

The effect of customer satisfaction, customer experience, and e-service quality on customer trust

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ABSTRACT

Purpose- Along with information and communication technology development, the business world has also developed with e-commerce services. One of the well-known e-commerce services is Shopee, which makes it easy for consumers to shop online. Consumer trust is important in e-commerce services because interactions occur through electronic devices. Consumer satisfaction, consumer experience, and quality of electronic service are some of the factors that influence consumer trust. This study aims to determine the effect of customer satisfaction, consumer experience, and e-service quality on consumer trust.

Design/Methodology/Approach- This research is quantitative. The sampling method used is nonprobability sampling with a purposive sampling technique. The sample used was 110 respondents, namely Shopee e-commerce users in Indonesia. Smart PLS is used to test validity, reliability, and regression.

Findings- The results of this study indicate that customer satisfaction and consumer experience are proven to have a positive effect on consumer trust, while e-service quality is proven to have a positive but insignificant impact on consumer trust. It is hoped that Shopee can increase customer satisfaction, consumer experience, and e-service quality to increase consumer confidence in online shopping.

Research limitations/implications- This research is limited to Shopee e-commerce users in Indonesia. In addition, this study analyzes consumer trust by considering factors such as consumer satisfaction, consumer experience, and e-service quality. Many factors influence consumer trust but have yet to be examined in this study, so it is hoped that future research can analyze other variables that have not been studied.

Originality/value- This study analyzes the factors influencing consumer trust in Shopee e-commerce users in Indonesia. Previous research has not used customer satisfaction, consumer experience, and e-service quality on Shopee e-commerce users.

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1. The Introduction

The increase in Internet users has changed business models worldwide, including Indonesia (Muftiadi, 2022). One change in business models can be proven by the emergence of e-commerce.

E-commerce is a form of online trade (Išoraitė & Miniutienė, 2018). The use of e-commerce in Indonesia has been proven to play a role in improving its economy (Santoso, 2022). This increase is due to consumer satisfaction and experience, and the quality of electronic services for companies and products sold online, thus forming consumer trust. Therefore, an e-commerce company can grow if customers are satisfied, consumers have a positive experience, and the quality of service is good.

This study examines the effects of customer satisfaction, customer experience, and electronic service quality on customer trust in products sold online through e-commerce. Digital business growth through e-commerce is a growing phenomenon (Jasińska-Biliczak, 2022). Digital business through e-commerce significantly impacts the exchange of commodities and services in various sectors, making it easier for consumers to shop without facing time or distance barriers. However, it creates a high-risk environment, as fraudulent practices and dishonesty can harm consumers (Bansal et al., 2024). Therefore, it is imperative to link customer satisfaction, experience, and e-service quality with customer trust in shopping through e-commerce.

A marketplace is a digital platform where sellers and buyers can interact and buy and sell products digitally (Mourtzis et al., 2020). In the marketplace, various sellers or merchants can list their products, whereas buyers can explore various options and choose the product they want. This study focuses on the Shopee Marketplace. Based on a survey conducted by Statista, the Shopee marketplace in 2024 has the highest number of visitors, followed by Tokopedia, Lazada, Blibli, and Bukalapak. When a marketplace has many visitors, several factors influence customers to make transactions in the marketplace. Several studies have found that various factors influence buyer trust. These effects include electronic service quality (Muharam et al., 2021), customer satisfaction (Sfenrianto et al., 2018), and consumer experience (Micu et al., 2019). Thus, this study aims to examine the effects of increasing customer satisfaction, customer experience, and electronic service quality on customer trust.

Customer satisfaction is the final assessment of customers based on their experience of using a product (Han et al., 2018). Customer satisfaction can be observed through consumers' enjoyment, joy, and pleasure when using a product (Raji & Zainal, 2016). There are three aspects of measuring consumer satisfaction: overall satisfaction, confirmation of expectations, and comparison with the ideal (Fornell et al., 2016). Consumers who feel satisfied with the performance of a product or brand demonstrate the strength of their trust (Tiep Le et al., 2023). Consumers who are satisfied with a company's performance show strong trust; therefore, customer satisfaction can be understood as an association of the dissemination of positive information by consumers on previous interaction experiences with the company, which has an impact on their trust in the company. Leninkumar (2017) and Javed et al. (2020) proved that consumer satisfaction positively influences consumer trust.

Customer experience refers to the experience that customers feel towards a product to increase its sales value (Godovykh & Tasci, 2020). Customer experience is an important factor in shaping trust (Shaw & Hamilton, 2016). Understanding consumer experience over time is very important for companies because consumers can interact with companies through various media (Lemon & Verhoef, 2016). Sufficient experience of using the Internet can increase consumer trust. In other words, consumers trust a company based on their experiences with products that meet or exceed their expectations (Lee & Moghavvemi, 2015). The results of previous research from Micu et al. (2019) found that customer experience significantly affects consumer trust.

According to Zehir and Narcıkara (2016), e-service quality is a comprehensive assessment of the quality of services provided to consumers in the digital marketplace. Tran and Vu (2019) revealed that consumer trust depends on e-service quality, such as security assurance, reputation, web search, and compliance. Conversely, if the e-service quality is poor, consumer trust will also be low. Service attributes play an important role in shaping customer perceptions of the quality of electronic services. Such perceived e-service quality will drive the customer's evaluation and judgment of how much he/she can trust the service provider. Electronic service quality can increase or decrease customer trust in service providers (Wang et al., 2019). That is, the better the quality of electronic services perceived by consumers, the more likely they are to trust the service

provider. The results of previous research from Cuong and Khoi (2019) found that e-service quality significantly affects consumer trust.

2. Literature Review and Hypothesis Development

Leninkumar (2017) found that satisfaction was an antecedent of trust. Studies conducted by Leninkumar (2017) and Javed et al. (2020) found a positive correlation between trust and satisfaction. Gul (2014) argues that customers first trust a product based on several factors that affect consumer satisfaction. This study considers whether satisfaction is a predictor of trust, so that when consumers are satisfied with the products provided by the manufacturer, they ultimately trust the product. Product-providing companies may be unable to maintain customer satisfaction, because customer satisfaction alone cannot guarantee long-term consumer commitment. Instead, companies must consider factors other than customer satisfaction, such as customer trust, to retain customers (Khadka & Maharjan, 2017). **H₁: Customer Satisfaction Has a Positive Effect on Customer Trust**

According to De Keyser et al. (2015), consumer experience is a combination of consumers' emotional or rational perceptions during direct or indirect interactions within a company. A company must understand and study customer experiences (Peppers & Rogers, 2017). Nowadays, customer experience is seen as an experience of interacting with a company's employees and includes all aspects offered by a company, such as advertising, products, packaging, usage, and reliability (Lemon & Verhoef, 2016). This allows the experience to differ among consumers, even though the experience is obtained from the same product or service (Shankar et al., 2016). Consumer experience is important in realizing consumer trust. The more positive the experiences, the more trust consumers will feel (Huaman-Ramirez & Merunka, 2019). The better the customer experience, the higher their trust in the company and vice versa. McLean and Wilson (2016) and Molinillo et al. (2020) explain that customer experience significantly influences trust. **H₂: Customer Experience Has a Positive Effect on Customer Trust**

E-service quality reflects customers' ideas by comparing their expectations of e-service performance (Tran & Vu, 2019). Chen et al. (2015) state that customer trust is a belief in the quality and reliability that a product can provide. Trust plays an important role in business (Manuel, 2015). Transactions through e-commerce have the same characteristics as general businesses, and trust is the cornerstone of online customers and sellers (Lee, 2018). The higher the level of electronic service quality, the higher the level of customer confidence in transactions. Rita et al. (2019) research emphasizes the product or store reviews that affect customers. E-service quality in the marketplace includes good services, message replies, return policies, transaction ease, product information clarity, and other services. All stores in the marketplace that provide good service affect customer trust, and vice versa. Regarding the effect of e-service quality on consumer trust, Giovanis and Athanasopoulou (2014) and Cuong and Khoi (2019) researched and found a positive relationship between e-service quality and consumer trust. **H₃: E-Service Quality Has a Positive Effect on Customer Trust**

Figure 1 shows a model for this research that analyzes consumer trust factors. This study analyzes customer satisfaction, experience, and e-service quality as determinants of customer trust. These three factors positively affect customer trust.

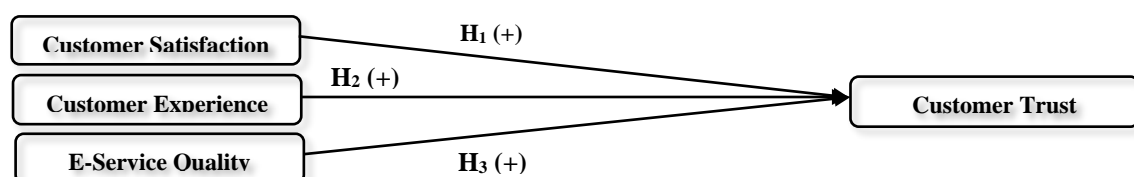


Figure 1. Research Model

3. Research Methodology

All Indonesian students who used Shopee e-commerce to make online purchases represented the study's population. Using the purposive sampling technique, 110 respondents represented the study's sample. Respondents had to be students with a Shopee e-commerce account who had made at least two purchases. A questionnaire with statements for each research variable was then used to gather data from the respondents. The measurement of customer satisfaction comes from Ranjbarian et al. (2012), consumer experience from Keiningham et al. (2017), and consumer trust from Ribbink et al. (2004) and Ling et al. (2010), each of which contains five indicators. The measurement of e-service quality comes from Zeithaml et al. (2002), which contains seven indicators.

The loading factor value of each indicator, which represented for each study variable, served as the basis for validity testing. The indicator is deemed valid if the loading factor value is higher than 0.6. Cronbach's alpha and the composite reliability values of every research variable served as a basis for reliability testing. The variable is deemed reliable if the composite reliability is greater than 0.7 and the Cronbach's alpha value is greater than 0.6. After ensuring the validity and reliability, we proceed with hypothesis regression testing. The p-value, which is used to evaluate hypothesis regression testing, must be less than 0.05 in order for the hypothesis to be deemed acceptable. Every decision made in each data test was supported by the explanation provided by Hair et al. (2020).

4. Result and Discussion

Validity Test

Figure 1 shows the bootstrapping model used in the study. Based on these results, this study analyzed the impact of customer satisfaction, customer experience, and e-service quality on consumer trust.

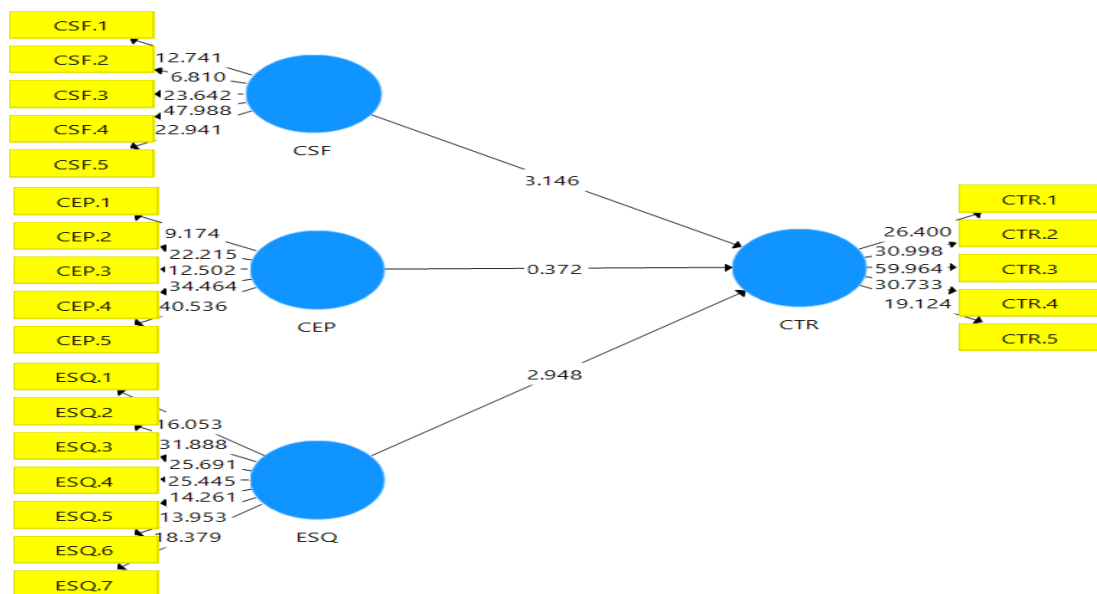


Figure 1. Measurement Model

Table 1 shows the results of the data validity processing. Based on these results, all indicators were valid because they had a loading factor value greater than 0.6.

Table 1. Validity Test Result

Indicator	Customer Satisfaction	Customer Experience	E-Service Quality	Customer Trust
CSF 1	0.802			
CSF 2	0.743			
CSF 3	0.886			

Indicator	Customer Satisfaction	Customer Experience	E-Service Quality	Customer Trust
CSF 4	0.908			
CSF 5	0.835			
CEP 1		0.752		
CEP 2		0.834		
CEP 3		0.773		
CEP 4		0.877		
CEP 5		0.896		
ESQ 1			0.840	
ESQ 2			0.889	
ESQ 3			0.874	
ESQ 4			0.882	
ESQ 5			0.837	
ESQ 6			0.787	
ESQ 7			0.813	
CTR 1				0.859
CTR 2				0.902
CTR 3				0.926
CTR 4				0.865
CTR 5				0.847

Reliability Test

Table 2 shows that all variables used in this study were reliable. This can be proven by the Cronbach's alpha value of each variable being more significant than 0.6, and the composite reliability value being more than 0.7.

Table 2. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability
Customer Satisfaction	0.934	0.947
Customer Experience	0.892	0.921
E-Service Quality	0.884	0.916
Customer Trust	0.927	0.945

Hypothesis Test

Table 3 shows that only one of the three hypotheses was rejected. This can be proven by the p-values of the first and second hypotheses, which were less than 0.05. This means that customer satisfaction and experience have a positive effect on customer trust. The third hypothesis is rejected because it has a p-value of more than 0.05, meaning that e-service quality does not positively affect consumer trust.

Table 3. Hypothesis Test Result

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Value
Customer Satisfaction → Customer Trust	0.383	0.373	0.129	2.970	0.003
Customer Experience → Customer Trust	0.426	0.427	0.138	3.098	0.002
E-Service Quality → Customer Trust	0.064	0.077	0.167	0.385	0.701

Discussion

The Effect of Customer Satisfaction on Customer Trust

The first hypothesis in this study is accepted since the findings of the first hypothesis test show that consumer trust is positively impacted by customer satisfaction. Online shopping and increasing customer satisfaction boost consumers' confidence in making purchases (Miao et al., 2022). Customers are more likely to trust online purchases if they are satisfied with their online purchasing experiences. This study supports earlier findings by Leninkumar (2017) and Javed et al. (2020) that customer satisfaction has a beneficial impact on consumer trust. Consumers who

are satisfied with the company's products will act in ways that help the business, such as boosting customer confidence. When customer satisfaction is achieved, customers become less sensitive to the expenses, time, and effort associated with their interactions with the business.

The Effect of Customer Experience on Customer Trust

The second hypothesis in this study is accepted since the findings of the second hypothesis test show that consumer experience has a favorable impact on consumer trust. The findings of earlier studies by McLean and Wilson (2016) and Molinillo et al. (2020), which showed that customer experience had a favorable impact on customer trust, are consistent with this study. Customers generally consider purchasing via the internet as a guarantee of experience (Kawaf & Tagg, 2017). Customers can buy products online with greater confidence if they have more familiarity with the benefits of doing so. Because experience influences the purchasing process and can provide them comfort, more seasoned consumers stress the value of trust. When customers' experiences meet their expectations, trust can be developed (Khadka & Maharjan, 2017).

The Effect of E-Service Quality on Customer Trust

The results of the third hypothesis regression calculation show that e-service quality has a positive but insignificant effect on consumer confidence; thus, the third hypothesis is rejected. Internet shopping involves trust between customers and sellers who meet digitally (Purnamasari & Suryandari, 2023). Trust reduces uncertainty when security mechanisms are insufficient (Wu et al., 2018). E-service quality can be very important for building customer trust because it reflects a company's attitude toward customers when dealing with uncertain situations (Juwaini et al., 2022). Good e-service quality provides customers with a good shopping experience that will affect customer trust in the future. The results of this study contradict those of previous research, which shows that the quality of electronic services has a positive effect on consumer trust (Kundu & Datta, 2015; Wang et al., 2015; Zainul, 2019).

5. Conclusion

This study's data analysis shows that consumer trust is positively but weakly impacted by the quality of e-services. It has been shown that customer trust is positively impacted by customer satisfaction and experience. Customers grow more trusting of a product or service when they are pleased with it. When consumers have a positive experience of using or consuming a product, they believe in continuing to use or consume it. E-service quality alone cannot increase consumer trust in a product. This can occur when consumers assess that direct service quality is more trusted than e-service quality because of its ability to meet consumer needs better; thus, e-service quality is considered to have less impact on increasing consumer confidence in a product.

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