The Influence Of E-Customer Satisfaction, E-Service Quality And Sales Promotion On E-Customer Loyalty Of Tokopedia Customers

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Article's History:

Received 17 Oktober 2023; Received in revised form 1 November 2023; Accepted 13 November 2023; Published 1 Desember 2023. All rights reserved to the Lembaga Otonom Lembaga Informasi dan Riset Indonesia (KITA INFO dan RISET).

Suggested Citation:

Budiarto, B. W., Haes, P. E., Nawarcono, W., Mardiah, A, & Apriyono, T. (2023). The Influence Of E-Customer Satisfaction, E-Service Quality And Sales Promotion On E-Customer Loyalty Of Tokopedia Customers. JEMSI (Jurnal Ekonomi, Manajemen, dan Akuntansi). JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi), 9 (6). 2472-2479. https://doi.org/10.35870/jemsi.v9i6.1656

Abstract:

The competition between online firms occasionally gets more intense due to Indonesia's growing use of the digital economy. The context of this study is competition that attempts to boost customer loyalty through excellent service and alluring promos. This study uses e-customer satisfaction as an intermediary variable in Tokopedia's e-commerce to examine the impact of eservice quality and sales promotion on e-customer loyalty. Using non-probability sampling strategies and purposive sampling approaches on 100 respondents. SEM-PLS, or structural equation modeling, is the analytical technique employed. This study discovered that e-service quality and sales promotion have a direct effect on e-customer satisfaction, e-customer satisfaction has no indirect effect on e-customer loyalty, and e-service quality and sales promotion have no effect on e-customer loyalty with e-customer satisfaction as an intervening variable.

Keywords: Digital Economy, E-Service Quality, Sales Promotion, E-Customer Satisfaction, E-Customer Loyalty

Introduction

The speed of technological and information growth is currently at an extraordinarily fast stage. With this speed, people around the world are asked to quickly adapt to all kinds of technologies that are implemented in every aspect of life. Until now, the internet has become a primary need for every individual. This change has pushed the world into a new world, namely the digital world. In addition, this change also encourages internet usage around

the world to increase. Based on detiklnet in 2023, it can be seen that internet usage around the world has reached an average of 64% globally. Global internet users have increased to 5.2 billion at the beginning of 2023. The data shows that internet users have grown by 190 million over the past year. This growth in information and technology is also taking place in Indonesia. This is presented in the world digital internet usage data which states that internet service users in Indonesia reached 77% of the total population of Indonesia or around 213 million people in January 2023 (Bernarto, 2021).

Based on the above data reported by Kompasiana in 2023, internet users in Indonesia are in the fourth highest position in Asia. This position indicates that internet usage in Indonesia is quite high. The use of the internet is developing in various aspects in Indonesia, ranging from the economic sector, education, to health utilizing the internet as an effort to develop their respective sectors. A country's economy can be encouraged to achieve a digital economy by utilizing technology. Since the 1980s the digital era has occurred and personal computers and internet networks have made businesses operate more efficiently. The use of digital technology triggered the development of e-commerce. The development of the new digital economy is characterized by the presence of mobile technology, unlimited internet access that makes the change to a digital-based economy (Budiarto et al., 2021).

Digital services affect many sectors, especially the economy. The biggest growth and main driver of digital economy services occurs in the e-commerce sector with the adoption of digital users in the e-commerce sector. E-commerce became a trend before the pandemic and increased during the pandemic. Economic actors, especially in buying and selling goods/services, have shifted their main focus to e-commerce services (Gotama & Indarwati, 2019).

In the Statista 2023 report, the total e-commerce consumption in Indonesia increased significantly. The forecast is that growth will continue in the coming years. The number of users in the e-commerce market in Indonesia is expected to continue to increase between 2023 and 2027 by 48 million users. After four consecutive years of increase, the number of users is expected to reach 245 million and peak only in 2027. Notably, the number of e-commerce market users has been steadily increasing over the past few years. The rapid development of the digital world has created opportunities for businesses to expand their operations into the digital age or online. Indeed, the growth of online shops via the internet has been widespread in Indonesia, as evidenced by the total transactions that have continued to increase from 2014 to 2018, even though it has been recognized by the wider community. Due to the variety of shopping facilities and products and services available, people consider e-commerce to be an alternative new shopping option besides shopping centers. As a result, many sellers who do business through e-commerce compete to market their products through strategies that can attract potential customers and maintain customer loyalty (Oktaria et al., 2022).

Tokopedia and Shopee are two Indonesian e-commerce companies that compete for market share. Based on the average number of website visits in a month, Shopee and Tokopedia have the largest market share. According to Katadata data in 2023 Tokopedia had monthly web visits of 168 Million in 2018 and decreased by 60% of visitors in just one year. Although visitors increased again in 2019 by 69% from 2019, this number is still very far from the average monthly visit in 2018. In 2021 the average web visitor also still has a large difference compared to 2018. In addition, the decline in the number of visitors also occurred again by 13% in 2022 (Juwaini et al., 2022).

Although the use of transactions using e-commerce continues to increase from year to year, the level of loyalty to the use of e-commerce on consumers is fairly low. Reporting from the survey institute, SurveySensum in 2022, said that e-commerce users were only 58% of loyal consumers from total e-commerce users. Which means that the other 42% have a low level of loyalty. This figure is high enough that e-commerce platform providers need to improve their strategy. Reported by Kompas.com in 2021 according to the survey agency Jakpat in the digital report Jakpat Special Report e-commerce First Semester of 2021, e-commerce consumer loyalty is low with Tokopedia ranked first with the NPS (Net Promotor Score) parameter of 49%. Which means that the other 51% have a low level of loyalty. The second-ranked NPS was achieved by Shopee at 42% from 567 respondents. With Lazada and Bukalapak being below Shopee. NPS or Net Promoter Score is an analysis displayed in the form of a score that reflects the level of consumer loyalty to a brand (Haes & Yunita, 2019).

According to the results of a survey conducted by the Jakpat survey institute in the Special report 2022, Shopee is the most popular e-commerce for all generations including millennials. With Tokopedia in second place with a considerable difference in value. Quoted from Kontan.co.id in 2023 based on the results of the Kadence International survey agency which conducted a survey related to 'The Most Trusted Ecommerce', Tokopedia is an

e-commerce that is considered the most satisfying for customers with a user satisfaction index (89.68), followed by Shopee (87.77) and Lazada (81.61). based on KataData in 2022 Ecommerce data with "Most Consumer Complaints" in 2021, Tokopedia ranks second with 13% of its consumers making complaints about the transactions they made. Complaints filed by consumers include those related to goods not received, refunds, unsuitable goods to the use of applications that do not work. The filing of complaints against e-commerce services continues to occur until in March 2023 the National Consumer Protection Agency (BKPN) received more than one thousand consumer complaints (Haes, 2019). This study aims to influence E-Service Quality and Sales Promotion on Tokopedia's ECustomer Loyalty with E-Customer Satisfaction as an Intervening Variable.

Literature Review

E-service quality is defined as the ability of a business or organization to meet consumer needs using internet resources, namely the website as one of them. According to Wolfinbarger & Gilly, detailed quality is measured from the initial process to the end of the transaction, which consists of finding information, using the website, placing an order, interacting with the seller, receiving the goods, and being satisfied with the goods. The way businesses and customers engage has changed as a result of the rapid development of internet-based services. E-service quality (e-sq) is becoming more significant in determining how customers assess and make decisions about the quality of electronic service delivery in the market. Based on Nasution, companies must innovate in the way they deliver services to consumers and attract new clients by optimizing their services electronically over the internet, or "e-service", in order to survive in an increasingly competitive environment (Septiani & Nurhadi, 2020).

The interest, and importance of e-SQ is evident in a number of academic studies that conduct research on the effect of service quality on an e-commerce site. In this study using dimensions from Ladhari consisting of Reliability / Fulfillment Refers to the performance of the promised service in an appropriate and timely manner, as well as the delivery of goods (or services) that are intact and correct at a time that is convenient for consumers. Responsiveness Refers to readiness to help users, provide quick answers to consumer questions, concerns and problems, and the availability of various contact alternatives. Privacy/Security Relates to the security of personal and financial information, and the extent to which users perceive the site to be free from intrusion (dissemination of consumer information without consent). Quality of information/Benefits Refers to the adequacy and correctness/accuracy of information obtained by visitors when visiting a website. Ease of use Refers to user-friendliness (the ease with which the site can be accessed by consumers), especially with regard to information retrieval Site design Relates to the aesthetics, content, and organization of the online catalog (Wirapraja et al., 2021).

Sales promotion has been defined as a direct effort that provides incentives or additional value for products to salespeople, distributors, or end customers with the aim of creating direct sales. According to Luo et al., promotions are usually considered an important marketing technique in attracting customers. Consumers may not think much about it when receiving benefits, but retailers are eager to see their reactions and ultimately get them to buy more. Sales promotion according to Kotler and Keller, an important component of a marketing campaign, is mostly short-term incentive tools intended to encourage customers or businesses to buy certain goods or services faster or more often. Meanwhile, according to Clow and Baack, sales promotion is all incentives given to channel members and customers to encourage them to buy goods (Oktaria et al., 2022).

Sales promotion is a marketing strategy used to increase sales of products or services in a relatively short period of time. The main objective of sales promotion is to encourage consumers to immediately make a purchase or take certain actions. Sales promotion can involve a variety of techniques, including discounts, coupons, contests, giveaways, product bundling, and product demonstrations. One of the main benefits of sales promotion is to increase consumer awareness of the products or services offered. By providing incentives or special offers, companies can attract the attention of consumers who may not have previously paid much attention to their products. In addition, sales promotion can also help move excess product stock or eliminate slow-moving inventory, which in turn can improve the company's cash flow. However, keep in mind that sales promotions must be designed carefully. Too many promotions or irrelevant promotions can damage brand image and reduce long-term profits (Bernarto, 2021).

In the book Kotler and Keller state that satisfaction is generally a consumer feeling condition consisting of pleasure or disappointment over the impact of the perceived service quality of the customer with the expectations that have been instilled in the customer's mind. Online satisfaction is often called e-satisfaction. Customer

satisfaction resulting from a previous direct purchase with a particular e-commerce company is defined as e-satisfaction. Customer satisfaction is crucial for customer relationships and the profitability of online retailers in the long term. E-Satisfaction is the main key to determining competitive advantage, especially in the B2C market. E-customer satisfaction and traditional customer satisfaction are generally no different. According to Gotama and Indarwati, when a good or service does not meet customer expectations, the level of satisfaction increases compared to previous purchases, and the sensation that occurs after purchase is referred to as e-satisfaction (Budiarto et al., 2021).

E-Customer Satisfaction, or customer satisfaction in an online or e-commerce context, is a key factor influencing business success in the digital age. In an increasingly connected and competitive world, improving online customer satisfaction is a top priority for companies. E-Customer Satisfaction refers to the extent to which customers are satisfied with their experience interacting with a business or brand in a digital environment, such as a website, mobile app, or social media. The importance of E-Customer Satisfaction lies in the fact that satisfied customers tend to become loyal customers. They are more likely to return to purchase products or services, leave positive reviews, and share their positive experiences with others. On the other hand, dissatisfied customers can quickly move to competitors, and can even voice their dissatisfaction widely through online platforms, which can damage the company's reputation. To improve E-Customer Satisfaction, companies should focus on aspects such as product or service quality, easy and intuitive user experience, responsive customer support, data security, and content personalization. In addition, customer feedback collection and data analysis are important tools in understanding customer needs and preferences, which can help companies refine their strategies in creating a more satisfying online experience (Gotama & Indarwati, 2019).

According to Gotama and Indarwati, loyalty is a commitment shown by a customer or consumer who continuously subscribes or repurchases certain goods or services in the future. Situational influences, on the other hand, as well as marketing efforts, have the potential to change behavior. Loyalty has long-term and cumulative benefits. The greater the customer loyalty, the greater the company's customer benefits. According to Anderson and Srinivasan e-loyalty is defined as positive behavior towards online businesses that results in repeat purchases. One of the expected results of loyalty is word of mouth (WOM), where individuals spread positive information about the company to other parties. E-Customer Loyalty, or customer loyalty in an online context, is an important aspect of digital marketing strategy. It refers to the extent to which customers who have interacted with a business or brand online remain loyal and continue to choose to transact and interact with that company. Winning customer loyalty in a digital environment is valuable, as loyal customers tend to generate greater long-term revenue and promote the brand to others. To achieve E-Customer Loyalty, companies must create a satisfying and relevant online experience for their customers. This includes providing responsive customer service, providing high-quality products or services, and creating valuable and useful content. In addition, loyalty programs and incentives, such as exclusive discounts or gifts, can motivate customers to remain loyal. Data analysis also plays an important role in understanding online customer behavior and identifying trends that might influence their decisions. By understanding customer preferences and needs, companies can adjust their strategies and send more appropriate messages, which can increase customer loyalty (Juwaini et al., 2022).

Methodology

This study employs an associative research type with a quantitative methodology. This study employed purposive sampling with the Cochran formula and a sample of 100 respondents who had chosen the criteria to examine users of the Tokopedia application from an unidentified community. Primary data from surveys and secondary data from literature reviews make up the two categories of data used in this study. First, the validity and reliability of the study's questionnaire were examined. Using the Smart-PLS tool, partial least squares path modeling was used to examine the study's data.

Results

In the first model evaluation, all indicators produce loading factors above 0.70 except for indicators RP1 (0.59), RP2 (0.60), RP3 (0.62), RP4 (0.63), QI1 (0.69), EU1 (0.5), EU2 (0.57), EU3 (0.6), EU4 (0.65), and SD3 (0.69). Indicators that have a value below 0.70 are in the dimensions of responsiveness, quality of information and ease of use. For the dimensions of responsiveness and ease of use, all indicators show a value below 0.70 or invalid

and will be re-evaluated so that valid results are obtained. According to Ghozali and Latan and Yamin and Kurniawan, all loadings factor indicators that are worth less than 0.7 are removed from the model and the model is run again to get valid results. However, for the second-order research model, the loadings factor value of 0.5 - 0.6 is declared quite valid under the condition that the AVE value is> 0.50. So to get an AVE value> 0.5, several indicators that have a loading factor value <0.7 will be discarded. The indicators in question are RP1, EU1, EU2, EU3

Based on the second loading factor test, it is found that the loading factors values on all indicators are above 0.7, which means that all constructs have met convergent validity or are said to be valid. As for all indicators that are below 0.7 but are still in the range of 0.5 - 0.6, the indicator is declared quite valid and can be continued for further data analysis. This is done, because in some research cases the loading factor value> 0.7 often cannot be fulfilled. Therefore, the loading factor with a value of 0.5 - 0.6 still needs to be considered to be maintained provided that the AVE value is> 0.50. The deletion of several indicators in the loading factor value range of 0.5 - 0.6 needs to be done if the removal of these indicators can increase the AVE value. According to the results shown in the composite reliability, it can be concluded that the structure has good reliability because the Cronbanch's alpha and Composite Reliability values have values above 0.7. According to the results shown in the composite reliability, it can be said that the AVE value has met the criteria with a value above 0.50. Thus, this research model can be said to be convergent valid after meeting the requirements of loading factor testing, composite reliability, and AVE values. Therefore, the research can proceed to the discriminant validity test stage.

According to the results shown in the path coefficient, it is found that almost all relationships between variables have a p-value <0.05. It was found that ECS (e-customer satisfaction) has no effect on ECL (e-customer loyalty) and is not significant at 0.05. Then this study uses mediation variables so that an analysis of the indirect relationship between variables is needed. To see the indirect effect, it can be seen using bootstrapping results using indirect effect with a t statistic value> 1.96 and p-value <0.05. According to the results shown in the path coefficient test, it is found that there is no significant influence between eservice quality (E-SQ) on e-customer loyalty (ECL) through e-customer satisfaction (ECS) with a p-value> 0.05. And it is also known that there is no significant influence between sales promotion (SP) on e-customer loyalty (ECL) through e-customer satisfaction (ECS) with a p-value> 0.05.

The p-value is 0.00 < 0.05 and the t-statistic is 7.9 > 1.96 and the original sample is positive. Based on this value, Ho1 is rejected and Ha1 is not rejected with the conclusion that the eservice quality variable has a positive and significant effect on ecustomer satisfaction. The p-value is 0.02 <0.05 and the t-statistic is 3.1 > 1.96 and the original sample is positive. Based on this value, Ho2 is rejected and Ha2 is not rejected with the conclusion that the sales promotion variable has a positive and significant effect on ecustomer satisfaction. The p-value is 0.00 <0.05 and the t-statistic is 4.2 > 1.96 and the original sample is positive. Based on this value, Ho3 is rejected and Ha3 is not rejected with the conclusion that the eservice quality variable has a positive and significant effect on ecustomer loyalty. The p-value is 0.00 <0.05 and the t-statistic is 4.1 > 1.96 and the original sample is positive. Based on this value, Ho4 is rejected and Ha4 is not rejected with the conclusion that the sales promotion variable has a positive and significant effect on ecustomer loyalty. The p-value is 0.3 > 0.05 and the t-statistic is 1.1 < 1.96 and the original sample is positive. Based on these values, Ho5 is not rejected and Ha5 is rejected with the conclusion that the ecustomer satisfaction variable does not have a positive and significant effect on e-customer loyalty.

The p-value is 0.26 > 0.05 and the t-statistic is 1.14 < 1.96 and the original sample is positive. Based on these values, Ho6 is not rejected and Ha6 is rejected with the conclusion that there is no indirect effect of e-service quality on ecustomer satisfaction through e-customer loyalty. The p-value is 0.3 > 0.05 and the t-statistic is 0.95 < 1.96 and the original sample is positive. Based on these values, Ho7 is not rejected and Ha7 is rejected with the conclusion that there is no indirect effect of sales promotion on ecustomer satisfaction through e-customer loyalty.

According to the results shown in the coefficient of determination, it can be obtained that the R square value of e-customer satisfaction (Y) and e-customer loyalty (Z) variables has a moderate or moderate level of prediction accuracy of 0.62 and 0.6. In conclusion, e-service quality and sales promotion in moderate research models are able to explain the variability of e-customer satisfaction constructs by 62% and the remaining 38% can be influenced by other constructs. This also applies to the e-customer loyalty variable, where e-service quality and sales promotion can also moderately explain the variability of e-customer loyalty constructs by 59% and the remaining 41% can be influenced by other constructs.

According to the results shown in simultaneous testing, it is found that the effect of the exogenous latent variable e-service quality on e-customer satisfaction has a large influence with a value of 0.58. Then e-service quality on e-customer loyalty has a moderate effect with a value of 0.14. Meanwhile, sales promotion has a moderate influence on e-customer satisfaction with a value of 0.12 and on e-customer loyalty with a value of 0.2. Then for the effect of e-customer satisfaction on e-customer loyalty has a small effect of only 0.013 or 1.3%.

According to the results shown in the Q2 test, it can be seen that the Y and Z variables in the model have a value of $Q \ge 0$, which is 0.46 for the Y variable and 0.43 for the Z variable. Therefore, the exogenous variables function as explanatory variables that have the ability to predict endogenous variables or the $Q \ge 0$ value is said to have predictive relevance which is considered good.

Discussion

The results showed that e-service quality has a direct effect on e-customer satisfaction. This finding is in line with Wirapraja et al.'s research, which states that e-service quality has a positive and significant effect on e-customer satisfaction. Good e-service quality can be a company strategy in winning business competition). In line with previous researcher, with the results of a positive and significant effect of e-service quality on e-customer satisfaction. In this study, it is stated that companies need to pay more attention to service quality so that consumer expectations and expectations can be met which then results in satisfactory consumption. This study explains the effect of e-service quality with indicators of reliability/fulfillment, privacy/security, quality of information, and site design on e-satisfaction. Based on the data obtained, the reliability/fulfillment indicator received the largest positive response with the statement "Tokopedia sent my order intact (undamaged) and sent the goods according to my order" with 90% and 92% respectively for the combination of agree and strongly agree. Tokopedia is able to provide positive satisfaction for its customers through meeting consumer needs with proper and safe product delivery.

The results showed that sales promotion has a direct effect on e-customer satisfaction. This finding is in line with previous research which states that sales promotion has a positive and significant effect on e-customer loyalty. Sales promotion offers benefit incentives that marketers want to provide to customers who are going to buy, therefore customer satisfaction increases. According to Kotler and Keller, promotions such as incentives are used by sellers to attract new customers, honor loyal customers, and encourage customers who rarely buy to buy again.

This study explains the effect of sales promotion through indicators: coupons, cash refund offers/rebates, price packs/cents-off deals, premiums/gifts, frequency programs, prizes/contests/sweepstakes/games, and product warranties to depend on e-customer satisfaction. The results showed that sales promotion is able to shape Tokopedia customer satisfaction. This is supported by the results of the analysis of respondents on the statement "Tokopedia often provides free shipping coupons", which means that through a periodic program of providing promotions using free shipping coupons carried out by Tokopedia can increase customer satisfaction. In addition, the statement that gave another high positive response was "Tokopedia provides attractive rewards in the form of points and vouchers to loyal Tokopedia customers and provides a reliable money-back guarantee". Based on this statement, the points and vouchers giving program and the money back guarantee carried out by Tokopedia to its loyal consumers affect customer satisfaction, which is supported by the positive responses of consumers who feel happy after making transactions on Tokopedia.

The results showed that e-service quality has a direct effect on e-customer loyalty. This finding is in line with previous research which states that e-service quality has a positive and significant effect on e-customer loyalty. A person's loyalty to a company, whether public or e-service, can be influenced by the quality of their service. If their service exceeds customer expectations, they are likely to buy goods again. This research explains the influence of e-service quality with variable indicators that have the largest positive response are statements on reliability/fulfillment and privacy security. Appropriate order fulfillment, trustworthy offers and guaranteed security of customer information, make Tokopedia consumers' loyalty increase.

The results showed that sales promotion has a direct effect on e-customer loyalty. This finding is in line with previous research which states that sales promotion has a positive and significant effect on e-customer loyalty. By encouraging consumers who rarely make repeat purchases and rewarding loyal consumers, sales promotions can also have long-term effects and help retain current customers. Customers will feel valued and more likely to buy because of the benefits offered by these sales promotions, which will help them stay and eventually turn into loyal consumers.

This study explains the effect of sales promotion through indicators: coupons, cash refund offers/rebates, price packs/cents-off deals, premiums/gifts, frequency programs, prizes/contests/sweepstakes/games, and product warranties to depend on e-customer loyalty. The results of this study found that sales promotion is able to form Tokopedia customer loyalty. These results are supported by the results of respondents' analysis of the sales promotion variable indicators, namely 55% of respondents agreed that "Tokopedia often provides flash sales" and 49% of respondents agreed that "Tokopedia provides attractive rewards in the form of points and vouchers to loyal customers" which then this program affects Tokopedia customer loyalty by being willing to make repeat purchases.

The results showed that e-customer satisfaction has no significant effect on e-customer loyalty. This finding is in line with previous research, which states that e-customer satisfaction has no significant effect on e-customer loyalty. The results of respondents' analysis of these indicators support the conclusion that Tokopedia's honest service has not been able to foster customer loyalty. 21% of respondents felt hesitant or neutral about the statement "Tokopedia provides honest service", which means that Tokopedia has not been able to provide honest service to its consumers. As a result, 11% of respondents expressed their unwillingness to be directly involved in all transaction and non-transaction activities on Tokopedia.

The results showed that e-service quality has no indirect effect on e-customer loyalty through e-customer satisfaction. This finding is in line with previous research, which states that e-service quality has a positive and insignificant effect on e-customer loyalty through e-customer satisfaction as an intervening variable. With high service quality, customers are expected to feel satisfied and choose the company's products over competitors. Satisfaction causes customers to make purchases that create a sense of loyalty and customers tend to choose again. However, in this study, researchers found the results were not significant because loyalty in the ecommerce industry is influenced by more than one factor. Loyalty is not a natural behavior that is obtained only because of good service. In addition, this study also found that there were still 3% of consumers disagreeing and 18% doubting the statement "the estimated delivery time provided by Tokopedia is accurate and the delivery time is on time. As a result, 8% of Tokopedia consumers are not willing to share their experiences with others.

The results showed that sales promotion has no indirect effect on e-customer loyalty through e-customer satisfaction. This finding is in line with previous research which states that e-service quality has a positive and insignificant effect on e-customer loyalty through e-customer satisfaction as an intervening variable. Customer expectations can be met in certain situations using sales promotions. Online application-based buying and selling service providers may have a competitive advantage if they provide effective sales marketing. However, in this study, sales promotion had no effect and was significant when customer satisfaction was the intervening variable. This is because when Tokopedia offers promotions, the effect of customer satisfaction generated only lasts a short time, namely while the promotion is in effect. As a result, after customer satisfaction is included, customer loyalty is not affected. Customer satisfaction that only lasts for a short time cannot affect customer loyalty.

Conclusion

This study is intended to assess and analyze the direct effect of e-service quality on e-customer satisfaction, sales promotion on e-customer satisfaction, e-service quality on e-customer loyalty, sales promotion on e-customer loyalty, e-customer loyalty with e-customer loyalty with e-customer satisfaction as an intervening variable, and sales promotion on e-customer loyalty with e-customer satisfaction as an intervening variable. The results obtained in this study are E-service quality has a direct influence on e-customer satisfaction. Sales promotion has a direct influence on e-customer satisfaction. E-service quality has a direct influence on e-customer loyalty. Sales promotion has a direct influence on e-customer loyalty. E-customer satisfaction has no direct influence on ecustomer loyalty through e-customer satisfaction as an intervening variable. Sales promotion has no indirect effect on ecustomer loyalty through e-customer satisfaction as an intervening variable.

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