The Influence of E-Trust and E-Service Quality through E-Satisfaction on Loyalty of Access by KAI Users in Java

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Abstract

The aim of this research is to determine the Influence of e-trust and e-service quality through e-satisfaction on loyalty of access by KAI users in Java. Population in this study is all over user Access by KAI in Java. This study uses the snowball sampling technique, which is a non-probability sampling method with 130 respondents. The data analysis technique in this study uses Partial Least Square (PLS). PLS is a Structural equation model Equation Modeling (SEM) which uses a variance-based or component-based approach to structural equation modeling. Conclusion from results analysis and discussion about Influence E-trust and E-service quality Through E-satisfaction To Loyalty on Access by User KAI in Java as follows: E- trust and e-service quality partially influence significantly to E- satisfaction on Access by User KAI in Java, E- trust and e-service quality in general partially influence significantly to loyalty to Access Users by KAI in Java, E-satisfaction influence significantly to Loyalty to Access by KAI Users in Java and E-satisfaction mediating E-trust and E-service quality on Loyalty to Access by KAI Users in Java.

Keywords: *E-Satisfaction, E-Service Quality, E-Trust, Loyalty*

INTRODUCTION

The rapid development of digital technology has changed various aspects of people's lives, including the way they access transportation services. In Indonesia, one of the most prominent innovations in the transportation sector is the emergence of mobile applications, such as Access by KAI, which is designed to make it easier for users to make various transactions related to train services. This application facilitates customers to book tickets online, access travel information, and make other transactions easily.

Access by KAI is now available. This app has been downloaded over 10 million times. However, even though the application Access by KAI provides a Lot of conveniences, challenges related to customer satisfaction still appear, such as technical problems,

slow response services, and inaccuracies in information, which are sometimes complained about by customers. This has resulted in Access by KAI getting a 2.5-star review and many complaints indicating a lack of user satisfaction (Source: Google Playstore, 2024). The phenomenon of Access by KAI customer loyalty is currently a challenge for PT KAI. Although the number of application downloads continues to increase, customer loyalty as measured by continued use and transaction frequency has not shown a significant increase. Many customers only use the application for one transaction without any commitment to return, which shows that PT KAI needs to focus more on increasing customer satisfaction by improving the quality of electronic services and building stronger trust.
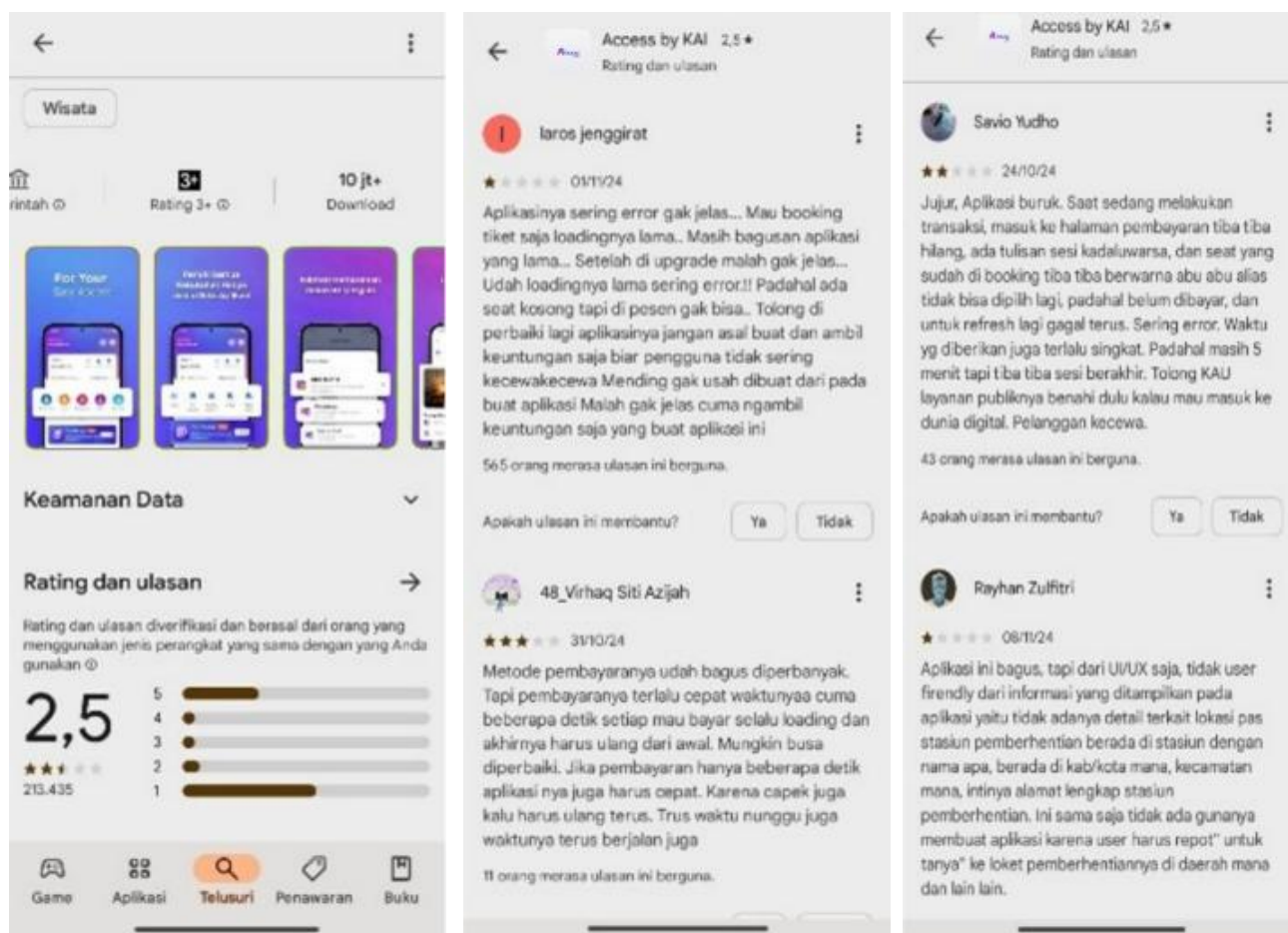

Figure 1. Review KAI Access
(Source: Google Playstore, 2024)

According to Yulisetiarini et al. (2020) stated that satisfaction should be a priority for companies because customer responses and assessments are very important for companies to pay attention to. Digital services according to Sativa & Astuti (2016) state that there are two main factors that influence customer satisfaction, namely e - trust and e- service. quality (electronic service quality).

E- trust refers to the level of customer trust in an application, especially in terms of transaction security and personal data protection (Rifki et al., 2024). This trust is especially important in digital platforms, where interactions do not occur directly. Application security and reliability are key to building e-trust, as customers must be confident that their personal information and transaction data are secure. The rampant data security issues in Indonesia are increasing the urgency for PT KAI to maintain customer e-trust so that they feel comfortable and confident in using the application continuously.

E-service quality also plays a crucial role in creating customer satisfaction (Yulisetiarini & Mauladana, 2024) . E -service quality that customers feel when using the Access by KAI covers several aspects, such as efficiency, responsiveness, reliability, ease of use, and privacy. Customers expect applications that are fast, easy to use, and provide quick responses to the problems they face, when the quality of this service does not meet expectations, customers will feel dissatisfied, which can ultimately affect their loyalty.

Satisfaction customer (e-satisfaction) becomes bridge important between e-trust and e-service quality with loyalty customer (Meileny & Maya, 2024) . E-satisfaction refers to the level satisfaction customer after use applications, where they feel that services provided in accordance or even exceed hope they (Melinda et al., 2023). The more satisfied customers are, the more likely they are to return to the application and recommend it to others. High satisfaction will strengthen customer loyalty to the Access by KAI application. Conversely, dissatisfaction can cause customers to switch to other platforms, especially in competitive industries such as transportation. E-Satisfaction as a factor that connects e-trust and e-service quality with loyalty, e-satisfaction plays an important role in retaining digital application users.

Customer loyalty is a crucial factor in business sustainability, especially in the digital era full of fierce competition. Loyalty reflects a customer's commitment to continue using a particular product or service and recommending it to others. According to Kotler & Keller (2016), customer loyalty is not only based on

satisfaction alone, but is also influenced by factors such as trust and service quality. In the context of digital services, such as transportation and e-commerce applications, loyalty is increasingly challenging because customers have many easily accessible alternatives. Customer loyalty is an important factor in the sustainability of digital services. Therefore, companies need to focus on improving service quality and building trust relationships in order to maintain customer loyalty in the long term.

E-trust or customer trust in digital services is a key factor in creating satisfaction and loyalty. Widodo et al. (2023) and Yulisetiarini et al. (2023) showed that e-trust has a positive effect on e-satisfaction, which means that the higher the level of customer trust in the security and reliability of the service, the greater the satisfaction they feel. In addition, the same study also found that e-trust has a positive effect on loyalty, where customers who trust a digital service are more likely to remain loyal to using it. However, research by Karmelia & Kandi (2024) found that although e-trust had a significant effect on e-satisfaction, its direct effect on e-loyalty was not significant, indicating that customer trust must be followed by other factors, such as satisfaction, to properly form loyalty.

Previous studies have shown that e-service quality plays an important role in shaping customer satisfaction and loyalty. Research by Yulisetiari et al., (2022) shows that e-service quality has a positive and significant effect on customer loyalty. Widodo et al. (2023) found that e-service quality has a positive effect on e-satisfaction, which means that the better the quality of electronic services provided, the higher the level of customer satisfaction. In addition, the study also revealed that e-service quality has a positive effect on loyalty, indicating that customers who experience quality service are more likely to continue using the application and recommend it to others. However, different results were found in the research of Karmelia & Kandi (2024) which stated that e-service quality has a significant effect on e-satisfaction but not directly on loyalty.

Widodo et al. (2023) found that e-satisfaction has a positive effect on loyalty, confirming that satisfied customers are more likely to continue using the service and provide positive recommendations. In addition, the research of Yulisetiarini et al., (2021) (2022) (2023) (2024) showed that e-satisfaction acts as a mediator that strengthens the relationship between e-trust and e-service quality on loyalty, which means that customer satisfaction can strengthen the influence of service quality and trust on customer loyalty. However, Karmelia & Kandi (2024) found that e-satisfaction did not have a significant effect on loyalty.

Research Gap from previous research results from Widodo et al., (2023) and Yulisetiarini et al., (2021) (2022) (2023) (2024) resulted in e-service quality and e-trust having a significant direct effect on positive and significant loyalty, but research by Karmelia & Kandi (2024) showed that e-service quality and e-trust did not have a significant direct effect on loyalty, therefore this study will focus on an in-depth analysis of how e-trust and e-service quality affect e-satisfaction, as well as how this satisfaction impacts customer loyalty which needs to be studied further to understand the factors that influence this relationship.

This study specifically focuses on the Access by KAI application in Java, a context that has not been widely studied in previous studies. Second, this study highlights the importance of e-trust, which is often overlooked in studies of transportation applications,

especially related to data security and privacy. Third, this study is relevant in the digital era, where the use of mobile applications is increasing, and provides practical contributions to PT KAI. This important for investigated about influence e-trust, e-service quality, e-satisfaction, and loyalty customer.

LITERATURE REVIEW

Relationship Marketing

Relationship Marketing is a strategic approach to marketing that focuses on building and maintaining long-term, mutually beneficial relationships between a company and its customers. This approach emphasizes the importance of trust, commitment, and satisfaction as key elements in creating customer loyalty (Kotler & Keller, 2016). According to Casaca and Ferreira (2024), relationship marketing significantly influences customer satisfaction, trust, commitment, and communication, all of which are important in customer retention and increasing the likelihood of using a company's products or services in the future.

In the context of digital services, such as the Access by KAI application, relationship marketing is very relevant because customer interaction with the company occurs indirectly through the application. Therefore, building trust and satisfaction is important to create loyalty. Gremler (2023) emphasizes that relational benefits in services, such as trust and satisfaction, have a significant impact on customer loyalty.

E-Trust

E-trust or electronic trust is the level of consumer confidence in a digital platform to interact or transact safely, and without doubt about the integrity and security of the party providing the service (Alalwan et al., 2020). E-trust is important in the online environment because transactions are carried out without physical interaction, so customers must rely on the digital reputation, security, and transparency of information provided by the platform (Belanche et al., 2019). According to Alalwan et al. (2020), e-trust is consumer confidence that an online platform will protect their privacy and personal information, and act fairly in providing products or services. In the digital world, customers need confidence that the platform has a reliable security system and the ability to protect customer interests, both in the transaction process and after purchase (Rana et al., 2021). According to Japarianto and Agatha (2020), e-trust indicators can be measured using security, privacy, and information indicators.

E-Service Quality

E-service quality, according to Rita et al. (2020), is the consumer's general assessment and view of the quality of services provided in the electronic market. Consumers expect a certain level of e-service when they visit various websites for purposes such as information search, product selection, purchasing, and sharing feedback, as its availability can greatly affect their satisfaction (Rubab Ashiq, 2023). According to Alghizzawi (2019), security and customer service are as important as website design and reliability in terms of service quality. Service quality includes the suitability of the product or service ordered, its delivery, and website maintenance, such as website loading time, amount of money received, etc. (Demir et al., 2020). According to Fitria (2021:52), e-service quality includes four indicators of efficiency, fulfillment, system availability and privacy.

E-satisfaction

E-satisfaction or electronic satisfaction is the level of satisfaction felt by customers in their interactions on digital platforms, such as

when shopping online (Abubakar & Musa, 2024). This concept is adapted from conventional customer satisfaction and applied to the digital environment, where the relationship between customers and companies occurs without physical contact and indirectly, through electronic devices. According to Shi et al. (2021), e-satisfaction can be defined as the overall level of satisfaction from the online shopping experience and is often influenced by trust in the site or application used. Because interactions in e-commerce are virtual, customers can only evaluate services in terms of the quality of the website or application, ease of navigation, transaction security, and completeness of the information provided.

Theoretically, e-satisfaction is rooted in the theory of expectation disconfirmation proposed by Abubakar & Musa (2024), which states that satisfaction occurs when customer expectations are met or even exceeded. In a digital context, this satisfaction becomes more complex because customers have limited ability to assess product quality directly, so elements such as platform reliability, data security, quality of available information, and the ability of the site or application to provide a comfortable experience become important. According to Oktavia and Sudarwanto (2023), customer satisfaction can be measured through three main indicators, namely experience, expectations, and overall satisfaction.

Loyalty

According to (Kim et al., 2024), loyalty is deep commitment For buy return or subscribe return a product or preferred services in a way consistent in the future, so cause purchase repetitive from brand or series the same brand, although There is influence conditions and efforts marketing that can cause change behavior. Definition loyalty electronic (e- Loyalty) which is more new focus on intention and commitment for do purchase repeat via the website. According to Kartono & Halilah, (2018), loyalty is habit visiting e-commerce websites and desire for buy something from the site in the future. Liani and Yusuf (2021) stated that customer loyalty that is willing to come back to the website and make transactions consistently in the future without being influenced by promotions from competitors or creating a desire to reach out to others. According to Arslan (2020), customer loyalty can be measured through three indicators, namely conveying positive things, suggesting to friends and making repeat purchases.
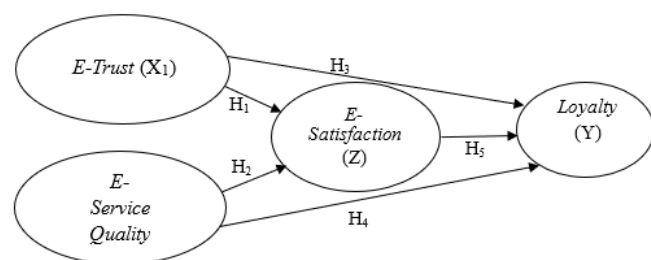
Conceptual Framework

Figure 2. Research Concept Framework

METHODOLOGY

Based on the background and formulation of the problem, the characteristics of the problem studied in this study are categorized as Explanatory Research, namely research used to show the position of the variables studied and the influence between one variable and another (Sugiyono, 2018:6). Research This done on the user Access by KAI in Java for analyze influence e-trust and e-service quality through e-satisfaction to customer loyalty Access by KAI in Java.

Population in this study is all over user Access by KAI in Java. This study uses the snowball sampling technique, which is a non-probability sampling method with 130 respondents. The data used in this study is quantitative data. In this study, the data source comes from primary data which is data obtained directly through field research which is a personal response from respondents. The data analysis technique in this study uses Partial Least Square (PLS). PLS is a Structural equation model Equation Modeling (SEM) which uses a variance-based or component-based approach structural equation modeling. According to Ghozali & Latan (2015 :7), the purpose of using PLS is to explain whether or not there is a relationship between latent variables (predictions).

Hypothesis Testing using Partial Least Square (PLS - SEM) analysis with SmartPLS. Testing done with see mark calculation Path Coefficient in testing the Inner model. Hypothesis said to be accepted if the T value is greater than the T table of 1.96 (α5%) which means that if the T statistic value of each hypothesis is greater than r T table so can declared accepted or proven.

RESULTS AND DISCUSSION

Object Overview Results Study

The object of this research is Access by KAI, a digital application developed by PT Kereta Api Indonesia (Persero) as a form of service innovation in the world of modern transportation. Since it was first launched, Access by KAI has continued to experience developments in terms of features, interface appearance, and improvements to the security system to protect user data. This innovation is part of the digital transformation carried out by PT KAI in order to provide a faster, more convenient, and more integrated user experience, in line with the demands of modern society that prioritizes efficiency and ease in using technology-based public services. Currently, the Access by KAI application has been used by millions of customers from various circles, from students, office workers, to tourists, with a high adoption rate especially in urban areas, especially Java.

Instrument Test Evaluation Outer Model or Measurement Model

a. Validity Test

Validity test in this study is measured by construct validity. The provisions are that the loading factor value > 0.5 then the instrument is interpreted as valid. The results of the validity test based on Convergent Validity are presented as follows.

Table 1. Validity Test Results

Variables	Item	Loading Factor	Rule of Thumb	Information
E-Trust (X1)	X1.1	0.886	0.7	Valid
	X1.2	0.882	0.7	Valid
	X1.3	0.845	0.7	Valid
E-Service Quality (X2)	X2.1	0.837	0.7	Valid
	X2.2	0.823	0.7	Valid
	X3.3	0.850	0.7	Valid
	X3.4	0.843	0.7	Valid
Loyalty (Y)	Y1.1	0.852	0.7	Valid
	Y1.2	0.896	0.7	Valid

	Y1.3	0.832	0.7	Valid
E-Satisfaction (Z)	Z1.1	0.829	0.7	Valid
	Z1.2	0.891	0.7	Valid
	Z1.3	0.824	0.7	Valid

Source: Processed data (2025)

Based on Table 1 that results testing validity to variable E-Trust (X1), E-Service Quality (X2), E-Satisfaction (Z) and Loyalty (Y) show that each indicator to obtain mark load factor standardized loading factor (STF) more from 0.7 to can interpreted that all over indicators used in study this is valid.

The results of the Discriminant Validity test based on results cross loading as following:

Table 2. Cross Loading

	X1.	X2	Y1.	Z1.
X1.1	0.886	0.421	0.527	0.609
X1.2	0.882	0.372	0.503	0.525
X1.3	0.845	0.498	0.479	0.575
X2.1	0.398	0.837	0.531	0.615
X2.2	0.403	0.823	0.479	0.553
X3.3	0.448	0.850	0.550	0.610
X3.4	0.407	0.843	0.536	0.594
Y1.1	0.439	0.551	0.852	0.562
Y1.2	0.509	0.561	0.896	0.602
Y1.3	0.541	0.503	0.832	0.575
Z1.1	0.534	0.641	0.545	0.829
Z1.2	0.551	0.602	0.587	0.891
Z1.3	0.581	0.558	0.583	0.824

Source: Processed data (2025)

Based on the table, it can be seen that the cross-loading value of each variable is greater than the other variable items, so it can be concluded that all variables are declared valid discriminants.

b. Reliability Test

Reliability test construct in study This measured with mark construct reliability. The provisions are as follows that is indicators stated reliable If mark construct reliability ≥ 0.7. Reliability test results served as following.

Reliability Test Results

Variables	Construct Reliability	Information
E-Trust (X1)	0.844	Reliable
E-Service Quality (X2)	0.861	Reliable
Loyalty (Y)	0.825	Reliable
E-Satisfaction (Z)	0.805	Reliable

Source: Processed data (2025)

Based on Table 3 it can be known that results testing reliability to variable E-Trust (X1), E-Service Quality (X2), E-Satisfaction (Z) and Loyalty (Y) show that each variable to obtain mark more construct reliability from 0.7 to can interpreted that all over indicators used in study This reliable.

Analysis Partial Least Square

a. Coefficient Determination (R2)

R-square is a measure of the value of endogenous variables explained by exogenous variables. This is to predict the model with standard provisions according to Ghozali and Latan (2015), namely the R-square value of 0.75 is said to be a strong model, a value of 0.5 is said to be moderate, and 0.25 is said to be weak.

Table 4. R-Square

	R-square	R-square adjusted
Y1.	0.527	0.520
Z1.	0.625	0.621

Source: Processed data (2025)

Based on results structural model testing, R-square value on variables loyalty customers (Y1) of 0.527 indicates that variable independent capable explain variation from loyalty customer of 52.7. Meanwhile that is, the R-square value on the variable e-satisfaction (Z1) of 0.625 indicates that capable explain influence to e-satisfaction of 62.5. Overall, value R - square above 0.5 indicates that this model can explain in study.

b. Predictive Relevance (Q – square)

Analysis Q-square is an interpretation of the relevance of predictions by looking at the range of Q-square values $0 < Q^2 < 1$, meaning the closer it is to the prediction. Stone - G e is s e r Q Test S q uare d e n g formula as be following:

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

$$Q^2 = 1 - (1 - 0,527)(1 - 0,625)$$

$$Q^2 = 1 - (0.473)(0.375)$$

$$Q^2 = 0.822$$

In the calculation the Q-square has obtained a result of 0.822. This means that the Q-square value getting closer to 1 so that this research model can be said to be good or relevant.

Hypothesis Testing

a. Influence Directly Between Variables

A summary of the direct influence of these variables is presented as follows.

Table 5. Results of the Direct Effect Hypothesis Test

	Original sample (O)	T statistics (|O/STDEV|)	P values	Information
X1. -> Y1.	0.223	3,172	0.002	Significant
X1. -> Z1.	0.403	8,039	0.000	Significant
X2 -> Y1.	0.284	4,113	0.000	Significant
X2 -> Z1.	0.509	10,685	0.000	Significant
Z1. -> Y1.	0.327	4,006	0.000	Significant

Source: Processed data (2025)

Based on Table 5, the results of the causality test for the direct influence between variables are as follows.

1. E-Trust variable (X1) has a positive and significant direct influence on Loyalty (Y1) with an original sample value of 0.223, a T-statistics value of 3.172, and a p-value of 0.002.
2. E-Trust (X1) is also proven to have a positive and significant direct influence on E-Satisfaction (Z1) with an original sample value of 0.403, T-statistics of 8.039, and p-value of 0.000.
3. E-Service Quality variable (X2) also shows a positive and significant direct influence on Loyalty (Y1) with an original sample value of 0.284, T-statistics of 4.113, and p-value of 0.000.
4. The direct influence of E-Service Quality (X2) on E-Satisfaction (Z1) is also positive and significant with an original sample value of 0.509, T-statistics of 10.685, and p-value of 0.000.
5. E-Satisfaction variable (Z1) has a positive and significant direct influence on Loyalty (Y1), with an original sample value of 0.327, T-statistics of 4.006, and p-value of 0.000.

b. Indirect Influence Between Variables

A summary of the indirect effects of these variables is presented as follows.

Table 6. Results of Indirect Effect Hypothesis Testing

	Original sample (O)	T statistics (|O/STDEV|)	P values	Information
X1. -> Z1. -> Y1.	0.132	3,582	0.000	Significant
X2 -> Z1. -> Y1.	0.166	3,644	0.000	Significant

Source: Processed data (2025)

Based on the test results table, namely:

1. E-Trust (X1) has a positive and significant indirect effect on Loyalty (Y1) through E-Satisfaction (Z1). This is indicated by the original sample value **of** 0.132**,** T-statistics 3.582, and p-value 0.000**.**
2. E-Service Quality (X2) also has influence positive and significant to Loyalty (Y1) through E-Satisfaction (Z1), with original sample value 0.166**,** T-statistics 3.644**,** and p-value 0.000**.**

Discussion of Research Results

The first hypothesis test results show that e-trust is influential positive and significant to e-satisfaction. This indicates the level of trust users of the application Access by KAI, then the high level of satisfaction to the services provided. This finding is in line with research conducted by Yulisetiarini et al. (2022) and Rifki et al. (2024) which states that e-trust is one of the main determinants in shaping customer satisfaction on digital platforms. Thus, Access by KAI needs to continue to strengthen the security, transparency, and consistency aspects of its services to build and maintain user satisfaction.

The second hypothesis test show that E-service quality is influential and significant towards e-satisfaction. This finding proves that quality service electronics felt by the user's own role is

important in to form level satisfaction they to application Access by KAI. This is in line with research conducted by Yulisetiarini and Mauladana (2024), which stated that the perception of the customer to quality digital services. By optimizing e-service quality, Access by KAI will not only increase customer satisfaction levels but also strengthen users' trust and potential long-term loyalty to their digital services.

Third hypothesis test results show that e-trust has an effect positive and significant to loyalty Customers. Findings This show that the tall level trust customer to application Access by KAI, then the high level loyalty they to use application This study supports the findings of Yulisetiari et al. (2022) and Widodo et al. (2023), which state that trust is one of the main foundations in forming customer loyalty in the digital realm. By increasing e-trust, Access by KAI can increase user trust, which ultimately encourages users to remain loyal to using the service, and even be willing to recommend it to others as a form of loyalty.

Fourth hypothesis test results show that e-service quality has an effect positive and significant to loyalty customers. This is show that tall perception customer to quality service electronics provided by the application Access by KAI, then high level loyalty they to application The findings This in line with study Yulisetiarini & Mauladana (2024) and Karmelia & Kandi (2024), which is both state that quality service electronic own contribution big in to form loyalty customers across various digital platforms.

Fifth hypothesis test results show that e-satisfaction influential positive and significant to loyalty Customers. Findings This confirm that customers who feel satisfied with experience use application Access by KAI has trend tall for still use application the in a way sustainable, even recommend it to others. This result in line with findings from Yulisetiarini et al. (2021–2024) and Meileny & Maya (2024), who stated that the higher the level of e-satisfaction, the greater the potential for forming customer loyalty in a digital context. By increasing customer satisfaction, user loyalty to the Access by KAI application will grow naturally.

Sixth hypothesis test related to indirect effects show that e-satisfaction is able to significantly mediate the relationship between e-trust and e-service quality on loyalty. This finding indicates that user trust in the Access by KAI application (e-trust) and their perception of the quality of service provided (e-service quality) not only have a direct effect on loyalty, but also indirectly through increased satisfaction (e-satisfaction). Thus, the Access by KAI strategy In increasing customer loyalty, KAI cannot simply focus on trust or service quality separately, but must integrate both by creating a comprehensive, satisfying user experience.

CONCLUSION

Conclusion from results analysis and discussion about Influence E-trust and E- service quality Through E- satisfaction To Loyalty on Access by User KAI in Java as follows: E- trust and e-service quality partial influential significant to E- satisfaction on Access by User KAI in Java, E- trust and e-service quality in general partial influential significant to loyalty to Access Users by KAI in Java, E-satisfaction influential significant to Loyalty to Access by KAI Users in Java and E-satisfaction mediating E-trust and E-service quality on Loyalty to Access by KAI Users in Java.

Suggestions for researcher furthermore is for research to front can more expand variables studied, such as add variable Customer Experience, Perceived Value, or Electronic Word of Mouth (e-WOM). The addition of this variable aims to obtain a more

comprehensive and in-depth picture of the factors that influence customer loyalty in the context of digital services. Research can also compare other digital transportation applications such as Traveloka, Tiket.com, or Gojek-Tiket KAI to see the differences and similarities in forming customer loyalty.

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