

Model of strengthening relationship marketing through antecedents and consequences of e-commerce customer e-trust

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Abstract

E-commerce, or internet purchasing, has become more competitive as technology advances. This research aimed to develop a relationship marketing model based on the causes and effects of e-trust among online shoppers. E-service quality and e-satisfaction are two factors that contribute to a company gaining their trust online. Meanwhile, e-commitment from customers follows on the heels of e-trust. Purposive sampling was used to choose 200 e-commerce users. PLS (Partial Least Square) was used for data analysis. According to the findings, e-trust is affected by how satisfied and pleased clients are with the services they get online. E-service quality affects e-satisfaction, which in turn affects e-satisfaction and the e-commitment of consumers. However, e-trust may also mediate between the effects of e-service quality and e-satisfaction on e-commitment. E-satisfaction acts as a moderator between the effects of e-service quality on e-trust and e-commitment made by customers. These results show that customer e-trust is important in strengthening the influence of e-service quality and e-satisfaction on e-commerce customer e-commitment. Likewise, e-satisfaction has an important role in strengthening the influence of e-service quality on e-trust and e-commitment. These findings prove that strengthening relationship marketing can be achieved through the antecedents and consequences of customer e-trust to support and strengthen the achievement of e-commerce competitive advantage.

Keywords: Customer's E-Service Quality, E-Commitment, E-Satisfaction, And E-Trust.

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Introduction

The increasingly rapid development of technology will impact changes in people's economic lives in carrying out their activities. One of society's economic activities can be displayed through internet trading. Currently, in Indonesia, the use of the Internet to fulfil daily needs is increasing. This can be shown through the increasing internet use for online shopping in society. The number of Indonesian people who use the Internet in 2022–2023, according to data from the Association of Industrial Internet Service Providers (APJII), is 215.63 million people. Currently, Indonesia's population has reached 275.77 million people. This means that internet usage in Indonesia has currently reached 78.19%. Increased internet use has opened new businesses. This can be shown through the growth of e-commerce, which is one of the advanced technologies that encourage the development of digital business in Indonesia. E-Commerce is an activity or place to sell products and buy products online. ([Indonesiabaik.id](https://indonesiabaik.id), 2023). Electronic Commerce (e-commerce) is a process of online buying and selling transaction activities via electronic media. The word marketplace describes a particular type of online store that acts as an intermediary for customers and sellers. A marketplace is a site that connects buyers and sellers in online transactions ([Rahman, 2017](#)). The marketplace will provide facilities and make it easier for sellers to market their products without being limited by distance and time ([Fatrina et al., 2019](#)).

According to Similiarweb statistics, Shopee had 161 million visits in May 2023, Tokopedia 106 million, and Lazada 70 million ([CNN Indonesia, 2023](#)). Apart from that, Shopee is predicted to maintain its position as the most popular e-commerce application in Indonesia in 2022, with the most downloads from both Google Play and Apple Store. The increasing interest in online shopping by consumers or customers will impact the increasing presence of e-commerce sites. This will result in increasingly tight competition for E-Commerce sites. Therefore, e-commerce sites must make efforts to win this competition. Successful tactics for beating the competition include building lasting relationships with clients. Improving e-service quality and e-satisfaction can help businesses win and retain clients in a digital world over the long term. Achieving e-service quality and e-satisfaction that meets customer needs will increase customer trust in online shopping (e-trust). Ultimately, it will impact increasing customer commitment to shopping online (e-commitment). In this way, customer e-commitment can be built through the antecedents of e-service quality, e-satisfaction, and e-trust for online shopping buyers.

According to [Morgan and Hunt \(1994\)](#), relationship marketing mainly relies on customer trust and loyalty. In this case, it can be understood that customers must trust marketers and commit to creating mutually beneficial relationships over a long period. The relationship marketing philosophy is oriented towards retaining customers through customer commitment and

customer loyalty. According to Dharmmesta (1999), there are four levels of client loyalty: (1) cognitive loyalty can be displayed through service quality, (2) affective loyalty can be displayed through customer satisfaction, (3) conative loyalty can be displayed through customer trust and customer commitment and (4)) action loyalty can be displayed through word of mouth communication and customer loyalty. Based on this explanation, it can be explained that e-service quality, e-satisfaction and e-trust influence efforts to build customer e-commitment so that good long-term relationships will be achieved between marketers and consumers who carry out online shopping transactions through the marketplace. Shopee. Strengthening customer e-commitment is a method to increase the industry's competitiveness and secure its competitive advantage. In this study, the importance of customer e-trust is emphasized as a mediator variable which has a role in mediating the relationship between e-service quality and e-satisfaction with the e-commitment of online shopping buyers through the marketplace application.

Literature review and hypothesis development

E-service quality and e-trust

Several previous researchers have widely studied the relationship between e-service quality and consumer satisfaction; in their research, Puriwat & Tripopsakul (2017) mentioned e-service quality significantly influences consumer satisfaction when using mobile banking applications. E-service quality, the quality of customer service, is also developed and evaluated using the internet network (Al-dweeri et al., 2017).

Research by Kesuma et al. (2021) indicates that e-service quality has positive implications for e-trust among customers. These findings are in line with the latest study conducted by Rita et al. (2019). While e-satisfaction has an impact on e-trust in financial services, as shown by research by Salehnia et al. (2014). Al-dweeri et al. (2017) found similar beneficial effects of e-satisfaction to e-trust in online purchasing in Jordan, thus lending credence to the findings of the current study.

E-service quality and e-commitment

Efforts must be made to improve service quality, customer happiness, and trust to increase customer commitment to foster long-term relationships between the business and its clients. In online business, every e-commerce site will always strive to win the competition by improving service quality (e-service quality) and increasing customer satisfaction and trust. This will have an impact on increasing customer commitment (e-commitment). Apart from e-service quality, e-satisfaction refers to the level of satisfaction of a company's online customers with its services. Customer retention can benefit greatly from a focus on e-satisfaction (Al-Dweeri et al., 2017). E-satisfaction is the overall

happiness of online shoppers and consumers with their purchases and experiences.

E-satisfaction and e-trust

This research was conducted by [Kim et al. \(2009\)](#). Customer trust in a business is very important for the success of every interaction between the two parties over time. E-trust is a term used to describe online buyers' trust in online retailers. Electronic trust (e-trust) is defined as "consumer assurance of the safety and efficacy of a company's products" ([Garbarino & Johnson, 1999](#)). Customers will have confidence in the integrity, good intentions and trustworthiness of e-commerce companies in an environment called E-Trust ([Gefen, 2000](#)). Several researchers have conducted studies regarding the influence of e-service quality and e-satisfaction on e-trust.

E-satisfaction and e-commitment

Efforts must be made to improve service quality, customer happiness, and trust to increase customer commitment to foster long-term relationships between the business and its clients. In online business, every e-commerce site will always strive to win the competition by improving service quality (e-service quality) and increasing customer satisfaction and trust. This will have an impact on increasing customer commitment (e-commitment). In retaining online business customers, improving e-service quality, e-satisfaction, e-trust, and e-commitment is very important to achieve e-loyalty. One way to strengthen a company's competitive advantage through relationship marketing is to achieve E-Loyalty among clients in the digital realm. Electronic service quality (e-service quality), as defined by [Parasuraman et al. \(2005\)](#), refers to the efficiency of online retailers in processing orders and delivering goods to consumers. With increasingly advanced information technology, it will greatly support the achievement of e-service quality that customers expect, both in terms of fast, safe, and reliable service. Meanwhile, [Pudjarti et al. \(2019\)](#) stated that e-service quality focuses on interactive services using website-based information technology. Based on the results of this study, a hypothesis can be put forward, namely:

H1: E-service quality has significant positive implications for E-Trust customers.

H2: E-satisfaction has significant positive implications for e-trust customers.

Apart from customer e-trust, in relationship marketing, there is another important pillar, customer e-commitment ([Morgan & Hunt, 1994](#)). [Garbarino and Johnson \(1999\)](#) Consumer loyalty, as interpreted by the definition provided by the provider. In the context of online shopping, online customer commitment is called e-commitment. [Rafiq et al. \(2013\)](#) stated that e-

commerce is an important factor in online retailing, especially in maintaining continuity of relationships with customers so that it will create loyal customers. Several study results show that there is a relationship between e-service quality, e-satisfaction and e-trust e-commitment (Garepasha et al., 2020). It is further said that e-commitment is the main factor that differentiates loyal customers from disloyal customers (Garepasha et al., 2020). The results of the Asakdiyah study (2018) indicate that service quality has an impact on student loyalty. Meanwhile, research by Casalo et al. (2007) indicates that happy customers are more loyal. According to research by Casalo et al. (2007), good customer service can increase consumer satisfaction, resulting in loyalty. Several studies show the relationship between client trust and loyalty. Research by Rhamadhani and Riptiono (2023) indicates customer trust increases loyalty. Likewise, Nurcaya's (2021) research indicates that electronic service quality influences commitment, while electronic trust influences commitment among customers.

Based on several results of this study, a hypothesis can be stated, namely:

H3: E-service quality has significant positive implications for customer e-commitment.

H4: E-satisfaction has significant positive implications for customer e-commitment.

H5: Customer e-trust has significant positive implications for customer e-commitment.

Electronic service quality has been linked to electronic satisfaction through several studies. The level of satisfaction of Tokopedia e-commerce customers has been proven to correlate with the quality of the e-commerce services they receive, as shown by research by Sativa and Astuti (2016). Both Chang et al. (2009) and Ghane et al. (2011) corroborate the findings of this investigation.

Based on the results of this study, a hypothesis can be stated, namely:

H6: E-service quality has a significant positive impact on e-satisfaction.

Several researchers have studied the relationship between service quality, consumer satisfaction, customer trust and commitment. The results of the Asakdiyah (2021) study indicate that the influence of service quality on customer commitment is mediated by supermarket customer trust. This shows the important role of customer trust as a variable that strengthens the relationship between service quality and supermarket buyer commitment.

The results of this study support the results of Nurcaya's (2021) study, which proves that the influence of e-service quality on bank customer e-commitment is found to be mediated by customer trust. Asakdiyah's (2021) research findings further indicate that student enjoyment mediates the relationship between service quality and student loyalty. Meanwhile, research by Pranataria

and Abror (2019) indicates that customer happiness drives trust, and trust drives loyalty. The research findings of Rhamdhani and Riptiono (2023) strengthen current research findings. Asakdiyah's research (2018) indicates that increasing student satisfaction and trust will increase the degree of student dedication. These findings are consistent with previous research by Bheatson et al. (2006).

Previous research allows us to put forward the following hypothesis:

H7: E-service quality has an impact on e-commitment which is mediated by customer e-trust.

H8: E-satisfaction has an impact on e-commitment which is mediated by customer e-trust.

H9: E-service quality has an impact on customer e-trust which is mediated by e-satisfaction.

H10: E-service quality has an impact on e-commitment which is mediated by e-satisfaction.

Research method

Population and Sample

E-commerce users in DIY are the research sample. Purposive sampling was used as a selection technique for this research. (Sugiyono, 2019) Purposive sampling is a method of taking samples that uses predetermined guidelines.

The criteria for respondents used as samples are:

1. Minimum age 17 years.
2. Have purchased online via e-commerce platform at least twice

According to Ferdinand (2014), 5-10 times the number of indicators (items) is a good rule of thumb for calculating a representative sample size. The number of samples in this research was $22 \times 9 = 198$ respondents. The minimum number of samples in the study was 198 respondents. To improve the research results, the study's total sample was determined to be 200 respondents.

Data collection technique

Questionnaires were used as a means of gathering information for this investigation. Meanwhile, the Google Form survey was conducted online. The e-service quality, e-satisfaction, e-trust, and e-commitment questionnaire items were sent to respondents.

Research Instruments and Measurement Scales

E-service quality and e-satisfaction are used as research-independent variables, while e-commitment is used as a research-dependent variable. Meanwhile, e-trust between customers acts as a moderating factor. The quality of electronic services was evaluated using a tool created by Salehnia et al. (2014) and Ghana et al. 2011 There are seven components that make up e-service quality, each of which is given a rating of 5. Fang et al. (2016), Wang et al. (2016),

and Garepasha et al. (2020) have created all instruments to measure e-satisfaction. The five items that make up e-satisfaction are each rated on a 5-point scale. Brun et al. (2014), Toufaily and Pons (2017), and Shin et al. (2013) all contributed to the development of metrics to assess the level of consumer trust in electronics. Customers' electronic trust level in a company is assessed based on five factors. Meanwhile, Fang et al. (2016) and Garepasha et al. (2020) have developed a tool to measure customer e-commitment. Customers' e-commitment level is rated on a 5-point scale and consists of five factors.

Data analysis method

This investigation used partial Least Square (PLS) as a data analysis technique. The following research uses external measurement models to assess and compare different models. Convergent validity, discriminant validity, and reliability analyzes are applied to the Outer Model. Meanwhile, the structural model is run using the Internal Model. Significant R-Square, Q-Square and F-Square values are tested using inner models or structural model testing to test the relationship between constructs.

Results and discussion

Measurement Model (Outer Model)

This study used convergent validity, discriminant validity, and reliability to evaluate the model. The PLS algorithm is used to determine the measurement model. The assessment of the model can be described as follows:

1. Convergent Validity

Suppose the indicator or item's factor loading is positive and more than 0.7, and the AVE value exceeds 0.5. In that case, the indicator or item is considered valid (Latan & Ghozali, 2012). The results of testing convergent validity are described as follows in Appendix 1. Appendix 1 describes why all items have factor loadings and AVEs exceeding 0.7 and 0.5, respectively. Based on these findings, we can confidently state that these items are valid measures of the latent variable. The result shows that all the convergent validity tests had AVE more than 0.6.

2. Discriminant Validity

The result of discriminant validity is presented in Appendix 2 and 3. Appendix 2 and 3 indicate that when each item is linked to a latent variable, its score increases relative to its value when linked to another latent variable. This means that the Cross Loading value of all items exceeds 0.70. The results of the discriminant validity test for all items are valid based on these findings.

3. Reliability

The results of testing reliability are presented in Appendix 4. Appendix 4 shows that the composite reliability figure for all these variables is 0.7, and the

Cronbach Alpha is greater than 0.7. This indicates that all variables have a high level of reliability.

Structural Model (Inner Model)

Testing the Inner Model is conducted to observe the relationship between constructs, R-Square, Q-Square, F-Square and significance values.

1. R-Square

PLS structural model assessment can be done by calculating the R-Square for each latent variable. The R-Square test results can be presented in the Appendix 5. Based on this table, it can be explained that the e-commitment variable can be explained by the e-service quality, e-satisfaction and e-trust customer variables amounting to 75.8% and the remaining 24.2% is explained by other aspects besides the research model. The e-service quality variable can explain the e-satisfaction variable amounting to 66.1%, and the remaining 33.9% can be explained by other aspects besides the research model. Meanwhile, the e-service quality and e-satisfaction variables amounting to 66.7% can explain the customer e-trust variable. The remaining 33.3% is explained by other aspects besides the research model.

2. Q-Square (Predictive Relevance)

By analyzing the Q-Square value, the Predictive Relevance test determines how accurate the observation figures obtained from the blindfolding process are. A good observation value has a Q-Square that exceeds zero. Q-Square values below zero indicate poor observation quality. The result of the Q-Square values be presented in Appendix 6. The table explains why the dependent variable's Q-Square number exceeds zero. The fact that the Q-Square score exceeds 0 displays the high quality of research observations.

3. F-Square Testing

F-Square is used to understand whether the latent variable makes a small, medium, or large contribution to the overall structure. The F-Square test results can be displayed in the following table:

Table 1.

F-Square test

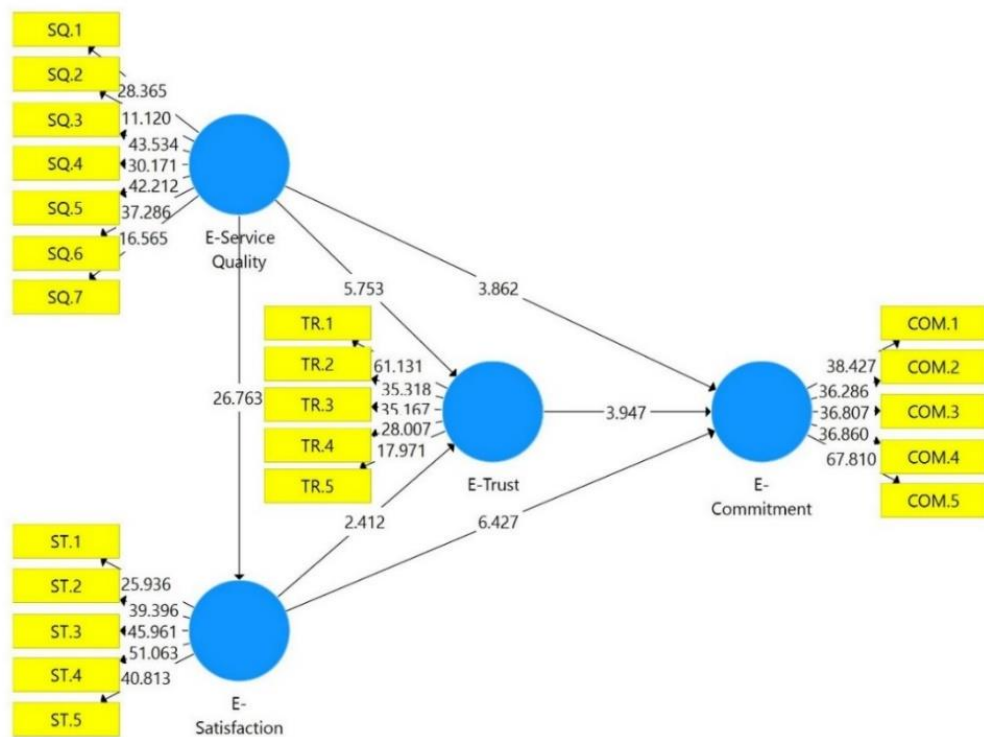
Variable	F Square	Information
E-Service Quality -> E-Trust	0.351	Big Influence
E-Satisfaction -> E-Trust	0.071	Little Influence
E-Service Quality -> E-Commitment	0.073	Little Influence
E-Satisfaction -> E-Commitment	0.259	Medium Influence
E-Trust -> E-Commitment	0.070	Little Influence
E-Service Quality -> E-Satisfaction	1.950	Big Influence

Source: Output Results SmartPLS (v.3.2.9)

From the table above, an F-Square value of 0.02 displays a negligible influence, 0.15 displays a moderate influence, and 0.325 displays a large influence.

4. Hypothesis Testing Results

The aim of testing structural modelling is to test the strength of the relationships between research variables. Structural modelling will test direct and indirect relationships between variables.



Source: Output SmartPLS (v.3.2.9)

Figure 1
Hypothesis test

The direct and indirect impact results can be observed by checking the p-value. A significant relationship between exogenous and endogenous factors is displayed if the p-value score does not exceed 0.05 and the statistical T number exceeds 1.960 (Latan & Ghazali, 2012). Figure 1 describes the findings of testing the structural model of this research.

The results of testing the direct effects can be presented in Table 2. Based on Table 2, it can be explained that the direct influence of the variables studied can be identified that the influence of e-service quality on e-trust customers shows a score of $p = 0.000 < 0.05$ with a t value of 5.753. This indicates that e-service quality has significant positive implications for e-trust customers. The following results support hypothesis 1.

Table 2.

Hypothesis test (Direct Effect): Total Effects (Mean, STDEV, T-Values, P-Values)

Variable	Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	TStatistics (O/STDEV)	P Values
E-Service Quality -> E-Trust	0.588	0.590	0.102	5.753	0.000
E-Satisfaction -> E-Trust	0.263	0.263	0.109	2.412	0.016
E-Service Quality -> E-Commitment	0.266	0.262	0.069	3.862	0.000
E-Satisfaction -> E-Commitment	0.445	0.449	0.069	6.427	0.000
E-Trust -> E-Commitment	0.226	0.225	0.057	3.947	0.000
E-Service Quality -> E-Satisfaction	0.813	0.812	0.030	26.763	0.000

Source: Output SmartPLS (v.3.2.9)

The results of testing the effect of e-satisfaction on customer e-trust show a score of $p = 0.016 < 0.05$ with a t value of 2.412. This indicates that e-satisfaction has a significant positive impact on e-trust customers. The following results support hypothesis 2.

The results of testing the influence of e-service quality on customer e-commitment show a $p = 0.000 < 0.05$ with a t value of 3.862. This indicates that e-service quality has a significant positive impact on customer e-commitment. The following test results support hypothesis 3.

The results of testing the influence of e-satisfaction on customer e-commitment show a score of $p = 0.000 < 0.05$ with a t value of 6.427. This indicates that e-satisfaction has a significant positive impact on customer e-commitment. The following test results support hypothesis 4.

The results of testing the influence of customer e-trust on customer e-commitment show a $p = 0.000 < 0.05$ with a calculated t-value of 3.947. This indicates that customer e-trust has a significant positive impact on customer e-commitment. The following test results support the statement of assumption 5.

The results of testing the influence of e-service quality on e-satisfaction show a $p = 0.000 < 0.05$ with a t value of 26.763. This indicates that e-service quality has significant positive implications for e-satisfaction. The following results support assumption 6 stated.

This study also tested a structural model by analyzing the indirect influence between research variables. This study tested the role of customer e-trust and e-satisfaction as mediator variables. Testing of mediating variables can be displayed in Table 3 as follows:

Table 3.

Mediation Testing: Total Effects (Mean, STDEV, T-Values, P-Values)

Variable	Sample(O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
E-Service Quality -> E-Trust -> E-Commitment	0.133	0.133	0.044	3.049	0.002
E-Satisfaction -> E-Trust -> E-Commitment	0.060	0.058	0.028	2.155	0.032
E-Service Quality -> E-Satisfaction -> E-Trust	0.214	0.213	0.087	2.461	0.014
E-Service Quality -> E-Satisfaction -> E-Commitment	0.362	0.365	0.059	6.154	0.000

Source: Output SmartPLS (v.3.2.9)

Based on Table 3, the role of the customer e-trust variable and e-satisfaction as mediator variables are displayed from the calculated p-value and t-value. If the p-value < 0.05 has a t-value > 1.96, it can be explained that the mediator variable can mediate the influence of the exogenous variable on the endogenous variable.

The results of testing the influence of e-service quality on customer e-commitment with the mediator variable e-trust customers show a $p = 0.002 < 0.05$ with a t value of 3.049. This shows that the customer e-trust variable can play a strong role in mediating the influence of e-service quality on customer e-commitment. The following test results support hypothesis 7.

The results of testing the influence of e-satisfaction on customer e-commitment with the customer e-trust variable mediator show a score of $p = 0.032 < 0.05$ with a t value of 2.155. This shows the strong role of customer e-trust variables in mediating the influence of e-satisfaction on customer e-commitment. The following test results support hypothesis 8.

The results of testing the influence of e-service quality on e-trust customers with the mediator variable e-satisfaction show a $p = 0.014 < 0.05$ with a t value of 2.461. This shows the e-satisfaction variable's strong role in mediating the influence of e-service quality on e-trust customers. The following test results support hypothesis 9.

The results of testing the influence of e-service quality on customer e-commitment with the mediator variable e-satisfaction show a score of $p = 0.000 < 0.05$ with a t-value of 6.154. This shows the e-satisfaction variable's strong role in mediating e-service quality's influence on customer e-commitment. The results of the following test support hypothesis 10 put forward.

Conclusions

Based on the data analysis, e-commerce relationship marketing can be strengthened by increasing e-service quality, e-satisfaction, e-trust and e-commitment of e-commerce customers. This is supported by the results of testing the hypothesis that good e-service quality will increase customer e-satisfaction. Achieving e-satisfaction will increase the e-trust of e-commerce customers. Achieving customer e-trust will strengthen the formation of e-commerce customer e-commitment.

The study results prove that e-trust is able to mediate and strengthen the influence of e-service quality and e-satisfaction on e-commerce customer e-commitment. Apart from that, e-satisfaction is able to mediate and strengthen the influence of e-service quality on e-trust and e-commitment of e-commerce customers.

Thus, long-term Shopee e-commerce relationships with customers can be built through increasing e-service quality, e-satisfaction, e-trust, and e-commitment of Shopee e-commerce customers. The study's results prove that the relationship marketing strengthening model can be achieved through the antecedents and consequences of e-trust of e-commerce customers so that it will support and accelerate the achievement of e-commerce's competitive advantage in online business.

Suggestions

1. This study only uses a sample of e-commerce customers. For future research, the sample can be expanded by involving sellers from e-commerce so that the research results will be more comprehensive with a sample of customers and sellers in e-commerce.
2. It is necessary to explore other variables in subsequent research, both related to exogenous and endogenous variables and other mediating variables, to strengthen the construction of long-term relationships between industry and consumers. In order to develop and retain e-commerce customers, it is necessary to develop customer intimacy variables, endogenous customer loyalty variables and customer commitment mediator variables. In this way, e-commerce customer loyalty will be achieved. This will strengthen long-term relationships between e-commerce and customers.

Author contribution

Salamatun Asakdiyah: Conceptualization, Methodology, Validation, Data Curation, Formal analysis, writing. **Deny Ismanto:** Writing – Review & editing. **Jason Keith Bo naya:** Writing – Review & Editing.

Declaration of interest

The authors confirm that no financial or interpersonal conflicts would have appeared to impact the research presented in this study.

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Appendix

Appendix 1.

Convergent Validity Test

Variable	Items	Loading Factor	AVE	Information
E-Commitment	COM.1	0.867	0.760	Valid
	COM.2	0.882		Valid
	COM.3	0.834		Valid
	COM.4	0.860		Valid
	COM.5	0.913		Valid
E-Service Quality	SQ.1	0.822	0.656	Valid
	SQ.2	0.711		Valid
	SQ.3	0.849		Valid
	SQ.4	0.823		Valid
	SQ.5	0.856		Valid
	SQ.6	0.852		Valid
	SQ.7	0.743		Valid
E-Satisfaction	ST.1	0.844	0.762	Valid
	ST.2	0.876		Valid
	ST.3	0.885		Valid
	ST.4	0.880		Valid
	ST.5	0.878		Valid
E-Trust	TR.1	0.887	0.680	Valid
	TR.2	0.841		Valid
	TR.3	0.825		Valid
	TR.4	0.815		Valid
	TR.5	0.750		Valid

Source: Output SmartPLS (v.3.2.9)

Appendix 2.

Fornell-Lareker Criterion values

Variable	E-Commitment	E-Satisfaction	E-Service Quality	E-Trust
E-Commitment	0.872			
E-Satisfaction	0.829	0.873		
E-Service Quality	0.809	0.813	0.810	
E-Trust	0.769	0.741	0.802	0.825

Appendix 3.

Cross Loading Values

Items	E-Commitment	E-Satisfaction	E-Service Quality	E-Trust
COM.1	0.867	0.761	0.688	0.692
COM.2	0.882	0.720	0.705	0.683
COM.3	0.834	0.678	0.646	0.633
COM.4	0.860	0.729	0.754	0.679
COM.5	0.913	0.720	0.728	0.662
SQ.1	0.667	0.676	0.822	0.643
SQ.2	0.554	0.594	0.711	0.599
SQ.3	0.736	0.669	0.849	0.710
SQ.4	0.690	0.624	0.823	0.620
SQ.5	0.659	0.716	0.856	0.670
SQ.6	0.648	0.688	0.852	0.715
SQ.7	0.622	0.636	0.743	0.580
ST.1	0.676	0.844	0.682	0.651
ST.2	0.773	0.876	0.705	0.693
ST.3	0.721	0.885	0.729	0.640
ST.4	0.740	0.880	0.723	0.637
ST.5	0.704	0.878	0.709	0.612
TR.1	0.745	0.704	0.756	0.887
TR.2	0.660	0.623	0.664	0.841
TR.3	0.641	0.604	0.684	0.825
TR.4	0.591	0.585	0.567	0.815
TR.5	0.507	0.521	0.620	0.750

Source: Output SmartPLS (v.3.2.9)

Appendix 4.

Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
E-Commitment	0.921	0.940
E-Satisfaction	0.922	0.941
E-Service Quality	0.912	0.930
E-Trust	0.882	0.914

Source: Output SmartPLS (v.3.2.9)

Appendix 5.

R-Square Test Results

Variable	R-Square	R-Square Adjusted
E-Commitment	0.758	0.754
E-Satisfaction	0.661	0.659
E-Trust	0.667	0.663

Source: Output SmartPLS (v.3.2.9)

Appendix 6.

Predictive Relevance

Variable	Q² (=1-SSE/SSO)	Information
E-Commitment	0.569	Value predictive relevance
E-Satisfaction	0.496	Value predictive relevance
E-Trust	0.444	Value predictive relevance

Source: Output SmartPLS (v.3.2.9)