



The Effect of Perceived Ease of Use and Service Quality on Customer Loyalty with Customer Satisfaction as an Intervening Variable: Case Study on Tokopedia

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ABSTRACT: Transactions on e-commerce have become a common habit in society. Indonesia had approximately 196.47 million e-commerce users, and this number is predicted to continue increasing. The total value of e-commerce transactions has reached Rp 453.75 trillion, and Tokopedia is among the top five e-commerce platforms with the most visitors, totaling 1.2 billion visits. However, Tokopedia has recently experienced a 31% decrease in visits compared to the previous year, and many users have expressed dissatisfaction. Based on these issues, the aim of this research is to determine the influence of service quality and perceived ease of use on customer loyalty, with customer satisfaction serving as a mediating variable with the object of research Tokopedia. This research is quantitative in nature, utilizing descriptive and causal analysis. Sampling was carried out using purposive sampling method, resulting in 400 respondents who fulfilled the requirements applied in this research. The analysis was conducted using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with the SmartPLS 3. The findings of this research indicate a positive and significant effect of perceived ease of use and service quality on customer loyalty, both directly and indirectly through customer satisfaction. The model used in this study explains 55.8% of consumer loyalty behavior towards Tokopedia, which falls into the moderate category. Tokopedia should enhance the quality of services offered to users and ensure they encounter no difficulties while using the Tokopedia application. The objective is to improve customer satisfaction on Tokopedia, ultimately leading to increased customer loyalty.

KEYWORDS: Customer Loyalty, Customer Satisfaction, Perceived Ease of Use, PLS-SEM, Service Quality.

1. INTRODUCTION

In the digitalization era, the development of digital technology has rapidly accelerated. One significant impact of this advancement is the transformation of buying and selling transactions between companies and consumers. The integration of digital systems has made it easier for both businesses and consumers to engage in transactions through e-commerce. According to Statista Market Insight (2024), by the end of 2023, Indonesia had approximately 196.47 million e-commerce users, a figure that is expected to continue growing. Currently, Bank Indonesia records that the volume of e-commerce transactions reached Rp. 3.71 billion throughout 2023 (Finansial Bisnis, 2024). Additionally, a survey by the Indonesian Internet Service Providers Association APJII (2024), indicates that as of 2024, the country has 221.56 million internet users. The rapid increase in internet users has directly contributed to the increase in the amount of e-commerce users in the nation. Tokopedia is a prominent player in the online retail industry, boasting the highest number of visits in Indonesia, with 1.2 billion visits (Katadata, 2023). The success of Tokopedia which is included in the five e-commerce platforms with the greatest influx of visitors in Indonesia is inseparable from several features and services provided by Tokopedia. However, according to data from SimilarWeb, Tokopedia has experienced a decline in visits. In September 2023, the number of visits to Tokopedia dropped by 31%, or approximately 128.1 million visits, compared to the beginning of the year (Katadata, 2024).

Several issues currently challenge Tokopedia, including the quality of services provided and consumer ease of use, which may indicate a decrease in consumer satisfaction and loyalty. Consumers have expressed dissatisfaction with the quality of service, such as slow response times when filing complaints with Tokopedia. The level of service provided significantly influences consumer satisfaction and this satisfaction, in turn, can drive customer loyalty (Putro & Rachmat, 2019). Additionally, there have been complaints regarding perceived ease of use, with consumers encountering difficulties when using the Tokopedia application. Perceived ease of use also impacts customer satisfaction when customers find a system easy to use, their satisfaction increases. Thus, the usability of a product directly affects customer satisfaction (Tang et al., 2023).



2. LITERATURE REVIEW

2.1 Literature Review

1) Service Quality

Service quality can be described as the degree of disparity the discrepancy between the service delivered and the anticipated outcome held by customers regarding that service (Martini & Hardito, 2018). It is a theoretical framework for evaluating services based on their perceived effectiveness (Alamsyah & Rachmadiansyah, 2018). Service quality represents a company's adjustment to customer expectations in delivering a service (Chakrabarty et al., 2016). It is characterized by the overall customer evaluation of the company, comparing what the customer expects with the quality they perceive and receive (Parasuraman et al., 1988). This notion of service quality can serve as a long-term evaluative measure to assess the benefits and strategies of a company that prioritizes its customers (Ayo et al., 2016). It is crucial for fostering customer loyalty (Ma & Zhao, 2012).

2) Perceived Ease of Use

Perceived ease of use refers to the level of assurance user has that operating a new system involves minimal effort (Oktafiani et al., 2021). It is evaluated based on how easy it is or how difficult it is when a system is used when viewed from the perspective of its users (Dong et al., 2017). In this perceived ease of use, it depends on how far the prospective users anticipate that the new system will be implemented will not cause difficulties for them (Putra Trihutama & Hirfiyana Rosita, 2018).

3) Customer Satisfaction

Customer satisfaction is an emotional reaction linked to the consumer's experience of using or consuming a product (Iskamto, 2017). This response can result in a sense of pleasure or disappointment (Kotler & Keller, 2016). Customer satisfaction can also serve as a measure for evaluating products and services from the perspective of the customer (Arumsari & Ariyanti, 2017). It is employed as an indicator of how well a company's product exceeds user expectations (Fornell et al., 1996).

4) Customer Loyalty

Customer loyalty is characterized by a customer's intention to make repeated purchases over an extended period and to recommend the product to others (Lovelock & Wirtz, 2011). This loyalty refers to consumer behavior in making decisions to make repeated purchases of a product or service (Lisani & Indrawati, 2020). The characteristics of customer loyalty are divided into 3 including recommendation, refuse, repeat purchase (Ligouri & Samuel, 2018).

2.2 Hypothesis Development

1) Relationship between perceived ease of use and customer satisfaction

Perceived ease of use refers to the level of simplicity or difficulty experienced when interacting with a system (Dong et al., 2017). The ease of use with which a system can be utilized has the potential to make customers satisfied (Ayu et al., 2018). Consequently, prior research indicates that ease of use has a positive and significant effect on customer satisfaction (Anugrah, 2020). Founded upon the aforementioned theoretical explanation, the first hypothesis (H_1) posited in this research is as follow

H_1 : Perceived ease of use has a positive and significant impact on customer satisfaction

2) Relationship between service quality and customer satisfaction

Service quality refers to the attributes of a product that meet the established requirements of consumers, while customer satisfaction is the emotional response that arises when assessing the performance or outcomes of a product, potentially resulting in feelings of pleasure or disappointment (Kotler & Keller, 2016). Prior research have indicated that service quality serves as a predictor of customer satisfaction and exerts a positive influence on customer satisfaction (Putro & Rachmat, 2019; Santouridis & Trivellas, 2010). Founded upon the aforementioned theoretical explanation, the second hypothesis (H_2) posited in this research is as follows:

H_2 : Service quality has a positive and significant impact on customer satisfaction

3) Relationship between service quality and customer loyalty

Customer loyalty is characterized by the level of association between the customer attitudes and subsequent purchases of a product (Dick & Basu, 1994). Service quality is considered a long-term examination of a company's excellence and a customer-focused strategy, which is crucial for driving repeat purchases (Ayo et al., 2016; Ma & Zhao, 2012). Prior research indicates that service quality precedes customer loyalty, with findings demonstrating that service quality positively influences customer loyalty (Setiawan & Sayuti, 2017). Founded upon the aforementioned theoretical explanation, the third hypothesis (H_3) posited in this research is as follows:

H_3 : Service quality has a positive and significant impact on customer loyalty



4) *Relationship between customer satisfaction and customer loyalty*

Customer satisfaction is characterized as an assessment of how well a company's product or service fulfills the user's hope (Fornell et al., 1996). Customer satisfaction contributes to increased customer loyalty and serves as an indicator of a customer's dedication to a service (Bolton & Drew, 2012). Additionally, customer satisfaction is a crucial element influencing the likelihood of repeat purchases (Najib & Sosianika, 2019). Founded upon the aforementioned theoretical explanation, the fourth hypothesis (H_4) posited in this research is as follows:

H_4 : Customer satisfaction has a positive and significant impact on customer loyalty

5) *Relationship between perceived ease of use and customer loyalty mediated by customer satisfaction*

Ease of use has been discovered to possess a significant and positive influence on customer satisfaction (Anugrah, 2020). Prior research by (Santouridis & Trivellas, 2010; Yap et al., 2012) have indicated that customer satisfaction positively influences customer loyalty. Consequently, earlier research has demonstrated a significant and positive connection between ease of use and customer loyalty, with customer satisfaction acting as a mediator (Ismi & Abdilla, 2023). Founded upon the aforementioned theoretical explanation, the fifth hypothesis (H_5) posited in this research is as follows:

H_5 : Customer satisfaction mediates the relationship between perceived ease of use and customer loyalty

6) *Relationship between service quality and customer loyalty mediated by customer satisfaction*

A study by Hidayah & Suryadi, (2021) observed that service quality has a positive and significant impact on customer loyalty, with customer satisfaction serving as a mediating factor. This finding is consistent with prior research, which asserts that superior service quality enhances customer loyalty, particularly when coupled with high customer satisfaction during service usage (Magdalena & Jaolis, 2018). Founded upon the aforementioned theoretical explanation, the sixth hypothesis (H_6) posited in this research is as follows:

H_6 : Customer satisfaction mediates the relationship between service quality and customer loyalty

2.3 *Research Framework*

The framework utilized in this research is derived from concepts established in prior research. This model integrates findings from Dam & Dam, (2021) who examined the connections between service quality, customer satisfaction, and customer loyalty, and Tang et al., (2023) who explored the relationship between perceived ease of use and customer satisfaction. Additionally, this analysis includes an indirect assessment of the impact of perceived ease of use and service quality on customer loyalty, with customer satisfaction serving as a mediator. Framework model which incorporates necessary adjustments and model developments based on previous studies, is presented in Figure 1.

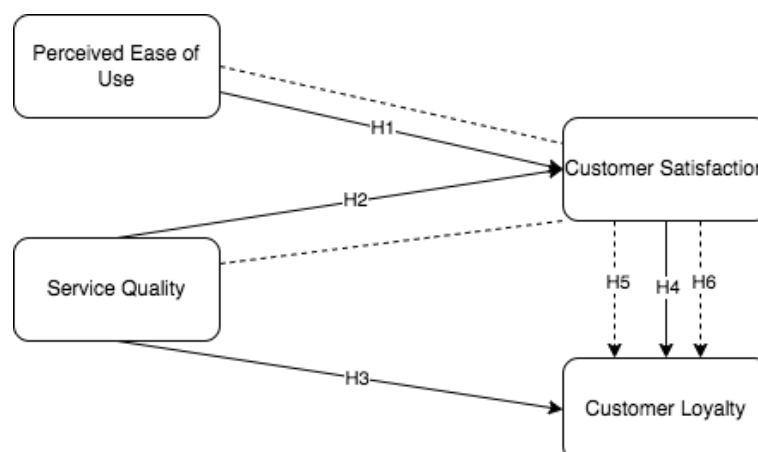


Figure 1. Research Framework

3. METHODOLOGY

3.1 *Measurement*

This research measures several variables, including perceived ease of use, service quality, customer satisfaction, customer loyalty. These variables are assessed using Likert scale measurements, a scoring system that measures the level of agreement and



disagreement with given statements (Sekaran & Bougie, 2016). In the Likert scale offers five choices: 1 indicating "strongly disagree", 2 indicating "disagree", 3 indicating "neutral", 4 indicating "agree", and 5 indicating "strongly agree" (Indrawati, 2015). Information collection was carried out using a survey strategy, employing a questionnaire to gather responses (Indrawati et al., 2022). The questionnaire included modified items from previous research, which were refined through expert judgment and pilot tests.

3.2 Sampling and Data Collection

Non probability sampling was used in this research. Non-probability sampling involves methods where not everyone in the population has an identical probability of being chosen for the sample (Indrawati, 2015). Specifically, this research employs purposive sampling, a targeted approach where the researcher deliberately selects sample members who can provide insights into the issues being investigated (Indrawati, 2015). The respondents in this research were Indonesian individuals who had used Tokopedia's e-commerce platform. Additionally, respondents were required to have made more than one transaction on Tokopedia in the past month (Lenny Septiani, 2023). Primary data was gathered via an online survey disseminated through Google Forms, yielding responses in 416 responses. However, only 400 respondents who fulfill the criteria that have been determined can be used. This is because there are discrepancies in the answers to the screening questions. Secondary data for this research was gathered through a literature review, sourcing information from various prior studies, journals, books, articles, and other credible references.

3.3 Data Analysis

The analysis approach used is PLS-SEM. The model generated by the Partial Least Squares (PLS) technique enhances the correlation between two sets of variables (Subianto et al., 2012). Validity tests used in SEM PLS are convergent validity and discriminant validity. Convergent validity is gauged through the loading factor score and the resulting average variance extracted (AVE) (Hair et al., 2022). Discriminant validity is gauged through the Cross Loading, Fornell-Larcker, and Heterotrait-Monotrait (HTMT) (Hair et al., 2022). Then bootstrapping is utilized to test the direct effect on each variable in the proposed model. This bootstrapping process also helps in assessing the amount of the indirect effect of current mediating variables. When employing the PLS model, the r-square criterion is utilized to gauge the affect of a particular independent variable on the dependent variable. This r-square score represents the coefficient of determination for endogenous constructs. Accord to Chin, (1998) if a resulting r-square of 0.67 then this is classified as "strong", if a resulting r-square of 0.33 then this is classified as "moderate" and if a resulting r-square of 0.19 then this is classified as "weak".

4. RESULT AND DISCUSSION

4.1 Respondent Characteristics

A summary of the characteristics of the participants in this research reveals that 45% of the respondents are male, while 55% are female. Most respondents are between 26 and 30 years old, accounting for 23% of the sample. The majority of respondents have a background in private employment, representing 25%, with this category including BUMN employees, students, civil servants, and entrepreneurs. Regarding income, the largest group of respondents falls within the monthly income range of Rp 3,100,000 to Rp 4,000,000, representing 20% of the sample. The current table summarizes the findings related to the respondents' characteristics.

Table 1. Respondent Characteristic

| <i>Respondent Characteristic</i> | | | |
|----------------------------------|--------|-----|------|
| Gender | Male | 182 | 45 % |
| | Female | 218 | 55 % |
| Age | <19 | 50 | 12 % |
| | 20-25 | 78 | 20 % |
| | 26-30 | 92 | 23 % |
| | 31-35 | 68 | 17 % |
| | 36-40 | 55 | 14 % |
| | >40 | 57 | 14 % |



| | | | |
|--------------------------|-----------------------------|-----|------|
| Occupation | Student | 86 | 21 % |
| | Civil Servant | 62 | 16 % |
| | BUMN Employee | 79 | 20 % |
| | Private Employee | 100 | 25 % |
| | Entrepreneur | 73 | 18 % |
| Income Range (IDR/Month) | <Rp. 1.000.000 | 64 | 16 % |
| | Rp. 1.000.000-Rp. 2.000.000 | 60 | 15 % |
| | Rp. 2.100.000-Rp. 3.000.000 | 52 | 13 % |
| | Rp. 3.100.000-Rp. 4.000.000 | 81 | 20 % |
| | Rp. 3.100.000-Rp. 4.000.000 | 72 | 18 % |
| | >Rp. 5.000.000 | 71 | 18 % |

4.2 Structural Equation Model (SEM) Analysis

4.2.1. Measurement Framework

Outer model testing employed to examine the validity and reliability of the model. Testing this outer model is the first step to processing data with the PLS method. The results of the measurement model using SmartPLS 3 software are presented in Figure 2.

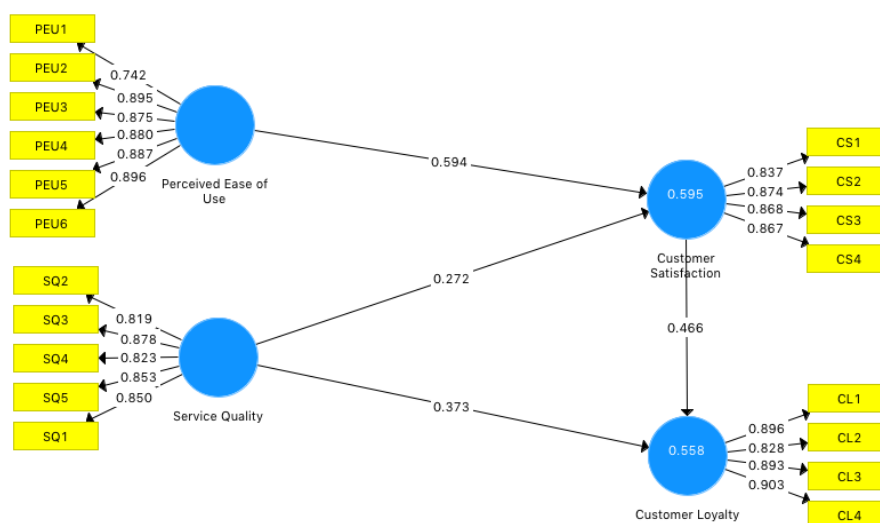


Figure 2. Measurement Model

The validity test includes several criteria to assess the accuracy of the items in the questionnaire. The first criterion is convergent validity, which evaluates the precision of an item. This assessment uses the loading factor score, where a result exceeding 0.7, and the AVE, where a result exceeding 0.5, are considered acceptable (Hair et al., 2022). The loading factor scores and AVE values both exceed these thresholds, indicating that the items can be considered valid. The table below displays the outcomes of the loading factor and AVE.

Table 2. Loading Factor and AVE results

| Variable | Item | Loading Factor | AVE |
|-----------------------|------|----------------|-------|
| Customer Loyalty | CL1 | 0.896 | 0.776 |
| | CL2 | 0.828 | |
| | CL3 | 0.893 | |
| | CL4 | 0.903 | |
| Customer Satisfaction | CS1 | 0.837 | 0.743 |



| | | | |
|-----------------------|------|-------|-------|
| | CS2 | 0.874 | |
| | CS3 | 0.868 | |
| | CS4 | 0.867 | |
| | PEU1 | 0.742 | |
| | PEU2 | 0.895 | |
| Perceived Ease of Use | PEU3 | 0.875 | 0.747 |
| | PEU4 | 0.880 | |
| | PEU5 | 0.887 | |
| | PEU6 | 0.896 | |
| | SQ1 | 0.850 | |
| | SQ2 | 0.819 | |
| Service Quality | SQ3 | 0.878 | 0.714 |
| | SQ4 | 0.823 | |
| | SQ5 | 0.853 | |

The next criterion is discriminant validity which aims to assess the level of variation between one construct and another. Assessing of discriminant validity is conducted through cross loading analysis, Fornell Lacker Criterion, and HTMT (Hair et al., 2022). In cross loading calculations, a variable is considered valid if its indicator value on the variable line exceeds the values of other variables (Hair et al., 2022). The cross-loading scores indicates that the construct score for any variable indicator exceeds the construct score of any other variable. The Fornell-Larcker Criterion is considered to be met when the value of the initial variable exceeds that of the subsequent variable (Hair et al., 2022). The results show that the score in the top row of the Fornell-Larcker criteria for each variable exceeds the value found in the rows beneath it. This suggests that the model satisfies the requirements for discriminant validity. The table below presents the outcomes of the Fornell-Larcker calculation.

Table 3. Fornell-Lacker Criterion

| | <i>CL</i> | <i>CS</i> | <i>PEU</i> | <i>SQ</i> |
|-----------------------|--------------|--------------|--------------|--------------|
| Customer Loyalty | 0.881 | | | |
| Customer Satisfaction | 0.683 | 0.862 | | |
| Perceived Ease of Use | 0.682 | 0.736 | 0.865 | |
| Service Quality | 0.644 | 0.581 | 0.519 | 0.845 |

Discriminant validity is also measured by HTMT analysis, which evaluates the relationship between two constructs to ensure adequate reliability. A value below 0.9 for HTMT indicates good discriminant validity. Values above 0.9 suggest potential issues with discriminant validity (Hair et al., 2022). HTMT scores on all variables shows a value below 0.9. It can be inferred that the model satisfies the requirements for discriminant validity. HTMT scores are summarized in the table below.

Table 4. Heterotrait-Monotrait Ratio (HTMT)

| | <i>CL</i> | <i>CS</i> | <i>PEU</i> | <i>SQ</i> |
|-----------------------|-----------|-----------|------------|-----------|
| Customer Loyalty | | | | |
| Customer Satisfaction | 0.764 | | | |
| Perceived Ease of Use | 0.744 | 0.811 | | |
| Service Quality | 0.712 | 0.650 | 0.565 | |

The reliability of the model in this research is assessed using two parameters: Cronbach's Alpha (CA) and Composite Reliability (CR). A variable is considered reliable if the CR score exceeds 0.7 and the CA score is greater than 0.7 (Abdillah, 2015). In this



study, the CR score for all variables exceeds 0.70, and the CA score for all variables also exceeds 0.70. This indicates that each variable demonstrates strong reliability. Reliability test are displayed in the table below.

Table 5. Reliability Test Result

| | <i>Cronbach's Alpha</i> | <i>Composite Reliability</i> |
|-----------------------|-------------------------|------------------------------|
| Customer Loyalty | 0.903 | 0.933 |
| Customer Satisfaction | 0.885 | 0.920 |
| Perceived Ease of Use | 0.931 | 0.946 |
| Service Quality | 0.900 | 0.926 |

4.2.1. Structural Model

This structural model illustrates the causal effect that occurs between variables through the bootstrapping process (Abdillah, 2015). Testing this structural model is done by paying attention to the path coefficient value and t-value on each variable from the bootstrapping results. The structural model testing, conducted using SmartPLS 3 software, are displayed in Figure 3 below.

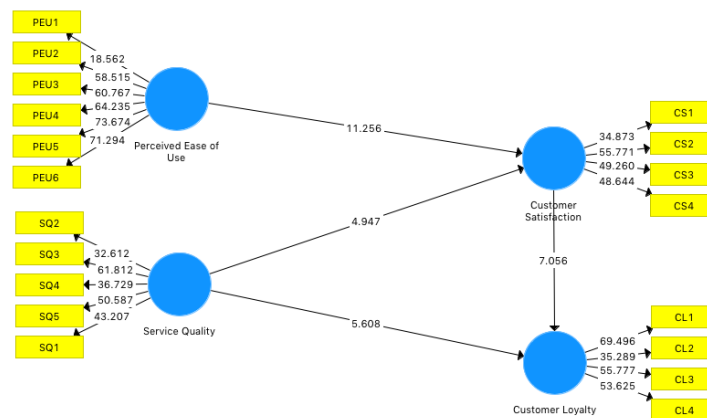


Figure 3. Structural Model

Hypothesis testing in this study involves examining the path coefficients, t-statistics, and p-values for each variable. The path coefficient is a metric that indicates the nature of the correlation between variables by measuring the extent to which the independent variable affects the dependent variable. If the resulting score is within the range of 0 - 1, it can be inferred that the variable exerts a positive relationship. The t-statistic assesses the significance of each variable, with values exceeding 1.65 indicating a significant impact. P Values indicate the degree of confidence in accepting the proposed hypothesis, with values less than 0.05 considered significant. In table 6 below, it is found that all direct effect tests in this study show positive and significant results. Then testing the indirect effect on research states that customer satisfaction mediates the relationship among perceived ease of use with customer loyalty and service quality with customer loyalty. Among the findings, perceived ease of use demonstrates the most substantial impact, with a direct path coefficient of 0.594 on customer satisfaction and an indirect path coefficient of 0.277 on customer loyalty. Therefore, Tokopedia should focus on enhancing the perceived ease of use for consumers, as this factor significantly influences both customer satisfaction and loyalty.

Table 6. Hypothesis Testing Result

| <i>Hypothesis</i> | <i>Path Diagram</i> | <i>Path Coefficient</i> | <i>T-Statistic</i> | <i>P-Value</i> | <i>Evaluation</i> |
|-------------------|---------------------|-------------------------|--------------------|----------------|-------------------|
| H ₁ | PEU → CS | 0.594 | 11.256 | 0.000 | Approved |
| H ₂ | SQ → CS | 0.272 | 4.947 | 0.000 | Approved |
| H ₃ | SQ → CL | 0.373 | 5.608 | 0.000 | Approved |



| | | | | | |
|----------------|---------------|-------|-------|-------|----------|
| H ₄ | CS → CL | 0.466 | 7.056 | 0.000 | Approved |
| H ₅ | PEU → CS → CL | 0.277 | 0.057 | 0.000 | Approved |
| H ₆ | SQ → CS → CL | 0.127 | 0.024 | 0.000 | Approved |

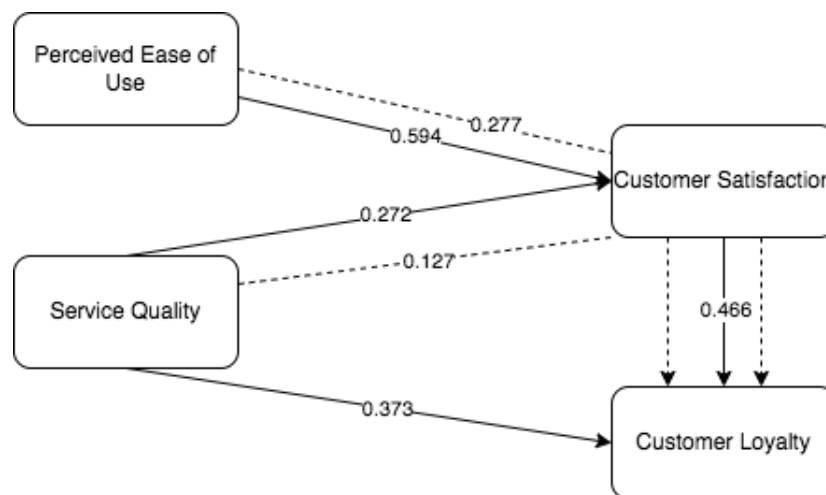


Figure 4. Research Framework with Result

This research also includes the R-Square test, which reveals that the R-Square score for the customer loyalty is 0.558. This indicates that independent variable affects the customer loyalty by 55.8%, which falls within the moderate range. The R-Square score obtained for the customer satisfaction is 0.595. This indicates that independent variable accounts for 59.5%, which falls into the moderate range. The outcomes of the R-Square test are elaborated in the table provided below.

Table 7. R Square Result

| | <i>R-Square</i> | <i>R-Square Adjusted</i> |
|-----------------------|-----------------|--------------------------|
| Customer Loyalty | 0.558 | 0.556 |
| Customer Satisfaction | 0.595 | 0.593 |

5. CONCLUSION

5.1 Practical Recommendations

The results of this research indicate that Tokopedia can enhance its strategies based on the variables studied. The following practical recommendations are proposed:

1) Service Quality

Tokopedia should continuously evaluate and enhance its service delivery. This includes improving delivery services and Tokopedia Care to reduce consumer complaints. Efficient service can help maintain customer satisfaction and loyalty.

2) Perceived Ease of Use

Tokopedia should conduct regular evaluations of its application to identify and address usability issues. Monitoring consumer feedback through app store reviews can provide insights into difficulties users face. Addressing these issues can improve user experience and satisfaction.

3) Customer Satisfaction

To boost customer satisfaction, Tokopedia should focus on consistently delivering high-quality service and enhancing consumer trust. Ensuring the security of personal data and preventing leaks can increase consumer confidence and satisfaction with Tokopedia's security measures.



5.2 Theoretical Recommendations

For future research, the following suggestions are proposed:

1) Diverse Research Objects

Researchers could explore different objects within the e-commerce industry to broaden understanding and validate findings across various platforms.

2) Additional Variables

Future studies might include additional variables that could affect customer satisfaction and loyalty to provide a more comprehensive analysis.

3) Moderating Variables

Incorporating moderating variables such as gender, income, age and education could offer insights into how these factors influence the effect of perceived ease of use, service quality, customer satisfaction, and loyalty.

4) Geographical Variation

Conducting similar research in different regions or countries could help understand the impact of regional differences on the study variables.

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