

## The Influence of Service Quality Perception and Customer Trust on Customer Loyalty Through Customer Satisfaction (A Study of Shopee E-Commerce on Students in Berau Regency)

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### ABSTRACT

This study aims to analyze the influence of service quality perception and customer trust on customer loyalty through customer satisfaction, among e-commerce platform Shopee users who are students in Berau Regency. This study uses a quantitative approach, and the data were collected through an online questionnaire. This study involved 148 respondents, selected using a non-probability sampling technique with purposive sampling. The data analysis method uses SEM with SmartPLS software version 4.0. The results of this study indicate that (1) service quality has a positive and significant effect on customer satisfaction, (2) customer trust has a positive and significant effect on customer satisfaction, (3) service quality has a positive and significant effect on customer loyalty, (4) customer trust has a positive and significant effect on customer loyalty, (5) customer satisfaction has a positive and significant effect on customer loyalty, (6) service quality has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable, (7) customer trust has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable

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## INTRODUCTION

The development of the digital world today makes people increasingly savvy in managing social media, thereby driving significant changes in society's behavior and actions, especially among students. The current digital changes bring transformations in marketing, innovation, and creativity, which have a significant impact today. Digital marketing is an effective marketing strategy because it can reach customers widely, quickly, and personally through digital platforms. Digital marketing utilizes e-commerce platforms to promote products and services, one of which is Shopee. Shopee occupies a dominant position, especially in the Southeast Asia region, including Indonesia. Shopee not only provides various consumer needs at competitive prices but also actively implements service innovations, aggressive digital marketing promotions, and builds an easily accessible online shopping ecosystem. According to the report from PT Elektronik Distribusi Otomatisasi Terkemuka (eDOT), Shopee has now become the e-commerce platform with the highest satisfaction and most popular features among the Indonesian public in 2024. According to Shopee, it became the platform with the most monthly visitors in Indonesia in 2024. Shopee's popularity continues to increase every year, surpassing competitors on other highly competitive e-commerce platforms. Shopee's success in attracting the attention of Indonesian consumers is inseparable from aggressive marketing strategies, various attractive promotions, and innovative features that Shopee creates for users to utilize. Additionally, customer loyalty becomes the main challenge for the Shopee platform to continue growing and innovating among competitors.

Shopee, as the largest e-commerce platform in Southeast Asia that was founded in Indonesia in 2015, has grown rapidly thanks to innovative business strategies, a focus on customer experience, and technological innovations. Shopee has succeeded because it has been able to create a high-quality service system and build customer trust through features such as Shopee Guarantee, integration with digital payment services like ShopeePay, and an efficient logistics system. In such a situation, consistent quality and customer trust built between the platform and customers become important components in achieving customer satisfaction.

Service quality and customer trust are two important components in digital marketing that can influence customer loyalty (Supardin et al., 2022; Fakhrudin, & Fatmawati, 2026). Good service makes customers satisfied and have a positive perception of the platform, while trust makes customers feel safe when conducting transactions. According to Parasuraman et al. (2008), service quality has five dimensions: reliability, responsiveness, assurance, empathy, and tangibles, which significantly affect customers' perceptions of the service. Trust in a brand or platform can help a company establish longer relationships with customers. According to Morgan & Hunt (1994), they emphasize that trust is a key factor in maintaining customer relationships and driving customer loyalty. Customer satisfaction acts as a mediator of the affective response to the experience.

According to (Utami et al., 2023), customer satisfaction has a significant influence on customer loyalty. The impact of satisfaction affects customer loyalty both directly and indirectly (through mediation), and many studies empirically explain that customer satisfaction has a positive and significant relationship and influence on customer loyalty. Customer satisfaction assessment encourages customer intention, which ultimately leads to actions such as word-of-mouth promotion, repeat purchases, and spending. When customers repeatedly engage in this, their satisfaction and loyalty are increasingly reinforced. Studies related to customer loyalty in e-commerce have been widely conducted, especially concerning service quality and customer trust. According to Sofia Silviana et al., (2022), it is determined that in the context of e-commerce, service quality affects customer loyalty, with customer satisfaction as a mediating variable. It is stated that the competition occurring among e-commerce business actors is at the level of consumer loyalty to a product or service. Customer loyalty is a crucial aspect for companies to maintain the continuity of the company.

Customer satisfaction becomes a very crucial variable in the relationship between service quality and trust in customer loyalty. The sense of satisfaction that customers feel is the result of the service experience they receive, which then influences their decision to remain loyal.

However, there are still results that indicate the existence of a research gap, including differences in research findings regarding the direct effect of service quality on customer loyalty. Some studies show a positive and significant effect, while other studies show no direct effect. Not all studies show a significant direct relationship between quality and customer loyalty without going through satisfaction. In the study by Sofia Silviana et al. (2022), it was stated that service quality has a positive and significant effect on customer loyalty. However, in the study by Rahmadiane et al. (2022), it was stated that service quality does not directly affect customer loyalty, but its effect becomes significant when customer satisfaction acts as a mediating factor. The influence of customer trust on customer loyalty has also not been entirely consistent. In the study by Haron et al. (2020), it was stated that customer trust has a positive and significant effect on customer loyalty, whereas in the study by Surapati & Abidin (2020), it was stated that customer trust does not affect customer loyalty, but its influence becomes significant when mediated by customer satisfaction. There are differences of opinion, so it needs to be tested again in a different context. Therefore, this study aims to fill this research gap by comprehensively and contextually examining the influence of service quality and consumer trust on customer loyalty through customer satisfaction as a mediating variable.

Thus, many studies have examined the direct relationship between service quality, trust, and loyalty. However, research that considers customer satisfaction as a mediating variable has not been studied in depth, especially in the context of Shopee e-commerce. Nonetheless, based on various studies, customer satisfaction has been proven to play an important role in bridging the influence of antecedent variables on loyalty.

This research uses the student population as the research subjects. In the digital ecosystem, students expect fast services, transaction security, and a

satisfying user experience. Not many studies have examined the loyalty of this group to Shopee e-commerce in the Berau Regency area. Therefore, the geographical context (local), population (students), and conceptual model (customer satisfaction mediation) form the basis of this study.

## **LITERATURE REVIEW**

According to (Utami et al., 2023), customer satisfaction has a significant effect on customer loyalty. The impact of satisfaction affects customer loyalty both directly and indirectly (through mediation). Many empirically explain that customer satisfaction has a positive and significant relationship and influence on customer loyalty. Assessment of customer satisfaction encourages customer intention, which ultimately leads to actions such as word-of-mouth promotion, repeat purchases, and spending. When customers repeatedly engage in this, their satisfaction and loyalty are increasingly reinforced. Studies related to customer loyalty in e-commerce have been widely conducted, especially concerning service quality and customer trust. According to Sofia Silviana et al., (2022) it is determined that in the context of e-commerce, service quality affects customer loyalty, and customer satisfaction acts as a mediating variable. Stating that the competition occurring among e-commerce business actors is at the level of consumer loyalty to a product and service. Customer loyalty is a crucial aspect for companies to maintain the continuity of the Company.

## **METHODOLOGY**

This study uses a quantitative approach with a descriptive verification method. The quantitative approach is used to test hypotheses through the collection and analysis of numerical data objectively. According to Sekaran & Bougie (2019), quantitative research is a scientific method that processes data in numerical form using statistical calculations to test the relationships between variables. The descriptive verification method aims to describe the characteristics of the research variables as well as verify the causal relationships between variables that have been formulated in the hypothesis.

### **Research Subjects and Objects**

The subjects in this study are students in Berau Regency who actively use the Shopee e-commerce platform. Students were chosen as research subjects because they are considered to have an adequate level of digital literacy as well as relevant online shopping experience to provide assessments of service quality, customer trust, customer satisfaction, and customer loyalty towards Shopee.

The object of this research is the Shopee e-commerce service, with a focus on service quality and customer trust as independent variables, customer satisfaction as a mediating variable, and customer loyalty as a dependent variable.

### **Types and Sources of Data**

The type of data used in this research is primary data. According to Sekaran & Bougie, (2019), primary data is data obtained directly by the researcher from the first source through the distribution of questionnaires, interviews, or

observation. In this study, primary data was obtained through the distribution of questionnaires to respondents who met the research criteria.

### **Population and Sample**

The population in this study is all students in Berau Regency who use the Shopee application. The sampling technique used is non-probability sampling with the purposive sampling method. According to Sekaran & Bougie, (2019), purposive sampling is a technique for determining a sample based on certain criteria that are considered capable of providing relevant information according to the research objectives.

The criteria for respondents in this study are:

1. Active students who are studying in Berau Regency.
2. Actively using the Shopee application for online shopping needs at least twice in the past six months.
3. Have ever filed a complaint about Shopee's service.

The sample size in this study was determined based on the opinion of Hair et al. (2017), who stated that the recommended sample size is 5–10 times the number of indicators used. This study used 11 indicators, so the minimum required sample size was 110 respondents. In its implementation, this study successfully collected 148 respondents, thus meeting the sample size requirements.

### **Data Collection Techniques**

The data collection technique was carried out through a questionnaire distributed online using Google Form. According to Sekaran & Bougie (2019), a questionnaire is a list of written questions that have been previously formulated and are used to collect data from respondents. The research instrument was developed using a Likert scale with five evaluation categories, namely 1 (strongly disagree) to 5 (strongly agree), to measure respondents' perceptions of the research variables.

### **Data Analysis Techniques**

Data analysis in this study used Structural Equation Modeling (SEM) with the Partial Least Square (PLS) approach, processed using SmartPLS version 4.0 software. According to Ghozalia & Lattah (2015), PLS-SEM is suitable for research involving complex structural models and mediating variables.

The stages of data analysis include the evaluation of the measurement model (outer model) through validity and reliability tests, as well as the evaluation of the structural model (inner model) to examine the relationships between variables and research hypotheses. Hypothesis testing is carried out by comparing the t-statistic value with the t-table value of 1.96 at a 5% significance level. A hypothesis is considered accepted if the t-statistic value is greater than the t-table value and the p-value is  $< 0.05$ .

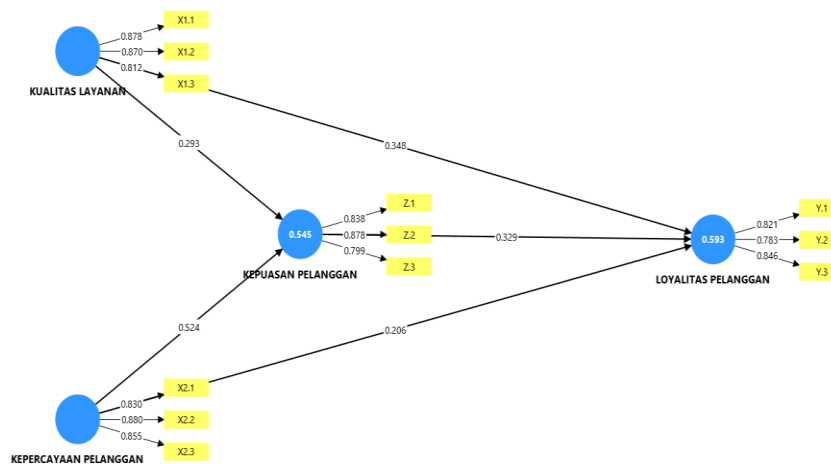
## RESEARCH RESULT

### Data Analysis of Research Results

Data Analysis of Research Results In the process of data analysis, this research utilized SmartPLS version 3 software. The analysis began with the formation of a model based on the previously designed theoretical concepts. The next stages included testing the measurement model (outer model) through validity and reliability tests to ensure the accuracy of the indicators, as well as analysis of the structural model (inner model) aimed at testing the relationships between the main variables in the research.

### Measurement Model (Outer Model)

The evaluation of the outer model in this study includes the measurement of constructs and indicators used to represent latent variables. The validity and reliability of the constructs are tested to ensure that the indicators are appropriate and consistent. Visualization of the outer loading values is presented in the following figure:



Source: Hasil Penelitian (2025)

### Convergent Validity

Convergent Validity is used to measure the extent to which indicators are able to represent the constructs they represent. An indicator is considered valid if it has a positive loading factor greater than 0.7, and an Average Variance Extracted (AVE) value above 0.5 (Sekaran & Bougie, 2019). The loading factor value describes each indicator in measuring the variable it represents. Indicators with higher loading factors indicate a more dominant contribution in measuring the variable. The Loading Factors are presented in the following table:

Table 1. Convergent Validity

Variable	Grain	Loading factor	AVE	Conclusion
Service Quality	X1.1	0.878	0.729	Valid
	X1.2	0.870		
	X1.3	0.812		
Customer Trust	X2.1	0.830	0.731	Valid
	X2.2	0.880		
	X2.3	0.855		
Customer Satisfaction	Z1	0.838	0.704	Valid
	Z2	0.878		
	Z3	0.799		
Customer loyalty	Y1	0.821	0.667	Valid
	Y2	0.783		
	Y3	0.846		

It can be seen that each indicator has a loading factor value of 0.7 and an AVE value exceeding 0.5. The analysis conducted shows that each of these indicators is stated to be valid in representing their respective latent variables.

### Discriminant Validity

Discriminant validity testing aims to measure the extent to which a measurement model can distinguish one latent construct from another.

Table 2. Results of Discriminant Validity Test

Indicator	X1	X2	Y	Z
X1.1	<b>0.878</b>	0.460	0.586	0.467
X1.2	<b>0.870</b>	0.489	0.560	0.533
X1.3	<b>0.812</b>	0.583	0.573	0.551
X2.1	0.611	<b>0.830</b>	0.494	0.550
X2.2	0.448	<b>0.880</b>	0.579	0.610
X2.3	0.495	<b>0.855</b>	0.577	0.631
Y1	0.583	0.511	<b>0.821</b>	0.542
Y2	0.491	0.550	<b>0.783</b>	0.555
Y3	0.571	0.523	<b>0.846</b>	0.581
Z1	0.509	0.544	0.605	<b>0.838</b>
Z2	0.501	0.583	0.568	<b>0.878</b>
Z3	0.517	0.632	0.550	<b>0.799</b>

Each indicator has a Cross Loading value  $>0.70$ . The analysis conducted shows that the latent variables represented and each indicator are very related, and each indicator measures the variable it is supposed to measure well, thus having a high cross loading value on the appropriate latent variable. Therefore, the discriminant validity of these indicators is proven valid.

**Reliability**

Reliability testing in this study can be conducted based on the Composite Reliability value. A construct can be said to be reliable if the Composite Reliability value > 0.7 (Sekaran & Bougie, 2019)

Table 3. Composite Reliability

Variable	Composite reliability (rho_c)
Service Quality	0,891
Customer Trust	0,877
Customer Satisfaction	0,890
Customer Loyalty	0,857

Based on the results in Table 4.7, the Composite Reliability values for all variables in the study are >0.7. The analysis conducted shows that each indicator has met the predetermined reliability standards, so all variables in this study can be used repeatedly with the same results.

**Structural Model (Inner Model)**

The Inner Model is used to predict the relationship between latent variables. The inner model has several steps to determine the relationship of variables based on the r-square and f-square values.

**R-Square**

The R-square value is divided into three categories, namely the value of 0.75 as a strong category, the value of 0.50 as a moderate category, and the value of 0.25 as a weak category. The data is presented in the following table:

Table 4. R-Square

Variable	R-square	R-square adjusted
Customer Satisfaction	0,545	0,538
Customer Loyalty	0,593	0,584

Based on the results of table 4.8, the customer satisfaction variable has an R-square value of 0.538. The analysis shows that the customer satisfaction variable is influenced by service quality and customer trust by 53.8%, which falls into the moderate category, while the remaining 47.2% is influenced by other variables not included in the model. Furthermore, the customer loyalty variable is influenced by service quality, customer trust, and satisfaction by 58.4%, which is categorized as moderate, while the remaining 42.6% is influenced by other variables not included in the model.

Table 5. Direct Hypothesis Testing

	Original sample (O)	T statistics ( O/STDEV )	P values	Description
Service Quality -> Customer	0,293	3,695	0,000	<b>Positive and</b>

Satisfaction				<b>Significant</b>
Customer Trust -> Customer Satisfaction	0,524	6,550	0,000	<b>Positive and Significant</b>
Service Quality -> Customer Loyalty	0,348	4,113	0,000	<b>Positive and Significant</b>
Customer trust -> Customer loyalty	0,206	2,480	0,013	<b>Positive and Significant</b>
Customer Satisfaction -> Customer Loyalty	0,329	3,505	0,000	<b>Positive and Significant</b>

*H1: the effect of service quality on customer satisfaction*

The influence of service quality on customer satisfaction has an Original Sample value of 0.293, which means positive or moving in the same direction, indicating that the higher the Shopee service quality, the higher the level of customer satisfaction. The T-statistic value is  $3.695 > 1.96$  with a p-value of  $0.000 < 0.5$ , so service quality has a significant effect on customer satisfaction. This shows a meaningful and consistent connection. It can be concluded that hypothesis H1, which states "service quality has a positive and significant effect on customer satisfaction," is accepted.

*H2: The influence of customer trust on customer trust*

The effect of customer trust on customer satisfaction has an Original Sample value of 0.524, which means it is positive or moves in the same direction, meaning that the higher the customer trust in Shopee, the higher the level of customer satisfaction. The T-statistic value is  $6.550 > 1.96$  and the P-value is  $0.000 < 0.05$ , therefore it can be concluded that customer trust has a significant effect on customer satisfaction. It shows a meaningful and consistent relationship. Therefore, it can be concluded that hypothesis H2, which states "customer trust has a positive and significant effect on customer satisfaction," is accepted.

*H3: The effect of service quality on customer loyalty*

The effect of service quality on customer loyalty has an Original sample value of 0.348, which means positive, a T-statistic value of  $4.113 > 1.96$ , and a P-value of  $0.000 < 0.5$ , so it can be concluded that service quality has a significant effect on customer loyalty. This shows a meaningful and consistent correlation. Therefore, it can be concluded that hypothesis H3, which states "service quality has a positive and significant effect on customer loyalty," is accepted.

*H4: The Influence of Customer Trust on Customer Loyalty*

The effect of customer trust on customer loyalty has an Original Sample value of 0.206, which means positive, a T-statistic value of  $2.480 > 1.96$ , and a P-value of  $0.031 < 0.05$ , so it can be stated that customer trust has a significant effect

on customer loyalty, indicating a meaningful and consistent relationship. Therefore, it can be concluded that H4, which states "customer trust has a positive and significant effect on customer loyalty," is accepted.

*H5: The effect of customer satisfaction on customer loyalty*

The influence of customer satisfaction on customer loyalty has an Original Sample value of 0.329, which is positive, a T-statistic value of 3.505 > 1.96, and a P-value of 0.000 < 0.05, so it can be said that customer satisfaction has a significant effect on customer loyalty. This indicates a meaningful and consistent relationship. Therefore, it can be concluded that H5, which states "customer satisfaction has a positive and significant effect on customer loyalty," is accepted.

Table 6. Mediation Test Results

	<b>Original sample (O)</b>	<b>T statistics ( O/STDEV )</b>	<b>P values</b>	<b>information</b>
Service Quality -> Customer Satisfaction -> Customer Loyalty	0,173	2,982	0,003	Partial mediation
Customer Trust -> Customer Satisfaction -> Customer Loyalty	0,096	2,652	0,008	Partial mediation

*H6: The effect of customer satisfaction mediates the impact of service quality on customer loyalty*

The hypothesis test results on the indirect effect of service quality on customer loyalty through customer satisfaction show an Original Sample value of 0.173, which is positive, a T-statistic value of 2.982 > 1.96 and a P-value of 0.003 < 0.05, so it can be said that service quality has a significant effect on customer loyalty through customer satisfaction. Thus, customer satisfaction partially mediates the relationship between service quality and customer loyalty. This means that service quality not only impacts customer loyalty but also plays a role in enhancing customer satisfaction.

*H7: The effect of customer satisfaction mediates customer trust on customer loyalty*

The hypothesis test results on the indirect effect of customer trust on customer loyalty through customer satisfaction have an Original Sample value of 0.096, which is positive. The T-statistic value is 2.652 > 1.96 and the P-value is 0.008 < 0.05, so it can be said that customer trust has a significant effect on customer loyalty through customer satisfaction. Thus, customer satisfaction partially mediates the relationship between customer trust and customer loyalty. This means that customer trust can increase loyalty both directly and through customer satisfaction.

## **DISCUSSION**

### **1. The Influence of Service Quality on Customer Satisfaction**

Based on the results of hypothesis testing, it explains that service quality has a positive and significant effect on customer satisfaction. The better the quality of service provided by Shopee, the higher the level of customer satisfaction experienced by customers.

The results of this study are supported by several previous researchers Sofia Silviana et al., (2022) Pasaribu et al., (2022), and Hansopaheluwakan, (2021) who explained that service quality has a positive and significant effect on customer satisfaction. Therefore, this study confirms that service aspects such as transactions, security, and application speed have an important influence in creating a satisfying shopping experience.

### **2. The Influence of Customer Trust on Customer Satisfaction**

Based on the results of hypothesis testing, customer trust has a positive and significant effect on customer satisfaction. The higher the level of customer trust in the Shopee e-commerce, the greater the level of satisfaction experienced by customers.

The results of this study are supported by Sofia Silviana et al. (2022), Pambudi et al. (2025), and Taufik et al. (2024), who explained that there is a positive influence of customer trust on customer satisfaction. Thus, customer trust becomes the main determinant that affects customer satisfaction in the long-term relationship between the company and its customers, with trust formed through various features such as guarantees and security making customers feel safer when using the Shopee application.

### **3. The Influence of Service Quality on Customer Loyalty**

Based on the results of hypothesis testing, service quality has a positive and significant effect on customer loyalty. It can be concluded that good service quality is able to create a positive experience for customers, thus encouraging customers to make repeat purchases and recommend the service to others.

The results of this study are supported by Pasaribu et al., (2022), Ashari et al., (2023) and Surahman et al., (2020), who explained that service quality has a positive and significant effect on customer loyalty. This confirms that service qualities such as navigation and application speed affect the formation of customer loyalty, where this encourages customers to continue using the same platform.

### **4. The Influence of Customer Trust on Customer Loyalty**

Based on the results of hypothesis testing, it was found that customer trust has a positive and significant effect on customer loyalty. Thus, it can be concluded that the higher the trust in Shopee's system and services, the greater the tendency of customers to remain loyal to the platform. This research finding is supported by Sofia Silviana et al., (2022), Pasaribu et al., (2022), and Oktaviali et al., (2024), who explain that there is a positive and significant effect of customer trust on customer loyalty.

## **5. The Influence of Customer Satisfaction on Customer Loyalty**

Based on the results of hypothesis testing, customer satisfaction has a positive and significant effect on customer loyalty. Thus, it can be concluded that customers who feel satisfied tend to make repeat purchases, recommend products or services to others, and continue to use the services in the long term. The results of this study are supported by Pasaribu et al., (2022), Hansopaheluwakan, (2021), and Delia & Yohana, (2023) who explained that there is a positive and significant effect on customer satisfaction towards customer loyalty. This explains that satisfied customers tend to make repeat purchases, continue using the Shopee platform despite competitors, and give positive recommendations to others.

## **6. The effect of customer satisfaction mediates service quality on customer loyalty**

Based on the results of the hypothesis testing that service quality has a positive and significant effect on customer loyalty mediated by customer satisfaction, it can be concluded that customer satisfaction is proven to be a mediator in the relationship between service quality and customer loyalty, meaning that improving service quality will increase customer loyalty both directly and through customer satisfaction.

The results of the hypothesis test are inversely related to previous research conducted by Rahmadiane et al., (2022) which stated that service quality does not have a direct effect on customer loyalty but its effect becomes significant when mediated through customer satisfaction.

The results of this study are supported by Siti Yolanda Rahman Utami et al., (2024), Delia & Yohana, (2023), Oktaviali et al., (2024), who explain that there is a positive and significant effect on customer satisfaction mediating service quality on customer loyalty. This explains that customer satisfaction is able to mediate service quality on customer loyalty.

## **7. The effect of customer satisfaction mediates customer trust on customer loyalty**

Based on the results of hypothesis testing that customer trust has a positive and significant effect on customer loyalty mediated by customer satisfaction, it can be concluded that customer satisfaction has been proven to be a mediator in the relationship between customer trust and customer loyalty. This means that an increase in customer trust will impact an increase in loyalty, both directly and through customer satisfaction.

The results of the hypothesis test are inversely related to previous research conducted by Surapati & Abidin, (2020) which stated that service quality does not have a direct effect on customer loyalty but its effect becomes significant when mediated through customer satisfaction.

The results of this study are supported by Oktaviali et al., (2024), Taufik et al., (2024) explaining that there is a positive and significant effect on customer satisfaction which mediates customer trust towards customer loyalty. This explains that customer satisfaction is able to mediate customer trust towards customer loyalty.

## CONCLUSIONS AND RECOMMENDATIONS

This research has seven hypotheses with the object of e-commerce Shopee.

1. Service quality has a positive and significant effect on customer satisfaction.
2. Customer trust has a positive and significant effect on customer satisfaction.
3. Service quality does not have a positive and significant effect on customer loyalty.
4. Customer trust has a positive and significant effect on customer loyalty.
5. Customer satisfaction has a positive and significant effect on customer loyalty.
6. Customer satisfaction positively and significantly mediates the effect of service quality on customer loyalty.
7. Customer satisfaction positively and significantly mediates the effect of customer trust on customer loyalty.

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