-Customer Satisfaction**

The third hypothesis testing in the research proves that e-trust positively affects e-customer satisfaction with the Flip application in the Special Region of Yogyakarta. Therefore, Flip's e-trust, which is in the very high category, must be maintained because it increases e-customer satisfaction. This research aligns with the results of Istighfarnissa, Pradhanawati, & Prabawani (2022), who stated that e-trust positively affects e-satisfaction. Other research by Rahmawaty, Kartawinata, Akbar, and Wijaksana (2021) also states that e-customer satisfaction results from e-trust.

### **The Influence of e-Trust on e-Customer Loyalty**

The results of the fourth hypothesis prove that e-trust positively influences e-customer loyalty to the Flip application in the Special Region of Yogyakarta. Therefore, e-trust, which is included in the very high category owned by Flip, must continue to be maintained because it has the impact of increasing e-customer loyalty for the Flip application in the Special Region of Yogyakarta. This research aligns with the research by Sari and Lestariningsih (2022) about how consumer trust affects customer loyalty. Gotama and Indarwati (2019) also state that e-loyalty results from e-trust.

### **The Influence of Promotion on e-Customer Satisfaction**

The research examines the fifth hypothesis, demonstrating a good correlation between promotion and consumer happiness in the Special Region of Yogyakarta for Flip e-commerce. Hence, upholding and enhancing the promotional efforts associated with Flip's high-tier category is imperative, as it has been found to augment e-customer satisfaction. The findings of this study are consistent with the outcomes of the research conducted by Gemilang and Soesanto (2021), which indicated that promotional activities exerted a favorable and statistically significant impact on electronic satisfaction. According to a study conducted by Sari and Lestariningsih (2022), it has been found that promotions favorably impact consumer satisfaction. According to a study conducted by Rahmatika and Madiawati (2020), it has been found that promotions affect consumer satisfaction.

### **The Influence of e-Customer Satisfaction on e-Customer Loyalty**

The findings of the sixth hypothesis testing in this study demonstrate a favorable relationship between e-customer satisfaction and e-customer loyalty towards the Flip application in the Special Region of Yogyakarta. This result implies a positive correlation between e-customer satisfaction and e-customer loyalty towards the Flip application in the Special Region of Yogyakarta. Hence, it is imperative to uphold and enhance Flip's e-customer happiness, which now falls inside the high category, since it directly contributes to the augmentation of e-customer loyalty. The findings of this study align with the findings of the research conducted by Suleman, Madjid, Patwayati, and Salemaku (2022), positing a notable impact of e-customer satisfaction on e-loyalty. Rahmawaty et al. (2021) conducted a separate study affirming that e-customer satisfaction substantially influences e-customer loyalty.

### **The Influence of e-Service Quality on e-Customer Loyalty through e-Customer Satisfaction**

The results of the seventh hypothesis testing in this research prove that e-customer satisfaction mediates the influence of e-service quality on e-customer loyalty to the Flip application in the Special Region of Yogyakarta. The e-customer satisfaction variable can mediate the relationship between e-service quality and e-customer loyalty. The results of this research align with previous research conducted by Suleman, Madjid, Patwayati, and Salemaku (2022), which stated that e-service quality significantly affects e-loyalty through e-satisfaction. Another research conducted by Rahmawaty, Kartawinata, Akbar, & Wijaksana (2021) states that e-service quality significantly affects e-customer loyalty through e-customer satisfaction.

### **The Influence of e-Trust on e-Customer Loyalty through e-Customer Satisfaction**

The eighth hypothesis tested in this research proves that e-customer satisfaction mediates the influence of e-trust on e-customer loyalty to the Flip application in the Special Region of Yogyakarta. The e-customer satisfaction variable can mediate the relationship between e-trust and e-customer loyalty. The results of this research align with previous research conducted by Rahmawaty, Kartawinata, Akbar, & Wijaksana (2021), which stated that e-trust significantly affects e-customer loyalty through e-customer satisfaction. Other research by Gotama and Indarwati (2019) also state that e-trust positively and significantly affects e-loyalty through e-satisfaction.

### **The Influence of Promotion on e-Customer Loyalty through e-Customer Satisfaction**

The results of the ninth hypothesis testing in this research prove that e-customer satisfaction does not mediate the influence of promotion on e-customer loyalty of the Flip application in the Special Region of Yogyakarta. This means that the presence or absence of the intervening variable, e-customer satisfaction, does not affect the relationship between promotion and e-customer loyalty. The results of this research align with previous research conducted by Sari and Lestariningsih (2022), which stated that promotions had a positive and insignificant effect on customer loyalty.

## **CONCLUSION**

From the research, there is a conclusion that includes all of the results. In the Special Region of Yogyakarta, Flip application customers, as the subject of this research, gave good responses. After analysis and discussion, it can be concluded that the first hypothesis is accepted, that means e-service quality positively affects e-customer satisfaction with the Flip application. This study found that e-service quality positively affects e-customer loyalty to the Flip application. E-trust positively affects e-customer satisfaction with the Flip application. E-trust positively affects e-customer loyalty to the

Flip application. Promotion positively affects e-customer satisfaction with the Flip application. E-customer satisfaction positively affects e-customer loyalty to the Flip application. E-customer satisfaction mediates the influence of e-service quality on e-customer loyalty to the Flip application. E-customer satisfaction mediates the influence of e-trust on e-customer loyalty to the Flip application. In the ninth hypothesis, it can be found that e-customer satisfaction does not mediate the influence of promotion on e-customer loyalty to the Flip application.

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## DECLARATION OF CONFLICTING INTERESTS

The authors declared no potential conflicts of interest.

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