



The Influence of E-Service Quality and E-Trust on the Level of E-Loyalty of Gojek Application Users in the Cirebon Region

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ABSTRACT

This study is aimed at analyzing the impact of *e-service quality* and *e-trust* on the *e-loyalty* of Gojek application users in the Cirebon Region. The method used was quantitative descriptive, with a survey of 150 active Gojek users using purposive sampling. The data was analyzed through *Partial Least Squares (PLS)* using SmartPLS. The results indicated that *e-service quality* had a positive and significant influence on *e-loyalty* (path coefficient = 0.391; $p = 0.001$), while *e-trust* had a more dominant influence (path coefficient = 0.452; $p = 0.000$). Simultaneously, two variables exert a substantial influence on *e-loyalty* with an R-Square of 0.650, meaning that 65% of user loyalty variations are explained by both variables. Improving the quality of digital services and strengthening user trust are key strategies to maintain Gojek's loyalty in an increasingly competitive market.

INTRODUCTION

The rapid development of digital technology has fundamentally transformed the consumption patterns of the Indonesian people, including in the transportation sector. The emergence of application-based transportation platforms or known as ride-hailing has changed the way people meet their daily mobility needs. This service not only offers easy access, but also a variety of integrated services ranging from food delivery, logistics, to digital financial services. This condition encourages the rapid growth of the online transportation industry in Indonesia, which is now among the largest in the Southeast Asian area.

In the midst of this huge market potential, the competition between online transportation platforms in Indonesia is increasingly intensifying. Based on the records of The State of Mobile 2024 published on the basis of Data.ai, Gojek still occupies the first position with the role of the most downloaded online transportation platform on average, reaching 957 thousand downloads per month in 2023 (Santika, 2024). Even so, that figure has experienced a significant decrease of 29% compared to 2022 which reached 1.36 million downloads per month. Even more worryingly, this trend is inversely proportional to its main competitor, Maxim, which actually recorded a 15.39% increase in downloads from 773 thousand to 892 thousand downloads per month in the same period. This phenomenon clearly illustrates the increasing competitive pressure that Gojek faces in maintaining its market share.

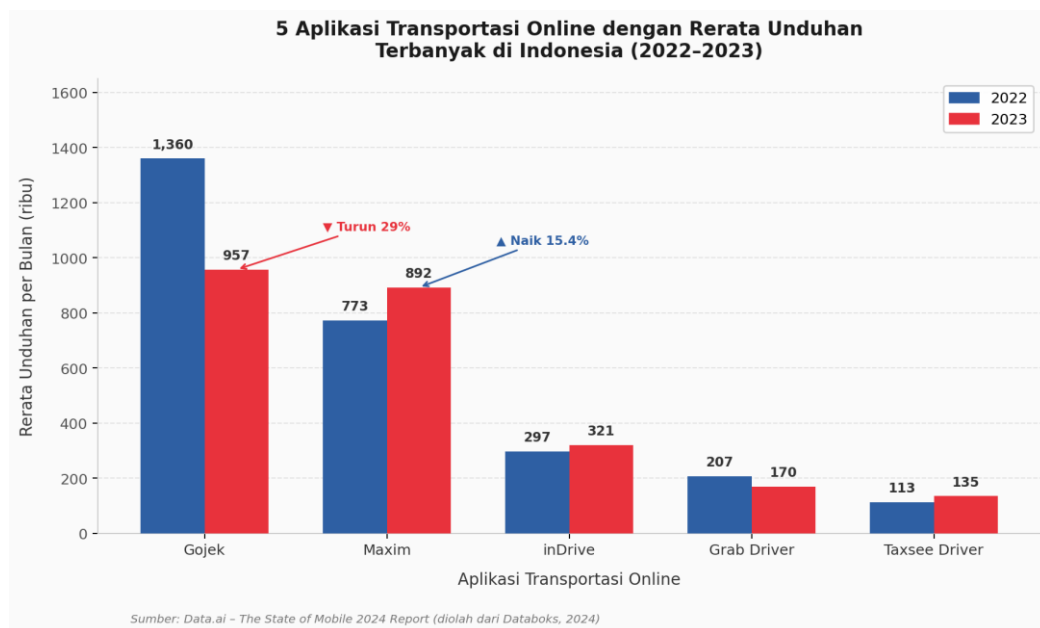


Figure 1. Comparison of Average Downloads of Online Transportation Apps in Indonesia (2022–2023)

The shift in download trends indicates that user loyalty to online transportation platforms is not permanent. The ease of downloading and moving between applications makes the barrier to switching very low. This condition is exacerbated by the rampant price war and promotions across platforms, leading users to be more opportunistic in choosing services. This situation is also felt in

second-tier cities such as Cirebon, where the presence of Gojek, Grab, Maxim, and other platforms simultaneously makes users have many alternative choices. This competition at the regional level makes the issue of customer retention and loyalty an increasingly crucial factor for the business continuity of every platform, including Gojek. Thus, the loyalty of Gojek users is threatened because they easily switch to competitors when they feel that the state of digital services (e-service quality) is not satisfactory or confidence (e-trust) in the platform decreases.

In a digital-based service ecosystem, user loyalty or e-loyalty is not formed spontaneously, but is built through a series of experiences and perceptions felt by users. Two factors that are considered to have a dominant influence on the formation of e-loyalty are *e-service quality* and *E-Trust*. According to Santos in (Silvi Nurul Fauziah, 2023) *Service quality* is a universal assessment of customers based on how good the quality of a product or service offered is. Meanwhile, e-trust is defined as trust in an online context, which is a consumer's expectation of a service provider (Cindy Berliana, 2022). Sementaram based on studies (Rezeki et al., 2023), e-loyalty is an attitude or commitment of consumers to continue using electronic services on certain products and services that create positive repetitive behavior. These three variables are believed to be closely related in shaping user loyalty to a digital platform.

Although studies analyzing the influence of *e-service quality* and *e-trust* on *customer e-loyalty* on *digital platforms* are now being held, studies that specifically examine these three variables in the context of online transportation application users in developing cities such as Cirebon are still very limited. Most previous studies have focused on large cities such as Jakarta, Bandung, and Surabaya, with significantly different demographic characteristics and consumer behaviors. In fact, a deep understanding of the factors that shape loyalty in the second-tier city market is needed to produce a more contextual and targeted business strategy. Departing from the research gap, this study is aimed at examining the impact of *e-service quality* and *e-trust* on *e-loyalty* of application users in Gojek in the Cirebon area. The findings are expected to contribute theoretically to the improvement of the digital marketing literature as well as provide practical recommendations for Gojek in an effort to increase the loyalty of its users in an increasingly competitive market.

LITERATURE REVIEW

E-Service Quality

E-service quality refers to the user's assessment of the quality of digital services provided by a platform, especially related to its conformity with customer expectations, and this is very important because it can influence the success of businesses that depend on internet technology (Herdiyani & Suyanto, 2023). (Maziriri et al., 2023) adding that the quality of electronic services reflects the ability of online trading platforms to provide services as well as offer transactions, *Stuart T*, to optimal product delivery. In its measurements, (Jeon (2016) developed an E-SERVQUAL model in which there are seven main dimensions, namely *Efficiency, fulfillment, Privacy, Responsiveness, Compensation,*

Contact, and *Availability*, which together form a comprehensive evaluation framework for the quality of digital services.

Hypothesis 1: E-Service Quality has an impact on e-Loyalty in Gojek application users in the Cirebon Region

E-Trust

E-trust describes trust in the online context that is a consumer's expectation of service providers (Cindy Berliana, 2022). (Ananda et al., 2023) E-Trust is defined as the customer's expectations and trust in service manufacturers related to their reliability and quality in providing products as promised. In measuring e-trust, (Kristianty et al., 2024) Describe there are four main criteria, including expertise (*Ability*), integrity (*integrity*), seriousness (*Benevolence*), as well as the ability to lean (*willingness to depend*), which together form the level of consumer trust in a digital platform.

Hypothesis 2: E-trust has an impact on e-Loyalty for Gojek application users in the Cirebon Region

E-Loyalty

E-loyalty is reflected in the tendency of users to make repeated transactions, choose an application as their first choice, and be willing to recommend it to others (Al-ayed, 2022). (Rezeki et al., 2023) Define e-loyalty as a customer's attitude or commitment to continue using electronic services on certain products and services so as to create positive repetitive behavior. In its measurements, (Jeon, 2016) in (Effendi & Suyoto, 2023) Dividing e-loyalty into four dimensions, including *Stuart T*, *affective*, *conative*, and *cognitive*, which describes the process of forming consumer loyalty gradually starting from rational awareness to the realization of consistent reuse actions.

Hypothesis 3: E-Service Quality and E-trust have an effect on e-Loyalty to Gojek application users in the Cirebon Region

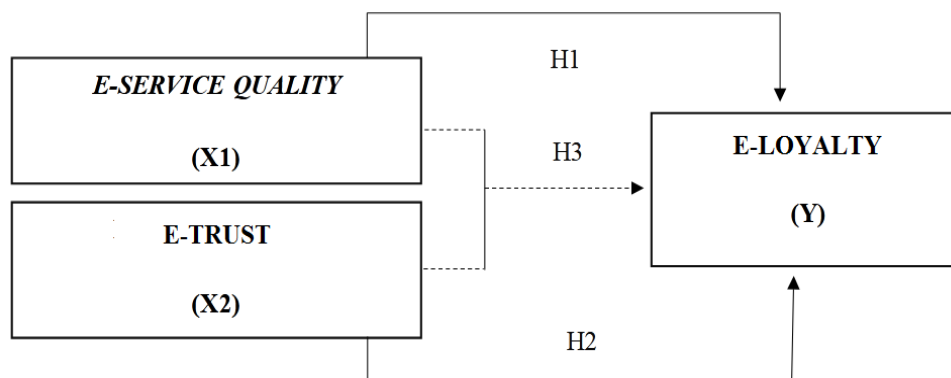


Figure 2. Conceptual Framework

METHODOLOGY

The method applied in this study is the description method through quantitative strategies and the application of survey techniques. This survey aims to collect data related to the variables observed, namely E-Service Quality (X1), E-Trust (X2), and E-Loyalty (Y). Data was collected through the distribution of

questionnaires compiled using Google Forms and distributed to Gojek application users in the Cirebon area.

The questionnaire in this study was designed with a closed nature, which limited the responder to determining the answer from the available choices based on the statement given. The confidentiality of the respondents is fully maintained, and each question has one predetermined answer. This technique allows for consistent data collection and can be further analyzed using a quantitative approach to see the interactions between the factors used.

Population and Sample

The population in this study is active users of the Gojek application in the Cirebon area, with a total population that is not known for sure. Representative sample counts refer to Roscoe's formula, which recommends that eligible samples for quantitative studies be in the range of 30 to more than 500 respondents. Based on these considerations, 150 respondents were determined as a sample that was considered sufficient to provide valid and generalizable results in the context of this study.

Sampling Procedure

The following study implements the *non-probability sampling* method through *purposive sampling*, which is a sample selection based on the criteria formulated by the researcher. The criteria in question include:

1. The respondent is an active user of the Gojek application in the Cirebon area.
2. Respondents have been using the Gojek application for at least the past 1 month.
3. Respondents have made transactions through the Gojek application more than once.

Data Collection Methods

The information collected was collected through an online questionnaire using Google Form, which was distributed to prospective respondents through various digital platforms, including social media and the Gojek user community in the Cirebon area. The questionnaire was compiled using a Likert scale of 1-5 to evaluate respondents' responses related to the variables E-Service Quality, E-Trust, and E-Loyalty.

Data Analysis Methods

The collected information was analyzed using Partial Least Squares (PLS) through the SmartPLS application. This approach was chosen because it can test *measurement models* and *structural models* at the same time. The stages of analysis include:

- The Outer Model test, which includes *convergent validity*, *discriminant validity*, and *composite reliability* test.
- The Inner Model test, which was used in order to test the hypothesis of the influence of E-Service Quality and E-Trust on E-Loyalty through *the path coefficient*, *R-square*, and *t-statistics* values from *bootstrapping*.

In addition, a descriptive analysis was also carried out to describe the characteristics of respondents based on the frequency of use of the Gojek application and the use of other online motorcycle taxi applications.

RESULTS AND DISCUSSION

Testing Measurement Model (*Outer Model*)

The structural model is designed through the creation of the illusion of the interconnectedness of latent variables. The acquisition of construct validity and reliability tests is illustrated through the following outer model:

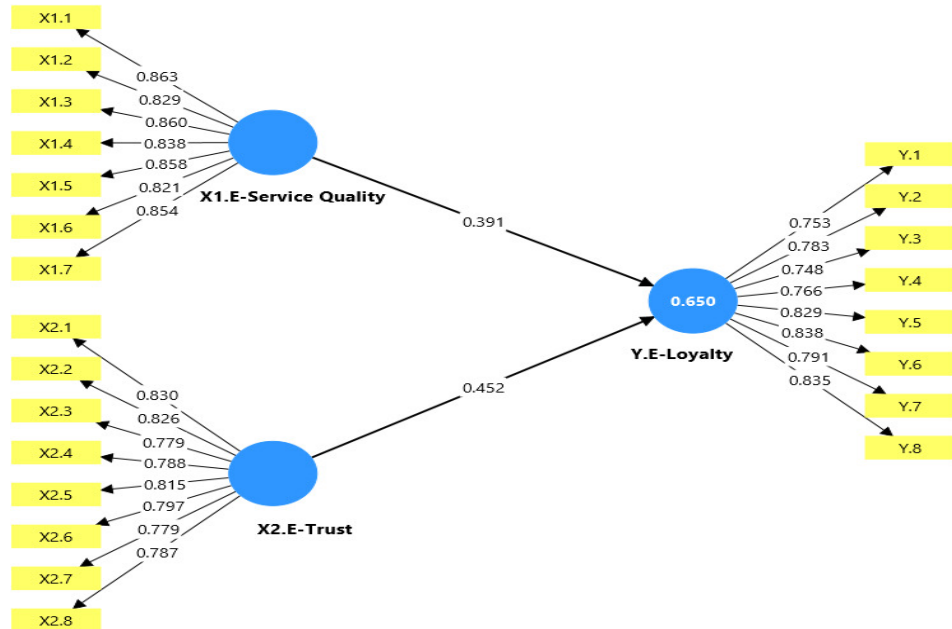


Figure 3. Test Findings on the Measurement Model (Outer Model)

Convergent Validity Test

The requirement that must be met is that if the output produced is high, it will later correlate with the loading factor score whose value exceeds 0.70.

Table 1. Convergent Validity Analysis Results

Indicator	Outer Loading Value	Average Variance Extracted (AVE)	Remarks
E-Service Quality			
X1.1	0.863	0.716	Valid
X1.2	0.829		Valid
X1.3	0.860		Valid
X1.4	0.838		Valid
X1.5	0.858		Valid
X1.6	0.821		Valid
X1.7	0.854		Valid
E - Trust			
X2.1	0.830	0.641	Valid
X2.2	0.826		Valid
X2.3	0.779		Valid
X2.4	0.788		Valid
X2.5	0.815		Valid
X2.6	0.797		Valid

X2.7	0.779		Valid
X2.8	0.787		Valid
E - Loyalty			
Y.1	0.753	0.630	Valid
Y.2	0.783		Valid
Y.3	0.748		Valid
Y.4	0.766		Valid
Y.5	0.829		Valid
Y.6	0.838		Valid
Y.7	0.791		Valid
Y.8	0.835		Valid

According to the table, the score in each indicator or *Outer Loading* value exceeds 0.7, and based on the table presented, the AVE of all variables results in a score of >0.5. The findings show that in each variable, an adequate discriminant validity score is produced. It can be concluded that all indicator items meet the validity because the requirements for convergent validity have been met and can continue in the next stage.

a. Reliability

In the context of SEM-PLS, a construct is said to meet reliability if it produces a *composite reliability* (CR) score of >0.6 and is strengthened by a Cronbach's Alpha score of >0.7. The CR test results can be seen in the table:

Table 2. Composite Reliability Test Procurement (Outer Model)

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
X1. E-Service Quality	0.934	0.935	0.946
X2. E - Trust	0.920	0.921	0.934
Y.E - Loyalty	0.916	0.916	0.931

Source: Smart PLS 4.0 Processed Data

Based on the table presented, the CR score of all variables exceeds 0.6, and the *Cronbach's Alpha score* exceeds 0.7, which indicates that the model is based on the assumption of measurement consistency.

b. Discriminating Validity Test

To evaluate discriminant validity, a heterotrait-monotrait ratio (HTMT) was used through a tolerance limit score of <0.9 (Hair, 2022).

Table 3. Results of the Discriminant Validity Test (HTMT)

	X1. E-Service Quality	X2. E - Trust	Y.E - Loyalty
X1. E-Service Quality			
X2. E - Trust	0.893		
Y.E - Loyalty	0.825	0.841	

Source: Smart PLS 4.0 Processed Data

The evaluation results, as presented through the table, can be seen that all HTMT scores show a score of <0.9. It can be concluded that all of its variables meet the validity.

Fornell-Larcker

The *Fornell-Larcker Criterion* is a parameter for comparing the square root of an AVE score to the relationship between latent variables. This implies that the square root value of AVE in each construct must exceed the correlation score of that construct with the other construct for the discriminant validity to be met. The following is presented for the Fornell-Larcker criterion score:

Table 4. Fornell-Larcker Criterion

	X1. E-Service Quality	X2. E - Trust	Y.E - Loyalty
X1. E-Service Quality	0.846		
X2. E - Trust	0.829	0.800	
Y.E - Loyalty	0.766	0.776	0.794

Source: Smart PLS 4.0 Processed Data

Based on the results of the test, it can be identified that the square root score of each AVE construct exceeds its correlation score with other constructs. The findings indicated that the prerequisites for the discriminant validity score were successfully met, so that they could continue in the next stage.

Cross Loading

Moreover, the validity of the discriminator can be identified based on *the Cross Loading score*, which is that the output of the loading score on the same indicator block must exceed the correlation score between latent variables. The *Cross Loading score* of this study hypothesis is presented in the table:

Table 5. Cross Loading Value

	X1. E-Service Quality	X2. E - Trust	Y.E - Loyalty
X1.1	0.863	0.708	0.634
X1.2	0.829	0.755	0.660
X1.3	0.860	0.691	0.652
X1.4	0.838	0.709	0.651
X1.5	0.858	0.724	0.696
X1.6	0.821	0.651	0.574
X1.7	0.854	0.671	0.661
X2.1	0.716	0.830	0.642
X2.2	0.671	0.826	0.619
X2.3	0.676	0.779	0.554
X2.4	0.619	0.788	0.555
X2.5	0.695	0.815	0.640
X2.6	0.653	0.797	0.599
X2.7	0.665	0.779	0.668
X2.8	0.613	0.787	0.670
Y.1	0.619	0.640	0.753
Y.2	0.593	0.625	0.783

Y.3	0.571	0.609	0.748
Y.4	0.654	0.626	0.766
Y.5	0.613	0.579	0.829
Y.6	0.617	0.642	0.838
Y.7	0.577	0.578	0.791
Y.8	0.608	0.618	0.835

Based on the Cross Loading score presented, it can be identified that the load factor score in each variable exceeds the Cross Loading score. That is why the findings indicate that all indicators in each variable used meet the validity.

1. Structural Model Analysis (Inner Model Analysis)

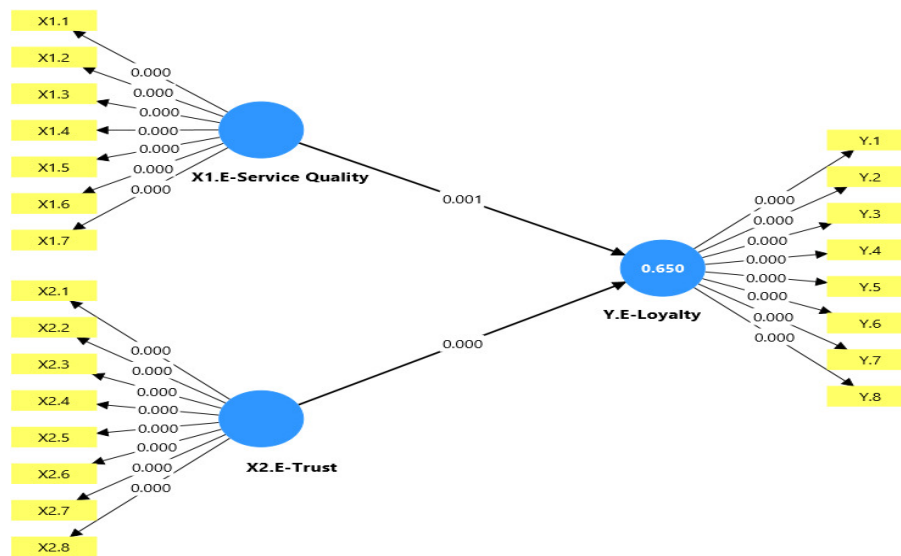


Figure 4. Results of Structural Model Evaluation (Inner Model)

a. Multicollinearity Test

The Inflation Factor Variation Score (VIF) is a parameter used as a way to test the collinearity of the model. A VIF score that exceeds 5.00 indicates that there is a collinearity problem, because a high VIF can cause problems when interpreting the path coefficient. Conversely, a VIF score of less than 5.00 indicates no collinearity problems.

Table 6. Multicollinearity Test (VIF) Results

	VIVID
X1. E-Service Quality -> Y.E - Loyalty	3.201
X2. E - Trust -> Y.E - Loyalty	3.201

Based on the acquisition of the multicollinearity test, an inner VIF score of less than 5 was produced, which indicated that it did not show multicollinearity signs between variables.

Measurement Model Analysis

Table 7. Measurement Model Analysis

No.	GOF Size	Match Level Target	Estimated Results	Compatibility Rate

(1)	(2)	(3)	(4)	(5)
1.	Chi Square		457,151	Good fit
3.	SRMR	SRMR < 0.1	0.058	Good fit
4.	NFI	NFI ≤ 1	0.840	Good Fit
5.	d_ULS	Probability > 0.05	0.876	Good fit
6.	d_G	Probability > 0.05	0.556	Good fit

b. Direct Effect

Hypothesis tests were carried out through the acquisition of original sample estimates (O) scores to investigate the direction of the relationship between variables, and t-statistics (T), and p-values (P) to investigate the significance level of correlation that emerged. An original sample score that is closer to +1 shows a positive correlation, while a score closer to -1 shows a negative correlation (Sarstedt et al., 2021). A t-statistical score exceeding 1.96 or a p-value that is less than its significance level (<0.05) indicates a significant relationship between variables. The complete hypothesis test results can be seen in the table:

Table 8. Direct Effect Test Results (Hypothesis Testing)

	Original sample (O)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1. E-Service Quality -> Y.E - Loyalty	0.391	0.121	3.236	0.001
X2. E - Trust -> Y.E - Loyalty	0.452	0.109	4.159	0.000

Based on the table presented, the relationship between research variables can be explained through the following points:

1. The first hypothesis (H1) was accepted, namely that *E-Service Quality* had a positive and significant influence on *E-Loyalty* through the path coefficient (0.391) and p-value (0.001 < 0.05). Each increase in *E-Service Quality* will also increase the *E-Loyalty*.
2. The second hypothesis (H2) is accepted, namely that *E - Trust* has a positive and significant influence on *E - Loyalty* through the path coefficient (0.452) and p-value (0.000 < 0.05). Each increase in *E-Trust* will also increase *the E-Loyalty*.

Simultaneous Influence (H3)

The F test is intended to investigate and test whether regression model equations can be used in order to investigate the influence of independent variables on dependent variables.

Table 9. Simultaneous F Test

	Sum square	df	Mean square	F	P value
Total	3113.873	149	0.000	0.000	0.000
Error	1112.333	147	7.567	0.000	0.000
Regression	2001.540	2	1000.770	132.256	0.000

Based on the findings presented, it can be identified that the score of F_{cal} is $132,256 > 3.06$ F_{tables} and significant for *E-Service Quality*, and *E-Trust*, which is 0.000 or less than 0.05. It can be concluded that the regression model of *E-Service Quality* and *E - Trust*, simultaneously exerts the influence of *E - Loyalty*.

2. Evaluation of Model Quality and Fit

a. R Square Value

There are three classes in the categorization of R-squared scores. If the R-square score > 0.75 is classified as strong; Then if the score is $0.50 - 0.75$, it is classified as moderate, and 0.25 is classified as weak. The R-square score of the dependent variables generated in the model studied can be seen in the Table:

Table 10. R Square Value

	R-square
Y.E - Loyalty	0.650

Based on the table presented, the acquisition of data through SmartPLS produces an R-Square variable *E - Loyalty* score of 0.650. The resulting score shows that the strength of *E-Service Quality*, and *E - Trust*, in predicting *E - Loyalty* is 0.650 or 65.0%, which is moderate.

b. F Square Value

The f-square score of 0.02 is relatively small, 0.15 is moderate, and the score of 0.35 is relatively large. A score of less than 0.02 does not need to be considered or assumed to have no effect (Sarstedt et al., 2021).

Table 11. F Square Value

	F-Square
X1. E-Service Quality -> Y.E - Loyalty	0.137
X2. E - Trust -> Y.E - Loyalty	0.182

Based on the F Square score table presented, there is no large size effect through the F Square criterion > 0.35 . The size effect in the interval of $0.15 - 0.35$ is the effect of *E - Trust* on *E - Loyalty*. The size effect between $0.02 - 0.15$ is the effect of *E-Service Quality* on *E-Loyalty* and there is no effect that is assumed to have no effect because there is no F-squared score with a value of < 0.02 .

c. Q Square

In addition to the R-Square score, the Q-square score is also used as a way to investigate the feasibility of the model, which, in this context, the higher the Q-Square score, the more the structural model is in line with the data (Sarstedt et al., 2021). The Q-square test in this study can be seen in the table:

Table 12. Q-Square Value

	Q ² predict
Y.E - Loyalty	0.637

Based on the table presented, it can be identified that the total sum of Q-Square scores on the endogenous variable (*E - Loyalty*) is more than 0. Through this acquisition, it can be concluded that this study produces an adequate

observation score, because the Q-square score is > 0 (zero). It can be concluded that the model studied is in accordance with the fit requirements (model fit).

Hypothesis 1: The Effect of E-Service Quality on E-Loyalty on Gojek

Application Users in the Cirebon Region

Based on the test results, a score is generated, *Path Coefficient* worth 0.391 with *T-statistics* 3,236 and *p-value* $0.001 < 0.05$, so Hypothesis 1 (H1) is accepted. These findings prove that E-Service Quality has a positive and significant influence on the E-Loyalty of Gojek application users in the Cirebon Region. When users feel the ease of operating the application, stable system reliability, and quick response to complaints, their satisfaction increases and ultimately encourages loyalty to continue using Gojek's services. This is reinforced by the *F-Square* 0.137, which reflects the medium-sized effect, indicating that E-Service Quality makes a significant contribution, although not the only determinant of loyalty. Several previous studies have also come to similar conclusions. (Effendi & Suyoto, 2023) For example, finding that the quality of digital services consistently shapes customer loyalty behavior, and these results are reinforced by (Maghfiroh & Badi, 2025) and (Saputro & Oetomo, 2023) which emphasizes the significance of the influence of E-Service Quality on E-Loyalty in the context of digital platforms in Indonesia.

Hypothesis 2: The Effect of E-Trust on E-Loyalty on Gojek Application Users in the Cirebon Region

The second hypothesis analysis yields a value *Path Coefficient* worth 0.452 with *T-statistics* 4,159 and *p-value* $0.000 < 0.05$; it can be concluded that Hypothesis 2 (H2) is accepted. Interestingly, the E-Trust coefficient is greater than E-Service Quality, which suggests that user trust is actually the most decisive factor in forming loyalty. Users who are confident that their personal data is protected, transactions are secure, and that Gojek will consistently deliver on its promises are less likely to be tempted to switch to another platform despite the many alternatives on the market. Value *F-Square* 0.182 confirms a medium-sized effect that is greater than the previous variable. (Kurniawati, 2025) In his research, he found a similar pattern that digital trust is the main anchor of customer loyalty, while (Roby Nur Akbar, 2022) and (Ricard et al., 2025) also strengthen the evidence that E-Trust has a positive and significant influence on the E-Loyalty of digital platform users.

Hypothesis 3: The Simultaneous Effect of E-Service Quality and E-Trust on E-Loyalty in Gojek Application Users in the Cirebon Region

Simultaneous tests showed an *Fcal* score of 132.256, far exceeding the *Ftable* of 3.06 through *p-value* $0.000 < 0.05$; it can be concluded that Hypothesis 3 (H3) is accepted. The two variables together have been proven to have a significant influence on E-Loyalty, through an R-Square score of 0.650, which means that 65.0% of user loyalty variations can be explained by E-Service Quality and E-Trust simultaneously. This figure reveals that service quality and trust are not two things that stand alone, but reinforce each other – platforms that are technically superior but fail to build trust will not be able to retain their users, and vice versa. The Q-Square value of 0.637 further confirms that the model studied has adequate predictive power. These findings are in line with (Syahidah

& Aransyah, 2023) which affirms the synergy of the two factors, and is also strengthened by (Meliza Ardani, 2025) Asserta (Gita Rizkia Novitasari, 2025) which proves that E-Service Quality and E-Trust simultaneously have a good and significant influence on E-Loyalty.

CONCLUSIONS AND RECOMMENDATIONS

This study emphatically proves that E-Service Quality and E-Trust are two key factors that significantly determine the level of E-Loyalty of Gojek application users in the Cirebon Region. Through an R-Square score of 0.650, this research model was able to explain 65.0% variation in user loyalty, which is a substantial number and indicates that these two variables are not just supporting factors, but the main determinants of user loyalty to the platform. The first hypothesis (H1) was proven and accepted, where E-Service Quality had a positive and significant effect on E-Loyalty through a path coefficient score of 0.391 and a p-value of 0.001 (< 0.05). These results confirm that users who feel that the quality of digital services is good, including the ease of use of the application, stable system reliability, and speed of response to complaints, will consistently build a commitment to continue using Gojek services and not switch to other platforms.

The second hypothesis (H2) was also proven and accepted, with E-Trust having a positive and significant effect on E-Loyalty through a path coefficient value of 0.452 and a p-value of 0.000 (< 0.05). An important finding here is that the E-Trust coefficient is greater than that of E-Service Quality, which directly proves that user trust is the most dominant and decisive factor in forming loyalty. This means that users who believe that their personal data is safe, their transactions are protected, and Gojek consistently fulfills their commitments will be much more loyal than users who are only satisfied with the technical quality of the application. The third hypothesis (H3) was also proven and accepted, where the two variables simultaneously had a significant effect on E-Loyalty through an F score of 132.256, which was very far beyond the F of the table of 3.06 and the Q-Square value of 0.637. This emphasizes the conclusion that E-Service Quality and E-Trust are not two things that stand alone, but work synergistically and strengthen each other in forming the loyalty of Gojek users in Cirebon.

Based on these findings, several recommendations were submitted to various stakeholders. For Gojek as a company, it is necessary to continuously improve the quality of digital services, especially in terms of application stability, system speed, and customer service responsiveness. Given that E-trust is the most dominant factor, Gojek must strengthen the user data security system and increase transparency in every transaction process to maintain user trust, especially in the second-tier city market such as Cirebon, where competition is getting fiercer. For policymakers, the findings can be the basis for policy formulation related to digital platform service quality standards and consumer data protection in the online transportation ecosystem in Indonesia, so that regulations that support user safety and convenience can encourage the formation of trust that leads to long-term loyalty.

The next study is recommended to expand the model by adding other variables that have not been studied in this study, including e-satisfaction as a mediating variable, as well as brand image and perceived value as moderation variables that have the potential to strengthen or weaken the relationship between variables. In addition, future research can expand the study area to other cities in West Java or compare the results between online transportation platforms such as Grab and Maxim to get a more comprehensive picture of the determinants of user loyalty in various market segments.

FURTHER STUDY

Future research can examine other variables that have not been observed in this study, such as the influence of price, the quality of support service features (GoFood, GoSend, GoPay), and user experience on loyalty. In addition, research can use a qualitative approach to delve deeper into user perceptions and motivations in choosing an online transportation platform. Expanding the study to the context of other platforms, such as Grab or Maxim, in the Cirebon area can also produce comparisons that are beneficial to the ride-hailing industry as a whole.

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