

The Influence of E-Trust on Repurchase Intention with E-Satisfaction as an Intervening Variable in the Access by KAI Application

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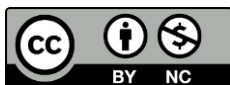
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ABSTRACT

This research aims to examine E-Satisfaction in mediating the influence of E-Trust on Repurchase Interest in the Access by KAI Application. The type of data in this research is quantitative. The data source used is primary data. The sampling technique in this research was purposive sampling with a total of 200 respondents tested. The data collection technique in this research was distributing questionnaires online. Data analysis in this research uses the PLS-SEM analysis method with the SmartPLS 4.0 data processing tool. The results of this research show that; 1) E-Trust has a significant effect on repurchase intention, 2) E-Trust has a significant effect on E-Satisfaction, 3) E-Satisfaction has a significant effect on repurchase intention, 4) E-Trust has a significant effect on repurchase intention mediated by E-Satisfaction.

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1. INTRODUCTION

Internet development in Indonesia has now become a necessity for the community. This can be seen from We Are Social [1], that the number of internet users in Indonesia has reached 212.9 million people as of January 2023. This number shows an increase of 5.44% compared to 2022, which was 202 million people. The increase in the number of internet users has an impact on the use of online applications, one of which is in

transportation services. One of the companies that uses the use of online applications in the transportation service business is Indonesian Railway Company.

Indonesian Railway Company continues to innovate in the digitalization aspect, namely the Access by KAI application with new service features, namely trip planner, hotel reservation, live tracking, and loyalty points. This increase in service features on Access by KAI does not

guarantee the application a good assessment. In fact, Access by KAI received the lowest assessment rating of 5 applications with the online ticket booking category and received a rating of 2.3 on Playstore. However, based on BPS [2] the cumulative number of train passengers in the period January to September 2022 was 192,757 people and increased in January to September 2023 by 269,981 people (40.06%). In addition, based on the Indonesian Railway Company website there was an increase in the number of Access by KAI users in 2023 of 12,419,711 people compared to 7,524,765 people in 2022.

The increase in Access by KAI users indicates that the application has the trust of users so that users are interested in making repurchase. This research is in accordance with research conducted by Muchlis et al. [3], Fiqri and Octavia [4], and Jayaputra and Sesilya [5] which explain that E-trust has a significant effect on repurchase intention. The intention to repurchase continuously means that consumers are loyal and happy when they get a shopping experience for the products or services offered. Purchasing decisions in the past that are perceived by consumers will have an impact on purchasing decisions in the future. The experience felt when consuming a product or service is also a consideration for current consumers in choosing the product or service they want to consume next [6].

User perception and reputation of online business platforms have changed due to rapid technological changes, especially in web features and functionality, internet design, and internet security [7]. Security guarantees on personal information reduce consumer concerns about illegal disclosure of personal data and exposure of transaction data thus leading to an increase in consumer E-trust [5]. In online retailing, trust is an important long-term relationship because there is a physical separation between the e-buyer and the e-retailer which can increase perceived risk [8]. E-trust of Access by KAI users either leads to E-satisfaction. This research is in accordance with research conducted by Jayaputra and Sesilya [5] and Husni [9] which explains that E-trust has a significant effect on E-satisfaction.

Trust involves a person's willingness to behave in a certain way because of the belief that it will provide satisfaction. Usually users who have trust in a company will no longer care about other things and will continue to reuse the application [10]. Trust is an important element in the business world because this trust cannot simply be recognized by business partners but must be built from scratch and can be verified [11]. For companies, customer satisfaction is important if customers are satisfied with the company so that it can encourage them to make repurchase intention [12]. This research is in accordance with research conducted by Jayaputra and Sesilya [5] and Kusmita et al. [13] which explains that E-satisfaction has a significant effect on repurchase interest.

Trust can create a comfortable environment so that individuals feel less worried about the risks associated with the application [14]. E-trust is consumer confidence in product providers (goods and services) that they can trust or rely on to fulfill the promises consumers expect online [15]. E-trust plays a role in mitigating certain risk problems that online buyers may face [16]. If the E-trust felt by users of the Access by KAI application is good, then repurchase interest will increase if the E-satisfaction felt by users of the application increases as well. This research is in accordance with research conducted by Jayaputra and Sesilya [5] and Apidana and Prasetyo [17] which explains that E-satisfaction can mediate the influence of E-trust on repurchase intention

2. LITERATURE REVIEW

2.1 Consumer Behaviour

Kotler and Keller [18], consumer behavior is the study of individuals, groups, and organizations in choosing, buying, using products (goods and services), ideas, or experiences needed to meet their needs and desires.

2.2 Theory of Planned Behaviour (TPB)

Ajzen [19], Theory Planned Behaviour (TPB) explains that a person will consider before performing a behavior with a consideration process that will form intentions.

2.3 E-Trust

Liani and Yusuf [15], E-trust is consumer confidence in product providers (goods and services) that they can trust or rely on to fulfill the promises that consumers expect online.

2.4 Repurchase Intention

Kotler and Keller [20], Repurchase intention is defined as how much the customer purchases brands and services and how likely the customer is to turn from one brand to another.

2.5 E-Satisfaction

Alalwan [21], E-satisfaction is consumer satisfaction that arises based on previous online purchasing experiences through online applications.

3. CONCEPTUAL FRAMEWORK

The conceptual framework of research between the variables is shown in Fig. 1

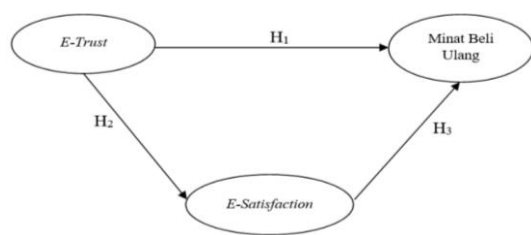


Fig. 1. Research conceptual framework.

Based on relevant previous research, the research hypothesis can be formulated as follows:

- H₁: E-trust has a significant effect on repurchase intention.
- H₂: E-trust has a significant effect on E-satisfaction.
- H₃: E-satisfaction has a significant effect on repurchase intention.
- H₄: E-trust has a significant effect on repurchase intention through E-satisfaction.

4. METHODOLOGY

The sampling method in this study used non-probability sampling with purposive sampling technique. Purposive sampling is a sampling technique based on certain criteria [22]. The sample criteria in this study are 1) users of the

access by kai application who have ordered train tickets at least 3 times in the last 3 months and 2) access by kai users aged 18-58 years. Determining the number of research samples, researchers used the formula for the number of indicators x 10 [23]. The number of samples in this study amounted to 20 x 10 = 200 samples.

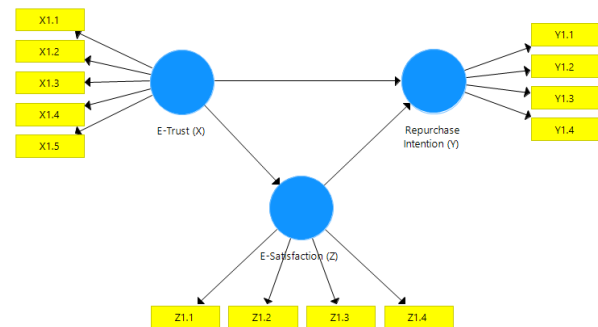


Fig. 2. Model testing scheme.

5. RESULTS AND DISCUSSION

The total number of samples in this study was 200 respondents (Table 1). Based on the data that has been processed, the highest percentage of respondent data based on 1) Gender, Female (67%), 2) Generation, Generation Z (80.5%), 3) Province, Province East Java (55%), 4) Job/Profession Student (80.5%), 5) Income/Pocket Money > Rp 1.000.000 – Rp 3.000.000 (49%), 6) Purchase Frequency 3 – 4 times (80%).

5.1 Data Instrument Test

Validity Test

Convergent Validity

Convergent Validity in this study tests with the parameter loading factor value of more than 0.60 so that it is declared valid (Table 2).

Discriminant Validity

Cross Loading value is obtained greater than 0.70 and AVE value is obtained greater than 0.50 so that it can be declared valid (Table 3).

Reliability Test

Composite Reliability and Cronbach's Alpha values obtained are greater than 0.60 so they are considered reliable (Table 4).

Table 1. Characteristics of respondents.

Characteristics			Frequency (Person)	Percentage (%)
a.	Gender	Male	66	33%
		Female	134	67%
Total			200	100%
b.	Generation	Generation X	5	2.5%
		Millennial Generation	34	17%
		Generation Z	161	80.5%
Total			200	100%
c.	Province	North Sumatra	1	0.5%
		West Sumatra	1	0.5%
		South Sumatra	1	0.5%
		Lampung	1	0.5%
		DKI Jakarta	11	5.5%
		Banten	2	1%
		West Java	13	6.5%
		Central Java	50	25%
		Yogyakarta	10	5%
		East Java	110	55%
Total			200	100%
d.	Job/Profession	Student	161	80.5%
		Self-Employed	13	6.5%
		Civil Servant/ASN	3	1.5%
		BUMD/BUMN Employee	11	5.5%
		TNI/POLRI	0	0%
		Housewife	3	1.5%
		Not Yet/Not Working	9	4.5%
Total			200	100%
e.	Income/Pocket Money	≤ Rp 1.000.000	74	37%
		> Rp 1.000.000 – Rp 3.000.000	98	49%
		> Rp 3.000.000 – Rp 5.000.000	19	9.5%
		> Rp 5.000.000	9	4.5%
Total			200	100%
f.	Purchase Frequency	3-4 times	160	80%
		> 4 times	40	20%
Total			200	100%

Table 2. Convergent validity test results.

Variable	Indicator	Loading Factor		Description
		Score	Rule of Thumb	
E-Trust (X)	X _{1.1}	0.736	0.600	Valid
	X _{1.2}	0.724	0.600	Valid
	X _{1.3}	0.858	0.600	Valid
	X _{1.4}	0.705	0.600	Valid
	X _{1.5}	0.769	0.600	Valid
Repurchase Intention (Y)	Y _{1.1}	0.866	0.600	Valid
	Y _{1.2}	0.798	0.600	Valid
	Y _{1.3}	0.778	0.600	Valid
	Y _{1.4}	0.857	0.600	Valid
E-Satisfaction (Z)	Z _{1.1}	0.738	0.600	Valid
	Z _{1.2}	0.825	0.600	Valid
	Z _{1.3}	0.753	0.600	Valid
	Z _{1.4}	0.840	0.600	Valid

Table 3. Discriminant validity test results.

Variable	Indicator	Cross Loading (>0.70)			AVE (>0.50)	Description
		X	Y	Z		
E-Trust (X)	X _{1.1}	0.736	0.421	0.466	0.578	Valid
	X _{1.2}	0.724	0.400	0.356		Valid
	X _{1.3}	0.858	0.477	0.596		Valid
	X _{1.4}	0.705	0.446	0.469		Valid
	X _{1.5}	0.769	0.616	0.458		Valid
Repurchase Intention (Y)	Y _{1.1}	0.630	0.866	0.600	0.682	Valid
	Y _{1.2}	0.431	0.798	0.600		Valid
	Y _{1.3}	0.421	0.778	0.600		Valid
	Y _{1.4}	0.561	0.857	0.600		Valid
E-Satisfaction (Z)	Z _{1.1}	0.522	0.496	0.738	0.625	Valid
	Z _{1.2}	0.525	0.581	0.825		Valid
	Z _{1.3}	0.409	0.360	0.753		Valid
	Z _{1.4}	0.505	0.642	0.840		Valid

Table 4. Reliability test results.

Variable	Composite reliability		Cronbach's Alpha		Description
	Score	Rule of thumb	Score	Rule of thumb	
E-Trust (X)	0.872	0.600	0.816	0.600	Reliable
Repurchase Intention (Y)	0.895	0.600	0.846	0.600	Reliable
E-Satisfaction (Z)	0.869	0.600	0.800	0.600	Reliable

Table 5. Convergent validity test result.

Variable	Indicator	Loading factor		Description
		Score	Rule of thumb	
E-Trust (X)	X _{1.1}	0.747	0.600	Valid
	X _{1.2}	0.828	0.600	Valid
	X _{1.3}	0.788	0.600	Valid
	X _{1.4}	0.806	0.600	Valid
	X _{1.5}	0.788	0.600	Valid
Repurchase Intention (Y)	Y _{1.1}	0.870	0.600	Valid
	Y _{1.2}	0.856	0.600	Valid
	Y _{1.3}	0.860	0.600	Valid
	Y _{1.4}	0.857	0.600	Valid
E-Satisfaction (Z)	Z _{1.1}	0.803	0.600	Valid
	Z _{1.2}	0.706	0.600	Valid
	Z _{1.3}	0.787	0.600	Valid
	Z _{1.4}	0.788	0.600	Valid

Table 6. Discriminant validity test result.

Variable	Indicator	Cross Loading (>0.70)			Description
		X	Y	Z	
E-Trust (X)	X _{1.1}	0.747	0.515	0.619	Valid
	X _{1.2}	0.828	0.612	0.618	Valid
	X _{1.3}	0.788	0.609	0.590	Valid
	X _{1.4}	0.806	0.676	0.686	Valid
	X _{1.5}	0.788	0.585	0.669	Valid
Repurchase Intention (Y)	Y _{1.1}	0.645	0.870	0.674	Valid
	Y _{1.2}	0.655	0.856	0.693	Valid
	Y _{1.3}	0.668	0.860	0.648	Valid
	Y _{1.4}	0.648	0.857	0.648	Valid
E-Satisfaction (Z)	Z _{1.1}	0.705	0.729	0.803	Valid
	Z _{1.2}	0.518	0.434	0.706	Valid
	Z _{1.3}	0.635	0.648	0.787	Valid
	Z _{1.4}	0.606	0.534	0.788	Valid

5.2 Analisis Partial Least Square-Structural Equation Model (PLS-SEM)

Outer Model (Fig 3.)

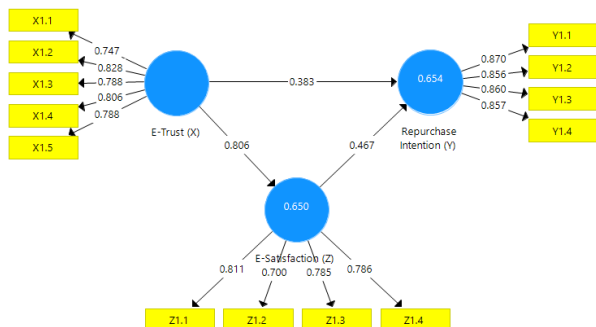


Fig. 3. Outer model.

Construct Validity Test

Convergent Validity

Loading factor value > 0.60 and Average Variance Extracted (AVE) value ≥ 0.50 , so it is declared valid (Table 5).

Discriminant Validity

Cross loading value > 0.70 then the data in the research is considered valid (Table 6).

Reliability Test

Composite reliability value > 0.70 then the data in the research is considered reliable (Table 7).

Table 7. Reliability test result.

Variable	Composite reliability		Description
	Score	Rule of thumb	
E-Trust (X)	0.894	0.600	Reliable
Repurchase Intention (Y)	0.920	0.600	Reliable
E-Satisfaction (Z)	0.855	0.600	Reliable

Inner Model (Fig 4)

R-Square Test

R-Square test (Table 8) is to measure the strength of the influence between variables with the provisions of 0.25 (weak), 0.50 (moderate), 0.75 (strong).

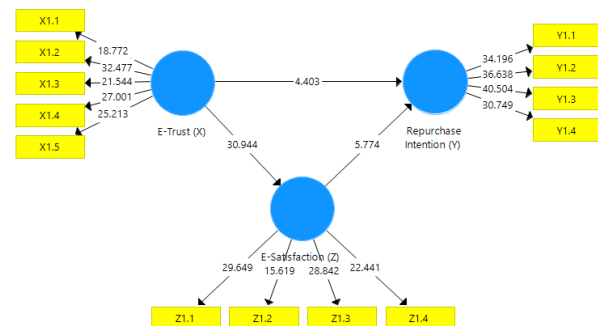


Fig. 4. Inner model.

Table 8. R-square test results.

Variable	R-Square	R-Square Adjusted	Description
Repurchase Intention (Y)	0.652	0.647	Moderat
E-Satisfaction (Z)	0.724	0.722	Moderat

The table presents the R-square value of the repurchase intention variable of 0.652 with an adjusted R-square value of 0.647. This means that the E-trust variable affects repurchase intention by 0.647 or 64.7% so that it is moderate. Then, the R-square value has a joint effect of the E-trust variable and repurchase interest on E-satisfaction of 0.724 with an adjusted R-square value of 0.722 so that it can be explained that all E-trust variables and repurchase interest as a whole affect E-satisfaction by 0.722 or 72.2% so that it is moderate.

Q-Square Test

Q-Square test is $0 < Q^2 < 1$, meaning that the model is considered good. The Q-Square test calculation is as follows:

$$Q^2 = 1 - (1 - R_1^2) (1 - R_2^2)$$

$$Q^2 = 1 - (1 - 0.652) (1 - 0.724) = 0.903$$

Then, the results of the above calculations obtained Q^2 of 0.903 which means that the Q^2 value is close to one so that it can be considered a good and relevant research model.

F-Square Test

F-Square test (Table 9) is conducted to determine how much influence between variables with a value of 0.35 (strong), 0.15 (moderate) and 0.02 (weak) [24].

Table 9. F-Square test results.

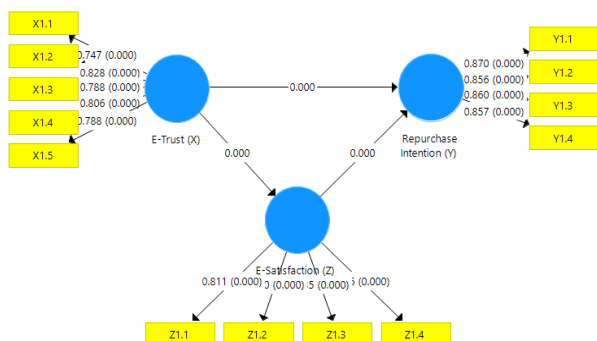
Variable	F-Square	Description
X→Y	0.291	Moderat
X→Z	0.273	Moderat
Z→Y	0.165	Moderat

Hypothesis Testing (Bootstrapping)

Hypothesis testing is measured by considering the p-value smaller than 5% and the T-statistic value > 1.96, then the related variable has a positive and significant effect.

Direct Effect

Direct effect (Fig 5.) is used to test the significance of the effect between latent variables (Table 10).

**Fig. 5.** Direct effect.**Table 10.** Direct effect test results.

Variable	Path Coefficient	T Statistic	P Value	Alpha Value	Description
X→Y	0.383	4.468	0.000	0.05	Significant
X→Z	0.806	31.236	0.000	0.05	Significant
Z→Y	0.467	5.828	0.000	0.05	Significant

The Effect of E-Trust (X) on Repurchase Intention (Y)

Based on this table, the effect of the E-service quality variable on repurchase intention is obtained a p-value of 0.000. The value of 0.000 < 0.05 indicates that the p-value is smaller than the alpha value, so H1 is accepted. Then, the T-statistic value in this study is 3.874 more than 1.96. This means that the E-trust variable has a significant effect on repurchase interest. The path

coefficient value in this study is 0.388 which shows a positive sign value. The path coefficient value means that the better the perceived E-trust, the repurchase intention of Access by KAI application users will increase. This research is in line with research conducted by Muchlis et al. [3], Fiqri and Octavia [4], and Jayaputra and Sesilya [5] which explained that E-trust has a significant effect on repurchase intention. Furthermore, E-trust can be a factor in repurchase intention. If user trust is high, then user repurchase intention will increase [5].

The Effect of E-Trust (X) on E-Satisfaction (Z)

Based on this table, the effect of the E-trust variable on E-satisfaction obtained a p-value of 0.000. The value of 0.000 < 0.05 indicates that the p-value is smaller than the alpha value, so H2 is accepted. Then, the T-statistic value in this study is 6.667 greater than 1.96. This means that the E-trust variable has a significant effect on E-satisfaction. The path coefficient value in this study is 0.439 which shows a positive sign value. The path coefficient value means that if the better the perceived E-trust, the E-satisfaction of Access by KAI application users will increase.

This research is in line with research conducted by Jayaputra and Sesilya [5] and Husni [9] which explains that E-trust has a significant effect on E-satisfaction. Then, E-trust can be a factor in customer satisfaction. This happens when customers experience a sense of security during transactions so that customers can feel satisfied [5].

The Effect of E-Satisfaction (Z) on Repurchase Intention (Y)

Based on this table, the effect of the E-satisfaction variable on repurchase intention is obtained a p-value of 0.000. The value of 0.000 < 0.05 indicates that the p-value is smaller than the alpha value, so H3 is accepted. Then, the T-statistic value in this study of 5.074 is greater than 1.96. This means that the E-satisfaction variable has a significant effect on repurchase intention. The path coefficient value in this study is 0.457 which shows a positive sign value. The path coefficient value means that if the better the E-satisfaction is felt, the repurchase interest of Access by KAI application users will increase.

This research is in line with research conducted by Jayaputra and Sesilya [5] and Kusmita et al. [13] which explains that E-satisfaction has a significant effect on repurchase intention. Then, users who have a high sense of satisfaction with the experience in online purchases in an application have a high tendency to generate repurchase intention online [13].

Indirect Effect

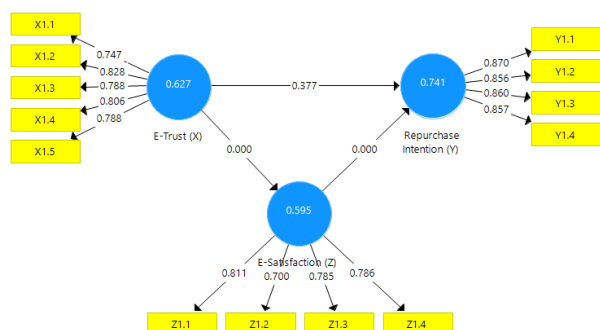


Fig. 6. Indirect effect.

Table 11. Indirect effect test results.

Variable	Path Coefficient	T Statistic	p Value	Alpha Value	Description
X→Y→Z	0.377	5.614	0.000	0.05	Significant

The effect of E-Trust (X) on Repurchase Interest (Y) through E-Satisfaction (Z)

Based on this table 11, the effect of E-trust on repurchase intention mediated by E-satisfaction obtained a p-value of 0.000. The value of 0.000 < 0.05 indicates that the p-value is smaller than the alpha value, so H4 is accepted. In addition, the T-statistic value in this study of 4.156 is greater than 1.96. Then, it can be concluded that the E-satisfaction variable as an intervening variable plays a good role in mediating the influence between E-trust on repurchase intention.

This research is in line with research conducted by Jayaputra and Sesilya [5] and Apidana and Prasetyo [17] which explains that E-satisfaction can mediate the effect of E-trust on repurchase intention. Users are satisfied and secure will be interested in making repeat purchases on the same application [5].

Total Effect

Total Effect is illustrated (Fig. 7) using the help of SmartPLS 4 through a diagram which is the result of adding direct effects to indirect effects (Table 12).

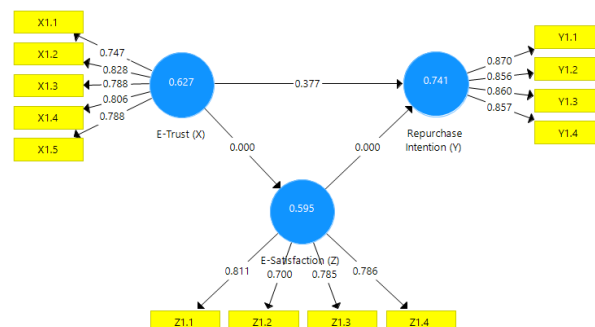


Fig. 7. Indirect effect.

Table 12. Total effect test results.

Variable	Total effect
X→Y	0.760
X→Z	0.806
Z→Y	0.467

6. CONCLUSION

Based on the analysis and discussion that has been carried out, the conclusion of this study is that there is a significant influence between e-trust on the repurchase intention of access by kai users. Furthermore, there is a significant influence between e-trust on e-satisfaction of access by kai users. Then, there is a significant influence between e-satisfaction on the repurchase intention of access by kai users. Finally, there is a significant influence between e-trust on the repurchase intention of access by kai users mediated by e-satisfaction. This indicates that e-satisfaction can mediate the influence of e-trust on repurchase intention.

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