



The Effect of E-Trust, E-Service Quality, and Brand Image on Traveloka Application User Satisfaction

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ABSTRACT: User satisfaction is a crucial factor in determining the sustainability and competitiveness of digital service platforms, particularly in the online travel industry. Increasing competition among online travel applications requires companies to continuously improve service quality, build user trust, and maintain a strong brand image. This study aims to analyze the effects of e-trust, e-service quality, and brand image on user satisfaction of the Traveloka application. A quantitative research approach was employed using a survey method, with 100 Traveloka application users as the research sample, selected through purposive sampling. Data were collected using structured questionnaires and analyzed using multiple linear regression analysis. The results of the instrument tests indicate that all measurement items are valid and reliable. The findings reveal that e-trust has a positive and significant effect on user satisfaction, e-service quality has a positive and significant effect on user satisfaction, and brand image also has a positive and significant effect on user satisfaction. These results suggest that higher levels of trust, superior electronic service quality, and a positive brand image play an important role in enhancing user satisfaction with the Traveloka application. This study emphasizes the importance for online travel service providers to strengthen user trust, improve digital service performance, and maintain a strong brand image in order to increase user satisfaction and sustain competitive advantage in the digital marketplace.

KEYWORDS: Brand Image, E-Trust, E-Service Quality, Online Travel Application, User Satisfaction.

INTRODUCTION

User satisfaction has become a critical determinant of success and sustainability in digital service industries, particularly within the rapidly growing online travel sector. In the digital era, customer satisfaction is no longer viewed merely as an outcome of service consumption, but as a strategic asset that directly influences user retention, repeat usage, and long-term competitive advantage. As digital platforms face intense competition and increasingly sophisticated users, the ability to deliver satisfying service experiences has become essential for maintaining market relevance and brand credibility [1]. The online travel industry has experienced significant growth driven by advances in information technology, mobile applications, and changing consumer behavior. Online travel applications enable users to access travel-related services such as flight booking, accommodation, transportation, and lifestyle services through integrated digital platforms. In Indonesia, online travel applications play an important role in supporting tourism mobility and consumer convenience. Among these platforms, Traveloka has emerged as one of the leading online travel applications, widely used by consumers due to its comprehensive features, ease of use, and broad service coverage. As competition among online travel platforms intensifies, ensuring high levels of user satisfaction becomes a critical challenge for service providers [2].

User satisfaction in digital platforms is shaped by multiple interrelated factors, including technological performance, service quality, trust, and brand perception. Unlike traditional service settings, online travel applications operate in environments characterized by high uncertainty, limited face-to-face interaction, and increased perceived risk related to data security, payment systems, and service reliability. Consequently, users rely heavily on their perceptions of trust, electronic service quality, and brand image when evaluating their overall satisfaction with a digital platform [3].

One of the most important factors influencing user satisfaction in online services is e-trust. E-trust refers to users' beliefs regarding the reliability, integrity, and security of an online platform in facilitating transactions and protecting personal information. In digital environments, where users cannot physically verify service providers, trust becomes a fundamental prerequisite for engagement and satisfaction. When users perceive that an application is secure, transparent, and dependable, they are more likely to feel comfortable conducting transactions and to evaluate their service experience positively [4]. Previous studies have demonstrated that higher levels



of e-trust significantly enhance user satisfaction and willingness to continue using online platforms [5]. However, trust remains a fragile construct, as negative experiences related to data breaches, service failures, or inadequate customer support can quickly erode user confidence.

In addition to trust, e-service quality is widely recognized as a key determinant of satisfaction in digital applications. E-service quality encompasses users' evaluations of system efficiency, ease of navigation, responsiveness, reliability, and privacy protection within online platforms. High e-service quality enables users to complete transactions smoothly, access information efficiently, and resolve problems effectively, thereby enhancing their overall experience [6]. In the context of online travel applications, service quality includes not only technical system performance but also the effectiveness of customer service, booking accuracy, refund processes, and real-time support. Empirical research consistently indicates that superior e-service quality positively influences user satisfaction and continued usage intentions [7]. Nevertheless, inconsistencies in service performance across different platforms suggest that service quality alone may not fully explain variations in user satisfaction.

Another crucial factor shaping user satisfaction is brand image. Brand image represents users' overall perceptions, beliefs, and associations regarding a particular brand, formed through prior experiences, marketing communication, and word-of-mouth information. In competitive digital markets, a strong and positive brand image can reduce perceived risk, enhance trust, and strengthen emotional attachment to the platform [8]. For online travel applications, brand image signals credibility, professionalism, and service reliability, which are essential in influencing users' satisfaction evaluations. Previous studies have found that brand image has a direct and positive effect on customer satisfaction, particularly when the perceived brand values align with users' expectations and experiences [9].

Despite the growing body of research on e-trust, e-service quality, and brand image, empirical findings remain inconsistent across different digital service contexts. Some studies report strong effects of trust and service quality on satisfaction, while others find weaker or insignificant relationships, suggesting that contextual factors such as user characteristics, service complexity, and market conditions may influence these relationships. In the online travel industry, where services involve high monetary value and complex transactions, understanding the combined effects of trust, service quality, and brand image becomes increasingly important [10]. Furthermore, although numerous studies have examined these variables independently, integrated research that simultaneously analyzes the effects of e-trust, e-service quality, and brand image on user satisfaction remains limited, particularly in the context of online travel applications in emerging markets such as Indonesia. Given the rapid growth of digital tourism services and the increasing reliance of consumers on mobile applications for travel planning, empirical evidence specific to this context is essential for both theoretical development and managerial decision-making.

Based on these considerations, this study aims to examine the influence of e-trust, e-service quality, and brand image on user satisfaction with the Traveloka application. By focusing on users who have recently utilized the application, this research seeks to provide a comprehensive understanding of the key factors that shape satisfaction in online travel platforms. The findings are expected to contribute to the literature on digital service management and customer satisfaction, while also offering practical insights for online travel service providers in designing strategies to enhance user trust, improve electronic service performance, and strengthen brand image in order to sustain competitive advantage in the digital marketplace.

METHOD

This study employed a quantitative approach with an explanatory research design to examine the causal relationships between e-trust, e-service quality, brand image, and user satisfaction of the Traveloka application. The explanatory design was selected to test hypotheses regarding the direct effects of independent variables on user satisfaction, based on established theories in digital service management and prior empirical studies. The population of this study consisted of users of the Traveloka mobile application who had conducted at least one transaction within the last three months. Due to the unknown and dynamic size of the population, a non-probability sampling technique was applied using purposive sampling. A total of 100 respondents were selected as the research sample, as this number was considered sufficient to represent the population and meet the minimum requirements for quantitative statistical analysis.

Data were collected using a structured questionnaire distributed online to Traveloka users. The questionnaire employed a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5), to measure respondents' perceptions. The research instrument comprised four main constructs: e-trust, e-service quality, brand image, and user satisfaction. Measurement items for e-



trust covered integrity, competence, and consistency. E-service quality indicators included efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact. Brand image was measured through indicators of brand recognition, reputation, attractiveness, and loyalty, while user satisfaction was assessed through overall satisfaction, intention to continue using the application, recommendation intention, and perceived benefits.

Prior to hypothesis testing, instrument validity and reliability were evaluated to ensure data quality. Validity was assessed using item correlation significance, while reliability was examined using Cronbach’s alpha coefficients. Classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were conducted to confirm that the data met the requirements for regression analysis. Data analysis was performed using multiple linear regression analysis with statistical software. This analytical method was chosen to identify the magnitude and significance of the effects of e-trust, e-service quality, and brand image on user satisfaction. The results of the analysis provide empirical evidence regarding the key determinants of user satisfaction in online travel applications and offer insights into improving digital service performance in the online travel industry.

FINDINGS AND DISCUSSION

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effects of e-trust (X₁), e-service quality (X₂), and brand image (X₃) on user satisfaction (Y). The results of the multiple linear regression analysis are presented in Table 1.

Table 1. Results of Multiple Linear Regression Analysis

Variable	B	Std. Error	Beta	t-value	Sig.
Constant	-0.164	1.142	–	-0.144	0.886
E-Trust (X ₁)	0.420	0.104	0.307	4.054	0.000
E-Service Quality (X ₂)	0.168	0.042	0.287	4.007	0.000
Brand Image (X ₃)	0.404	0.077	0.400	5.218	0.000

Source: Primary data processed, 2026

Based on the regression results, the following multiple linear regression equation was formulated:

$$Y = -0.164 + 0.420X_1 + 0.168X_2 + 0.404X_3$$

The interpretation of the regression equation is as follows:

The constant value of -0.164 indicates that when e-trust, e-service quality, and brand image are assumed to be constant, user satisfaction with the Traveloka application is at -0.164. This value reflects the baseline level of user satisfaction in the absence of the independent variables.

The regression coefficient for e-trust is 0.420 and positive, indicating that an increase in users’ trust in the Traveloka application leads to higher user satisfaction, assuming other variables remain constant.

The regression coefficient for e-service quality is 0.168 and positive, meaning that better electronic service quality provided by Traveloka contributes to increased user satisfaction, ceteris paribus.

The regression coefficient for brand image is 0.404 and positive, indicating that a stronger and more favorable brand image significantly enhances user satisfaction. Among the three independent variables, brand image has the strongest influence on user satisfaction, as indicated by the highest regression coefficient.

Partial Test (t-test)

The t-test was conducted to examine the partial effect of e-trust, e-service quality, and brand image on user satisfaction at a significance level of 0.05. The results are presented in Table 2.



Table 2. Results of Partial t-test

Variable	Regression Coefficient	t-value	Sig.	Result
E-Trust (X ₁)	0.420	4.054	0.000	Significant
E-Service Quality (X ₂)	0.168	4.007	0.000	Significant
Brand Image (X ₃)	0.404	5.218	0.000	Significant

Source: Primary data processed, 2026

Based on the t-test results, the influence of each independent variable on user satisfaction can be explained as follows:

The significance value for e-trust is 0.000 (< 0.05), indicating that e-trust has a significant effect on user satisfaction. Therefore, the first hypothesis (H1) is accepted. This finding suggests that higher levels of user trust in Traveloka lead to increased user satisfaction.

The significance value for e-service quality is 0.000 (< 0.05), indicating a significant effect on user satisfaction. Thus, the second hypothesis (H2) is accepted. This result implies that high-quality electronic services—such as system reliability, ease of access, and responsive customer support—enhance user satisfaction.

The significance value for brand image is 0.000 (< 0.05), indicating a significant effect on user satisfaction. Therefore, the third hypothesis (H3) is accepted. This finding shows that a positive brand image, including strong reputation and user loyalty, plays an important role in increasing user satisfaction.

Coefficient of Determination (R²)

The coefficient of determination (R²) was used to measure the ability of e-trust, e-service quality, and brand image to explain variations in user satisfaction. The results are presented in Table 3.

Table 3. Coefficient of Determination (R²)

Model	R	R ²	Adjusted R ²	Std. Error
1	0.759	0.576	0.563	3.692

Source: Primary data processed, 2026

The R² value of 0.576 indicates that 57.6% of the variation in user satisfaction can be explained by e-trust, e-service quality, and brand image. The remaining 42.4% is influenced by other variables not examined in this study.

Effect of E-Trust on User Satisfaction with the Traveloka Application

The results of this study indicate that e-trust has a significant effect on user satisfaction with the Traveloka application, as evidenced by a significance value of 0.000 (< 0.05). This finding suggests that higher levels of user trust in the application lead to higher perceived satisfaction. This result is consistent with previous studies that identified a positive relationship between e-trust and e-satisfaction in digital platforms and e-commerce contexts, where trust serves as a core element in shaping positive digital service experiences [16]. Trust plays a crucial role in digital services because most interactions between users and platforms such as Traveloka occur online without direct physical contact. Factors such as personal data protection, transparency of transaction information, and system reliability are key elements in building e-trust. Previous studies have also emphasized that e-trust not only reduces perceived risk but also contributes significantly to users' overall evaluation of digital service quality [17].

In the context of applications such as Traveloka, e-trust is reflected in features that provide assurance to users, including secure payment systems, accurate ticket and accommodation information, and clear, transparent service details. When users perceive consistency and reliability in these digital services, their experiences become more satisfying, increasing the likelihood of continued usage. The findings of this study highlight that enhancing e-trust should be a primary focus for Traveloka application developers in efforts to improve user satisfaction. Strategies such as strengthening digital security systems, improving transparency of service policies, and delivering clear and consistent information are essential. A decline in e-trust may lead to reduced user satisfaction, which in turn can weaken user loyalty amid intensifying digital service competition. Bili [18] found that trust has a significant influence on Traveloka user satisfaction. However, trust alone may not be sufficient to ensure long-term attachment without support from other



factors such as discounts or promotional incentives. Thus, e-trust can be considered a fundamental foundation for building satisfaction, although it is not always the sole determinant of long-term loyalty.

Similarly, Aziziyah [19] emphasized the importance of trust in shaping satisfaction through the mediating role of perceived usefulness. In her path analysis model, trust was found to have a positive and significant effect on the use of Traveloka's e-commerce services. This finding indicates that when users trust the system, they perceive the service as more useful, which ultimately enhances satisfaction. Trust therefore functions not only as a direct factor but also as a value-enhancing mechanism in digital service evaluation.

Effect of E-Service Quality on User Satisfaction with the Traveloka Application

The results of this study show that e-service quality has a significant effect on user satisfaction with the Traveloka application, with a significance value of 0.000 (< 0.05). This indicates that better perceived electronic service quality leads to higher user satisfaction. E-service quality is a critical factor in creating satisfying user experiences in online applications such as Traveloka. In digital environments, e-service quality encompasses reliability, ease of navigation, access speed, transaction security, and responsiveness to user complaints or needs [20]. When an application provides fast, user-friendly, and secure services, users tend to feel more comfortable and satisfied, increasing the likelihood of continued use. Putra *et al.* [21] demonstrated a significant relationship between e-service quality and customer satisfaction among Traveloka users. Their findings indicate that users place substantial importance on the quality of digital services in determining satisfaction levels. Elements such as service speed, intuitive interface design, and effective customer support play a vital role in shaping users' perceptions of service quality.

Beyond technical convenience, e-service quality also reflects the professionalism and credibility of an application. Consistent and reliable service delivery fosters trust, which subsequently enhances satisfaction. Cahyani *et al.* [22] found that positive user experiences derived from ease of use and application security significantly influence repurchase intentions. Therefore, e-service quality serves not only as a transactional tool but also as a strategic instrument for building emotional relationships with customers, ultimately supporting long-term satisfaction and loyalty.

Effect of Brand Image on User Satisfaction with the Traveloka Application

The findings of this study indicate that brand image has a significant effect on user satisfaction with the Traveloka application, as reflected by a significance value of 0.000 (< 0.05). This result suggests that a more positive brand image of Traveloka leads to higher levels of user satisfaction. Brand image represents consumers' overall perceptions of a brand, shaped by their experiences, information exposure, and expectations regarding the offered products or services. In digital applications such as Traveloka, brand image reflects credibility, service quality, and organizational values. A strong and positive brand image can foster trust and comfort, which in turn enhances user satisfaction [23]. When users perceive Traveloka as a reliable, efficient, and professional application, their satisfaction with the service increases.

Previous studies have consistently shown a positive and significant relationship between brand image and user satisfaction. Putra *et al.* [21] confirmed that brand image has a direct effect on the satisfaction of Traveloka users in South Jakarta. This finding indicates that positive brand perceptions reinforce user satisfaction, particularly when aligned with service experiences that meet or exceed expectations. A well-established reputation enables users to be more tolerant of minor service shortcomings while maintaining overall satisfaction.

Furthermore, brand image not only affects short-term satisfaction but also contributes to long-term user loyalty. Irawan and Damayanti [24] noted that users tend to evaluate services based on consistent brand identity that reflects values they appreciate. Traveloka's consistent positioning as a secure, user-friendly, and innovative online travel application has successfully built trust, which serves as a fundamental driver of customer satisfaction. Therefore, maintaining and strengthening a positive brand image is a crucial strategy for sustaining user satisfaction and expanding Traveloka's user base.

CONCLUSION AND RECOMMENDATIONS

This study provides empirical evidence that e-trust, e-service quality, and brand image have positive and significant effects on user satisfaction with the Traveloka application. The findings indicate that users who perceive Traveloka as a trustworthy platform, experience high-quality electronic services, and hold a positive brand image are more likely to feel satisfied when using the application. These results confirm that user satisfaction in online travel applications is shaped by a combination of functional service performance and psychological perceptions related to trust and brand value. In the highly competitive digital travel industry, user



satisfaction cannot be achieved solely through technological functionality; it also requires building users' confidence and positive emotional associations with the platform.

From a theoretical perspective, this study contributes to the literature on digital service management and consumer behavior by reinforcing the integrated role of e-trust, e-service quality, and brand image in explaining user satisfaction in online travel platforms. The findings support existing theories that emphasize trust and service quality as central determinants of satisfaction in online environments characterized by uncertainty and perceived risk. Future research is encouraged to extend this model by incorporating additional variables such as perceived value, customer experience, electronic word-of-mouth, or user loyalty to provide a more comprehensive understanding of post-adoption behavior in digital services. Comparative studies across different online travel applications or across countries would also enhance the generalizability of the findings. From a practical standpoint, the results offer important implications for online travel service providers, particularly Traveloka. Management should prioritize strengthening user trust by ensuring transaction security, data privacy protection, and transparent communication with users. Continuous improvement in e-service quality is also essential, including system reliability, ease of use, responsive customer support, and efficient problem resolution. Furthermore, maintaining a strong and consistent brand image through credible marketing communication and positive user experiences is crucial for sustaining user satisfaction. By aligning trust-building initiatives, service quality enhancement, and brand management strategies, online travel platforms can achieve higher levels of user satisfaction, strengthen user loyalty, and maintain long-term competitive advantage in the digital marketplace.

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