Mantik Journal, 7 (4) (2024), ISSN 2685-4236 (Online)

Published by:Institute of Computer Science (IOCS)

Jurnal Mantik

Journal homepage: www.iocscience.org/ejournal/index.php/mantik

E-Service Quality Analysis of E-Loyalty: Study of Generations X, Y, and Z Fund Users

Ina Kartika Wati[1], Ali Mumdin[2], Heri Ispriyahadi[3]
[1,2,3]Magister Manajemen, Universitas Teknologi Muhammadiyah, Indonesia

A R T I C L E I N F O

Article history:

Received Jan 02, 2024
Revised Jan 15, 2024
Accepted Feb 22, 2024

Keywords:

E-Service Quality;
E-Loyalty;
Generation X, Y, and Z.

ABSTRACT

This research investigates the influence of Electronic Service Quality (E-Service Quality) on the level of user loyalty (E-Loyalty) in the Digital Payment System DANA, with a focus on three user generations: Generation X, Millennials, and Z. Through a framework considering service quality dimensions such as system availability, fulfillment, responsiveness, and compensation, this study aims to provide in-depth insights into how user preferences and expectations vary across each generation, influencing loyalty decisions towards DANA services. The research methodology employs a quantitative confirmatory approach using Smart PLS application, involving 150 DANA app users divided into three generational groups. The analysis results indicate that electronic service quality has a significantly positive influence on loyalty levels in each generation.The main findings suggest that Generation X tends to have a stronger relationship between electronic service quality and loyalty, with the highest path coefficient. Although Generation Z has a lower path coefficient, the relationship remains statistically significant. Limitations of this study include constraints in the number of respondents and the focus on DANA app users. The novelty of this research lies in the comparison made among three generations (Generation X, Millennials, and Z) in the context of digital payment services, while another novelty is the detailed assessment of electronic service quality dimensions, such as system availability, fulfillment, responsiveness, and compensation, which significantly shape customer perceptions and loyalty

Corresponding Author:

Ina Kartika Wati
Ekonomi dan Bisnis/Magister Manajemen,
Universitas Teknologi Muhammadiyah,
JL. Sungai Kendal No 146 RT 01/08 Kel Rorotan.1, RT.1/RW.10, Manggarai, Kec. Cilincing, Kota Jakarta Utara, Daerah Khusus Ibukota Jakarta, 14140, Indonesia
Email: inakartika93@gmail.com

1. INTRODUCTION

The use of electronic payment systems is increasingly penetrating daily life in the current technological era, and this influences the financial habits and lifestyles of various generations, especially Generations X, Millennials, and Z. As technology develops, it is important for Digital Payment System service providers, such as DANA, to understand how electronic service quality (E-Service Quality) influences people's financial habits.

(Faddila, Hartelina, & Hersona, 2023; Kesuma, 2023; Lasmini, Budiarti, Fasyni, & Zulvia, 2023).

As pioneers of digital technology, Generation X tends to have different expectations and preferences for online services. Generation Meanwhile, Generation Z, who grew up in an era of more sophisticated technology, prioritizes services that can meet their needs. The aim of this research is to find out how the quality of electronic services (E-Service Quality) in the DANA Digital Payment System influences the level of user loyalty (E-Loyalty) among Generations X, Y, and Z. (Adhiim & Mahir, 2021; Dewi & Ramli, 2023). Factors such as system availability, compliance, responsiveness, and compensation will be examined to determine how they impact the user's decision to continue using DANA services. This analysis will provide deeper insight into how service quality.(Duhita, 2018).

Electronic service quality can be defined as a measure of how well the service provided meets customer expectations. This includes an evaluation of the expected (Jimanto, Yohanes, Kunto, & Si, 2014; Taslim, 2015). The concept of e-service quality also includes the difference between reality and customer expectations regarding the services received, offered through online platforms, and provided by customers themselves. (Nurina, Lenggogeni, & Verinita, 2023; Rahmawaty, Kartawinata, Akbar, & Wijaksana, 2021). According to this research, the four main dimensions of e-wallet service quality, such as GoPay, OVO, and DANA, are system availability, fulfillment, responsiveness, and compensation. The term “system availability” refers to the state when website operations run smoothly and are not interrupted. The delivery of goods and services as expected and within the specified time is called fulfillment. The extent to which a website addresses customer issues is defined as responsiveness. Compensation is reimbursement or compensation for customer problems. (Khraiwish, Al-Gasawneh, Joudeh, Nusairat, & Alabdi, 2022). E-loyalty refers to a customer's desire to make repeat purchases or reuse a particular website (Hasyim & Ali, 2022; Taufiqurohman & Fadilla, 2022). This is the result of a profitable relationship between the e-commerce business and the customer, which encourages Anderson and Srinivassan to make another purchase (I Gst. Ngr. Jaya Agung Widagda, et al, 2022; Irawan & Nurlinda, 2023; Sherly Eka Saputri & Karsono, 2022).

Benefits to businesses with loyal customers include increased long-term sales, increased profitability, and positive recommendations from satisfied customers. Four aspects of consumer loyalty are mentioned by Griffin (2010) and Mashuri (2020): repeat purchases, cross-purchases of goods and services, providing recommendations to others, and showing resilience to competitors(Noviani, 2023).

Generation At this point, technological advances such as personal computers (PCs), video games, cable TV, and the internet began to occur. A group called Xennials, born between 1975 and 1985, serves as a link between Generation X and Millennials. Xennials show a more relaxed attitude towards technology, such as social media, and prefer handwriting. They also pay attention to the balance between work and personal life and retain memories of their past use of technology. The millennial generation, also known as Generation Y, consists of people born from 1981 to 1996 who are familiar with technology such as computers, video games, and smartphones. In 1993, the term "Millennial Generation" was first used. This generation usually uses instant communication technology such as email, SMS, and instant messaging. They also often experience quarter-life crises and play online games. Generation Z—those born between 1997 and 2012—is the generation after Millennials and is called the internet generation. Generation Z is often referred to as the generation that is very connected to the internet, carrying out various online activities with devices such as cellphones, PCs, and headsets. They also have the ability to multitask with technology. (Fatin, 2019).

Based on previous research, this research hypothesis model focuses on four important dimensions: system availability, compliance, responsiveness, and compensation; in addition, how each dimension relates to e-service quality.

This research will contribute to providing complete information and description regarding service quality on customer loyalty for fund users in 3 different generations, namely generation relates to this topic in more depth and can be a recommendation for digital payment system service providers.

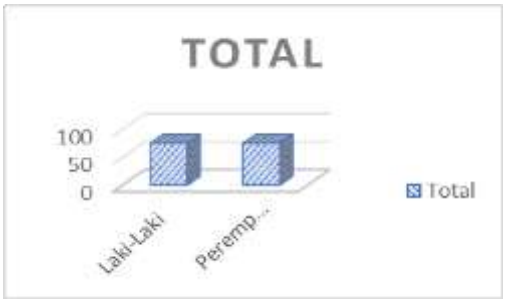
2. RESEARCH METHOD

This research uses a quantitative verification method with the help of the Smart PLS application to evaluate the relationship between electronic service quality and e-loyalty shown by DANA Digital Payment System users. This research verified the conceptual model by involving 150 respondents selected based on DANA user criteria. The verification process involved testing external weights, R-square, trustworthiness, and validity, as well as the use of ana methods. This study also used multi-group analysis to compare the results of generations electronic loyalty. This hypothesis is based on previous research, which shows that service quality greatly influences customer loyalty. (Marliyah, Ridwan, & Sari, 2021; Nasution, Fauzi, & Rini, 2019; Purwanto, 2022). Hypothesis 1, E-Service Quality has a positive effect on E-Loyalty among DANA Digital Payment System Users. Hypothesis 1a, E-Service Quality has a positive effect on E-Loyalty among DANA Digital Payment System Users - Generation X. Hypothesis 1b, E-Service Quality has a positive effect on E-Loyalty among DANA Digital Payment System Users - Millennial Generation. Hypothesis 1c, E-Service Quality has a positive effect on E-Loyalty among DANA Digital Payment System Users - Generation Z.

Mode Equation with: E−Loyalty is the level of user loyalty to the DANA Digital Payment System. E−ServiceQuality is the quality of electronic services provided by the DANA platform. β0 is the intercept constant (E-Loyalty value when E−ServiceQuality=0). β 1 is a regression coefficient that measures how much change in E-loyalty is caused by a one unit change in E-Service Quality. ε is random error or other factors that cannot be explained by the model

3. RESULTS AND DISCUSSIONS

This study re-categorized 150 samples based on the respondent's type of work. The results show a varied distribution, showing participation from various types of work, such as teachers, private employees, civil servants, self-employed, etc. To produce appropriate proportions, the categorization analysis was carried out again by considering the ages used as sample categories based on generation. Of the 150 samples distributed, fifty respondents came from each generation. The sample distribution results show proportions that correspond to the characteristics of generations Z.



Picture 1. . Distribution of Respondents-Gender

Picture 2. Respondent-Generation Distribution

Picture 3. . Distribution of Respondents-Employment Type

In the three groups (Complete, Generation X, Millennials, and Generation Z), the Y1_11 indicator has an outer value of less than 0.5. The low outer values (0.589 in Complete, 0.704 in Millennial Generation, and 0.255 in Generation Z) indicate that the Y1_11 indicator has a low contribution in measuring the construct, according to the data processing results. The outer loading values of the E-Loyalty and E-Service Quality dimensions are different in each generation group after the data is deleted. After the data is deleted, the results are as follows:

E-Loyalty Dimensions:

Generation X: There is a decline in several indicators such as X1_1, X1_10, and Millennial Generation: Several indicators such as Y1_1, Y1_10, and Y1_12 have decreased, but other indicators still have a good relationship with the E-Loyalty dimension. Generation Z: There are variations in several indicators, such as Y1_2 and Y1_8, but overall, the other indicators still show a significant relationship with the E-Loyalty dimension.

Dimensions of E-Service Quality: Generation X: Indicators in the E-Service Quality dimension, such as X1_2, X1_3, and Millennial Generation: Some indicators, such as Y1_1 and Y1_8, have decreased, but other indicators still have a good relationship with the E-Service Quality dimension. Generation Z: There are variations in several indicators, such as Y1_2 and Y1_9, but overall, the other indicators still show a significant relationship with the E-Service Quality dimension. Although some indicators decreased as a result of data deletion, most indicators remained strongly correlated with e-loyalty and service quality aspects in each generation. These results provide a more accurate picture of the relationships between variables in this study, although this decrease could be due to changes in participants' responses after the data was removed. The results of the external addition analysis show that the indicators in the E-Loyalty and E-SerQuality dimensions meet the validity criteria with a value of more than 0.5 in the full group and all generation groups (Generation X, Millennials, and Generation Z). (Tavakoli, 2013).

Table 1. Millennials and Generation Z. Construct Reliability and Validity Values

Complete	Cronbach's Alpha	Rho_A	Composite Reliability	Average Veriance Extracted (AVE)
E-loyalty	0 979	0 980	0 981	0 825
E-Serqual	0 990	0 990	0 991	0 901
Gen-X	Cronbach's Alpha	Rho_A	Composite Reliability	Average Veriance Extracted (AVE)
E-loyalty	0 971	0 976	0 975	0 781
E-Serqual	0 989	0 989	0 990	0 892
E-Milenial	Cronbach's Alpha	Rho_A	Composite Reliability	Average Veriance Extracted (AVE)

E-loyalty	0 985	0 986	0 986	0 867
E-Serqual	0 990	0 991	0 991	0 902
Gen-Z	Cronbach's Alpha	Rho_A	Composite Reliability	Average Veriance Extracted (AVE)
E-loyalty	0 979	0 977	0 978	0 805
E-Serqual	0 990	0 991	0 991	0 906

It can be concluded that the measurement tool used in this research has a good level of reliability and validity based on the results of reliability and validity measurements

Table 2. R-Square Value

Complete	R Square	R Square Adjust
E- Loyalty	0.856	0.855
Gen X	R Square	R Square Adjust
E- Loyalty	0.920	0.919
Milenial	R Square	R Square Adjust
E- Loyalty	0.884	0.882
Gen Z	R Square	R Square Adjust
E- Loyalty	0.754	0.749

R Square or Coefficient of Determination is used to measure the extent to which the variability of the dependent variable can be explained by the independent variables in the model. In general, high R Square values in each generation indicate that the research model has a good ability to explain variations in E-Loyalty in each generation group.

Table 3. Path Coefficients Values

Complate	Original Sample (0)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|0/STDEV)	P Values
E-SerQual_> E-Loyality	0.925	0.927	0.019	49.563	0.000
Gen X	Original Sample (0)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|0/STDEV)	P Values
E-SerQual_> E-Loyality	0.959	0.957	0.024	40.412	0.000
Milenial	Original Sample (0)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|0/STDEV)	P Values
E-SerQual_> E-Loyality	0.940	0.941	0.025	36.920	0.000
Gen Z	Original Sample (0)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|0/STDEV)	P Values
E-SerQual_> E-Loyality	0.868	0.873	0.046	18.756	0.000

Path coefficient, also known as path coefficient, shows how strong the relationship is between the independent variable (e-service quality) and the dependent variable (e-loyalty) (Indriastuti, Putri, Robiansyah, & Anwar, 2022; Juwaini et al., 2022; Pradnyadewi & Giantari, 2022). The following is the path coefficient analysis for each generation group: (a) Total Group: The path coefficient between E-Service Quality and E-Loyalty is around 0.925 in the total group. This value shows that there is a strong positive relationship between e-service quality and overall e-loyalty. (b) Gen X: The relationship between electronic service quality and electronic loyalty in Generation (c) Millennial Generation: In the Millennial Generation, the path ratio between e-service quality and e-loyalty is around 0.940. This value shows a strong and positive relationship between the two.

Gen Z: In Generation Z, the path ratio between e-service quality and e-loyalty is approximately 0.868, indicating a significant positive relationship between the two.This result is highly statistically significant, as there is a p-value of almost zero (0.000) for each generation group. Thus, there is strong evidence that e-service quality has a significant positive effect on e-loyalty in each generation group.

This result is highly statistically significant, as there is a p-value of almost zero (0.000) for each generation group. Thus, there is strong evidence that e-service quality has a significant positive effect on e-loyalty in each generation group.

The path coefficient, also known as the path coefficient, shows how strong the relationship is between the independent variable (e-service quality) and the dependent variable (e-loyalty). The following is the path coefficient analysis for each generation group: Total Group: The path coefficient between E-Service Quality and E-Loyalty is around 0.925 in the total group. This value shows that there is a strong positive relationship between e-service quality and overall e-loyalty.

Gen X: The relationship between electronic service quality and electronic loyalty in GenerationMillennial. Generation: In the Millennial Generation, the path ratio between e-service quality and e-loyalty is about 0.940. This value shows a strong and positive relationship between the two.Gen Z: In Generation Z, the path ratio between e-service quality and e-loyalty is approximately 0.868, indicating a significant positive relationship between the two.This result is highly statistically significant, as there is a p-value of almost zero (0.000) for each generation group. Thus, there is strong evidence that e-service quality has a significant positive effect on e-loyalty in each generation group.Comparative Analysis Between Generations.

In terms of the relationship between electronic service quality (E-Service Quality) and electronic loyalty (E-Loyalty), the groups of generations X, Millennials, and Z can be compared with each other. Here is a comparative analysis for this group:

Generation X: The path coefficient (0.959) shows a strong correlation between Generation X e-loyalty and e-service quality. The statistical significance of this relationship is indicated by the very low p-value (0.000).

Millennial Generation: The strong relationship between electronic service quality and electronic loyalty in the Millennial Generation is shown by the path coefficient (0.940). The very low p-value (0.000) indicates the statistical significance of this relationship.

Gen Z: Path coefficient (0.868) shows a strong relationship between Generation Z's e-loyalty and service quality. This relationship is still statistically significant with a low p-value (0.000); This is despite the fact that the road coefficient value is slightly lower than the previous generation.

Overall, all three generational groups show a strong positive relationship between e-service quality and e-loyalty; Generation X has the highest path coefficient value, indicating this relationship is the strongest among them. The millennial generation has a slightly lower path coefficient value, but this relationship is still statistically significant. Even though Generation Z has the lowest road coefficient value, this relationship is still statistically significant. Regardless of differences between generations, success in maintaining and improving the quality of e-services can have a positive impact on user loyalty.

4. CONCLUSION

Previous research found that service quality influences customer loyalty. These findings support previous findings and strengthen the idea that e-service quality is an important factor in making customers loyal to digital payment services. Consequently, the findings of this research not only increase understanding of the concepts of e-service quality and e-loyalty but also provide strong empirical support for previous findings. Overall, all three

generational groups show a strong positive relationship between e-service quality and e-loyalty: Generation X has the highest road coefficient value, indicating this relationship is the strongest among them; the millennial generation has slightly lower road coefficient values, but this relationship is still statistically significant; and Generation Z has the lowest road coefficient value, but it is still statistically significant. Success in maintaining and improving the quality of electronic services, regardless of differences between generations.

Developing a digital payment system, such as DANA, brings challenges and opportunities that need to be considered. Here are some of the challenges and opportunities that may be faced: The biggest challenge is maintaining transaction security and protecting user data from the threat of hacking and fraud. User education about digital security, how to use the app, and its benefits needs to be improved to increase adoption. Opportunities: Financial Inclusion: Providing access to digital payment systems can increase financial inclusion by touching market segments previously unreached by traditional financial services. Transaction Efficiency: Digital payments can increase transaction efficiency by reducing delays and administrative costs associated with physical payments. Product Innovation: There are opportunities for continued innovation in digital payment products and services, such as adding new features, improving the user experience, and supporting the business ecosystem. Focusing on a good user experience can increase user adoption and loyalty to digital payment platforms. Digital payments can open up opportunities for market expansion into regions or segments that were previously difficult to reach.By understanding these challenges and exploiting these opportunities, digital payment service providers can create more robust and highly competitive solutions.

REFERENCES

Adhiim, D. M., & Mahir, P. (2021). Pengaruh E-Service Quality Terhadap E-Customer Loyalty Pada Aplikasi Ovo Melalui E-Customer Satisfaction Sebagai Variabel Intervening. *E-Proceeding of Management*, *8*(6), 206.

Dewi, N. P. K., & Ramli, A. H. (2023). E-Service Quality, E-Trust dan E-Customer Satisfaction Pada E-Customer Loyalty dari Penggunaan E-Wallet OVO. *Jurnal Ilmiah Manajemen Kesatuan*, *11*(2), 321–338. https://doi.org/10.37641/jimkes.v11i2.2000

Duhita, A. S. (2018). Inovasi Produk E-Lampid dalam Meningkatkan Kualitas Pelayanan Administrasi Kependudukan di Kota Surabaya. *Kebijakan Dan Manajemen Publik*, *6*(2), 1–11. Retrieved from http://journal.unair.ac.id/download-fullpapers-kmp1430c8e0b0full.pdf

Faddila, S. P., Hartelina, H., & Hersona, S. (2023). Model E-Customer Loyalty Pada Generasi Z Pengguna Shopeepay. *Jurnal Lentera Bisnis*, *12*(1), 220. https://doi.org/10.34127/jrlab.v12i1.896

Fatin, S. (2019). E-Service Quality of Online Shopping Website: Customer Satisfaction in Lazada. *Tunku Puteri Intan Safinaz School of Accountancy (TISSA-UUM)*.

Hasyim, U., & Ali, H. (2022). *Reuse Intention Models Through Customer Satisfaction During The Covid-19 Pandemic: Cashback Promotion And E-Service Quality Case Study: Ovo Electronic Money In Jakarta* (Vol. 3). Https: //Doi.Org/10.31933/Dijdbm.V3i3.

I Gst. Ngr. Jaya Agung Widagda, I Gusti Ayu Dewi Adnyani, & Putu Laksmita Dewi Rahmayanti. (2022). Analisis Deskriptif Tentang E-Service Quality, Utilitarian Value, Promosi Penjualan, Kepuasan Konsumen, dan Niat Menggunakan Kembali: Studi pada Konsumen Jasa Pesan-Antar Makanan Secara Online. *Jurnal Publikasi Manajemen Informatika*, *1*(3), 126–136. https://doi.org/10.55606/jupumi.v1i3.538

Indriastuti, H., Putri, A. N. O. D., Robiansyah, R., & Anwar, H. (2022). The Effect of E-Service Quality and E-Trust on Customer Loyalty and Mediating Customer Satisfaction of Internet Banking Users. *Jurnal Manajemen Dan Kewirausahaan*, *10*(1), 24–34. https://doi.org/10.26905/jmdk.v10i1.7533

Irawan, R. D., & Nurlinda, R. . (2023). Pengaruh E-Service Quality, Online Customer Review dan Sales Promotion Terhadap Minat Beli Ulang. *Jurnal Manajemen Dan Bisnis Ekonomi*, *1*(4), 1–25. Retrieved from https://doi.org/10.54066/jmbe-itb.v1i4.660

Jimanto, R. B., Yohanes, D., Kunto, S., & Si, S. (2014). Pengaruh Service Quality Terhadap Loyalitas Pelanggan Dengan Customer Satisfaction Sebagai Variabel Intervening Pada Ritel Bioskop the Premiere Surabaya. *Jurnal Manajemen Pemasaran Petra*, *2*(1), 1–7.

Juwaini, A., Chidir, G., Novitasari, D., Iskandar, J., Hutagalung, D., Pramono, T., … Purwanto, A. (2022). The role of customer e-trust, customer e-service quality and customer e-satisfaction on customer e-loyalty. *International Journal of Data and Network Science*, *6*(2), 477–486. https://doi.org/10.5267/j.ijdns.2021.12.006

Kesuma, T. V. (2023). *Pengaruh E-Service Quality dan Brand Image Terhadap Kepuasan dan Loyalitas Konsumen pada Aplikasi Flip*. Universitas Atma Jaya Yogyakarta.

Khraiwish, A., Al-Gasawneh, J. A., Joudeh, J. M. M., Nusairat, N. M., & Alabdi, Y. F. (2022). The differential impacts of customer commitment dimensions on loyalty in the banking sector in Jordan: Moderating the effect of e-service quality. *International Journal of Data and Network Science*, *6*(2), 315–324. https://doi.org/10.5267/j.ijdns.2022.1.006

Lasmini, R. S., Budiarti, A. P., Fasyni, A., & Zulvia, Y. (2023). Peran niat menggunakan dalam meningkatkan loyalitas penggunaan financial technology pada generasi xyz di Indonesia. *Jurnal Ilmu Manajemen*, *11*(1), 211–221.

Marliyah, M., Ridwan, M., & Sari, A. K. (2021). The Effect of E-Service Quality on Satisfaction and Its Impact on Customer Loyalty of Mobile Banking Users (Case Study of Bank Syariah Mandiri KCP Belawan). *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, *4*(2), 2717–2729. https://doi.org/10.33258/birci.v4i2.1980

Nasution, H., Fauzi, A., & Rini, E. S. (2019). European Journal of Management and Marketing Studies the Effect of E-Service Quality On E-Loyalty Through E-Satisfaction On Students Of Ovo Application Users At The Faculty Of Economics. *European Journal of Management and Marketing Studies*, *4*(1), 146–162. https://doi.org/10.5281/zenodo.3360880

Noviani, D. (2023). Sosialisasi Urgensi Pendidikan Karakter Terhadap Remaja Millenial Generasi Z di Era Society 5.0. *ADM: Jurnal Abdi Dosen Dan Mahasiswa*, *1*(2), 119–124.

Nurina, A. R., Lenggogeni, S., & Verinita, V. (2023). Pengaruh Personalitas Destinasi terhadap Niat Berkunjung Kembali Wisatawan Gen Z dan Milenial. *Jurnal Informatika Ekonomi Bisnis*, *5*, 1121–1126. https://doi.org/10.37034/infeb.v5i4.712

Pradnyadewi, L. P. A., & Giantari, I. G. A. K. (2022). Effect of E-Service Quality on Customer Satisfaction and Customer Loyalty on Tokopedia Customers in Denpasar. *European Journal of Business and Management Research*, *7*(2), 200–204. https://doi.org/10.24018/ejbmr.2022.7.2.1297

Purwanto, A. (2022). The Role of Digital Leadership, e-Loyalty, e-Service Quality and e-Satisfaction of Indonesian E-Commerce Online Shop. *International Journal of Social and Management Studies (IJOSMAS)*, *03*(05), 51–57.

Rahmawaty, S., Kartawinata, B. R., Akbar, A., & Wijaksana, T. I. (2021). The effect of e-service quality and E-trust on E-customer loyalty through E-customer satisfaction as an intervening variable (Study on gopay users in bandung). *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 5495–5506. https://doi.org/10.46254/an11.20210933

Sherly Eka Saputri, & Karsono, L. D. P. (2022). Customer Loyalty: Security, Sales Promotion, and E-Service Quality. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, *12*(2), 149–162. https://doi.org/https://doi.org/10. 46367/iqtishaduna.v12i2.1453

Taslim, K. (2015). Analisis Hubungan antara E-Service Quality dan Trust pada Customer Satisfaction & Behavioral Intentions Telaah pada Net Generation Konsumen Lazada Indonesia. *ULTIMA Management*, *7*(1), 62–82. https://doi.org/10.31937/manajemen.v7i1.924

Taufiqurohman, K., & Fadilla, A. (2022). Pengaruh Persepsi Kemudahan Penggunaan dan E-Trust terhadap Keputusan Berdonasi Digital Generasi Z pada Aplikasi Kitabisa. *Da'watuna: Journal of Communication and Islamic Broadcasting*, *2*(3), 290–299. https://doi.org/10.47467/dawatuna.v2i3.2094

Tavakoli, Z. B. (2013). Full Relationship Between E-Service Quality, E-Customer Satisfaction And E-Loyalty In Internet Banking. *A Dissertation Submitted in Partial Fulfilment of the Requirements for the Award of the Degree of Master of Management (Technology)*, (June).