



The effects of e-trust, e-service quality and e-wom to e-loyalty with e-satisfaction as an intervening variables of jenius app users in Jakarta

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ABSTRACT

The era development in corporate management is required to be able to determine strategies and innovation to survive in business competition, so that it can keep customer satisfaction. There is one of the application, namely Jenius application that must maintain customers. There are some purposes in this study, such as to determine whether E-Trust affects E-Satisfaction Jenius users, whether E-Service Quality affects the E-Satisfaction of Jenius users, whether E-WOM quality affects the E-Satisfaction of Jenius users, whether E-Trust affects E-Loyalty of Jenius users, whether E-Service Quality affects the E-Loyalty of Jenius users, whether E-WOM affects E-Loyalty of Jenius users, whether E-Satisfaction affects E-Loyalty of Jenius users through E-Satisfaction as an intervening variable of Jenius users, whether E-Trust affects E-Loyalty of Jenius users through E-Satisfaction as an intervening variable, and whether E-WOM affects E-Loyalty of Jenius users through E-Satisfaction as an intervening variable. This research method employed descriptive research with quantitative approach. The results of this study revealed that the effects of E-Trust, E-Service Quality, and E-WOM on E-Loyalty mediated E-Satisfaction. This research involved 130 respondents of Jenius customers who are active and domiciled in Jakarta.

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INTRODUCTION

The developments of technology in the era of globalization continues to have significant changes (Kementerian Perindustrian, 2018). In the 4.0 generation, human activities and technology can not be separated from the ease provided by technology itself. Through the development of the digital era of the internet network, digital devices, applications/digital platforms, social media, are easier for all activities and work in various fields in daily life. The era of development in corporate management is required to determine strategies and innovation to survive in the business competition so that it can keep customer satisfaction. People's behavior began to develop towards a

more modern along with the development of technology that creates a change in behavior and new self-identity in people's lives. There are changes in terms of behavior, including in consumption patterns in the era of technology and digital, such as the number of people who use online transactions or called a cashless society. Changes in the payment system is growing more rapidly following the development of technology. So, this makes a change in lifestyle (Apdillah et al., 2022; Suwardana, 2018).

Through the growing technology, it makes people very helpful to get a good service (Manajemen, 2019; Rumatna, 2018). Moreover, the financial sector has also experienced significant developments (Drakic-Grgur, 2020). Technological developments, such as financial technology (Fintech) is an innovation technological developments in the field of Finance that is also increasing (Marginingsih, 2021). Financial transactions will feel easier when using Fintech. It is not a financial institution but it is still regulated by Bank Indonesia so that its operator is obliged to register his company with Bank Indonesia. Fintech is regulated in Bank Indonesia Regulation No. 19/12/PBI/2018 (Noor Hediati, 2021).

Based on the Bank Indonesia laws, the payment system is a system that includes various rules and mechanisms used to fulfill obligations arising from economic activities (APBN, 2020). Payment systems are divided into two payment systems, that are non-cash payment (a transaction made without the use of cash) and cash transactions made using cash (Mulvi Aulia, 2021; Nugroho et al., 2019).

The development of growing technology has changed various things in people's lives. Financial services based on digital technology are currently developing rapidly in line with the advancement of digital technology, especially the habit of transacting for the needs of life. Now, people are more interested in payment methods that are faster, safer, and more convenient. Currently, the banking world is already innovating, has long-term growth promising prospects of digital banks in the midst of digitalization. It is also strengthened by the dominance of the current generation. Based on records from the Financial Service Authority (OJK), there are at least 14 digital banks now actively operating in Indonesia (Farhan Asyhadi, 2020; Rasbin, 2020).

Concerning the current consumer behavior of banks, read the trend of digital banks in the future, it is because the potential is very large. The increase in downloads application from 2019-2020 7% is a very positive number and during this pandemic, it is increasingly accelerating the digitalization (Kharisma, 2021). The Covid-19 pandemic is everything that becomes contactless. This becomes an acceleration of the transition, with the ease of digital services from digital banks has increasingly making the acceleration of consumer behavior. Contactless service can be seen in how effective and efficient it is to provides benefits for both parties of users and banking. Besides the positive response, of course, what must also be concerned that because with the digital bank, one of the challenges is data leakage. In order to prevent some weaknesses, so it needs to maximize security from both parties, because data leakage is indeed vulnerable and it is better to optimize resilience and security (Anong & Routh, 2022).

Based on data from active digital bank users in 2021, monthly active users of Jenius showed the first ranks with the most active customers among other digital banks. In 2021, the number of monthly active users of Jenius application reached 2.340.000 million users, while the second ranked is Neobank which has 2.280.000 active users. Next, Digibank follows in third place, this digital Bank owned by DBS Indonesia which has 647.000 users. TMRW is in the fourth ranks with 428.000 users and Wise is in the fifth rank with 137.000 active users (Anong & Routh, 2022).

Jenius has been known by the public since 2016 as a pioneer of digital banks, its existence is very easy to find. Jenius provides a response from the public both positive and negative. Several complaints submitted about trust, service quality, customer response related to customer satisfaction and loyalty of Jenius application users submitted in the Jenius application forum which can be downloaded on the Playstore or IOs. These show several complaints of dissatisfaction written by customers related to Trust (E-Trust) who complaint about the funds they save so it

makes the user's discomfort. So, Jenius is less able to maintain its reputation. In addition, there are other complaints about the quality of service (E-Service Quality) given by Jenius to customers that its features did not work well. So, it makes difficult for customers to operate the application (Davoodalhosseini, 2022; Fernández-Villaverde et al., 2021). After that, there is also a review where it relates to E-WOM (word of mouth) where there is an invitation or influence someone based on real experience the response that is positive or negative felt by the customer when using the Jenius application. (Harjanti et al., 2019)

From some of the previous screen responses, it can be concluded that there is negative complaint information, reduced customer disappointment confidence which save funds because the funds disappear. So, it is not in accordance with expectations and cause complaints. This situation is expressed by customers through reviews and ratings. So, it can reduce consumer confidence (consumer trust). There are customers that also get poor quality. The customer engagement in writing a good or bad review will also affect the Electronic Word of Mouth company. If the value of the customer is good, it will minimize the cost of promotion or advertising. Otherwise, they will lose existing consumers or difficult to get new consumers (Khairunisa, 2020; Padmawati & Suasana, 2020).

These things can have an impact on satisfaction when using products that allow reduced customer loyalty from the Jenius application. This is important for the company in maintaining customers, because business transactions between two or more parties occur if each party has positive reciprocity with each other (Fischhoff, 2019; Muchlis et al., 2021). So the authors are interested in conducting research with the title “ The Influences Of E-Trust, E-Service Quality To E-Loyalty And E-Wom With E-Satisfaction As An Intervening Variables Of Jenius App User In Jakarta.”

RESEARCH METHOD

This study employed descriptive research with quantitative approach (Sugiyono, 2017, 2019). In this study, the object used a banking product of PT Bank BTPN Tbk. It is a subsidiary of Sumitomo Mitsui Banking Corporation, namely Jenius. The study was conducted in 2022 to determine the effects of *E-Trust*, *E-Service Quality* and *E-WOM* on *E-Loyalty* with *E-Satisfaction* as an intervening variables in Jenius application users in Jakarta.

RESULTS AND DISCUSSIONS

Tests are conducted to see whether there are two or more independent variables that are linearly correlated. If a situation occurs, it will be difficult to distinguish the effect of each independent variable on the dependent variable.

Table 1. Multicollinearity Test

Variable	E-loyalty	E-satisfaction	E-service quality	E-trust	E-wom
E-loyalty					
E-satisfaction	3,244				
E-service quality	2,710	2,510			
E-trust	2,354	1,968			
E-wom	2,319	1,890			

Source: Data processed by SmartPLS 3

To detect the presence of multicollinearity symptoms in the research model, it can be seen from the tolerance value or the Variance Inflation Factor (VIF) value. The tolerance limit is > 0.10 and the VIF limit is < 10.00, so it can be concluded that there is no multicollinearity between the independent variables.

Table 2. R Square

Variable	R Square	R Square Adjusted
<i>E-Loyalty</i>	0,712	0,703
<i>E-Satisfaction</i>	0,692	0,684

Source: Data processed by SmartPLS 3

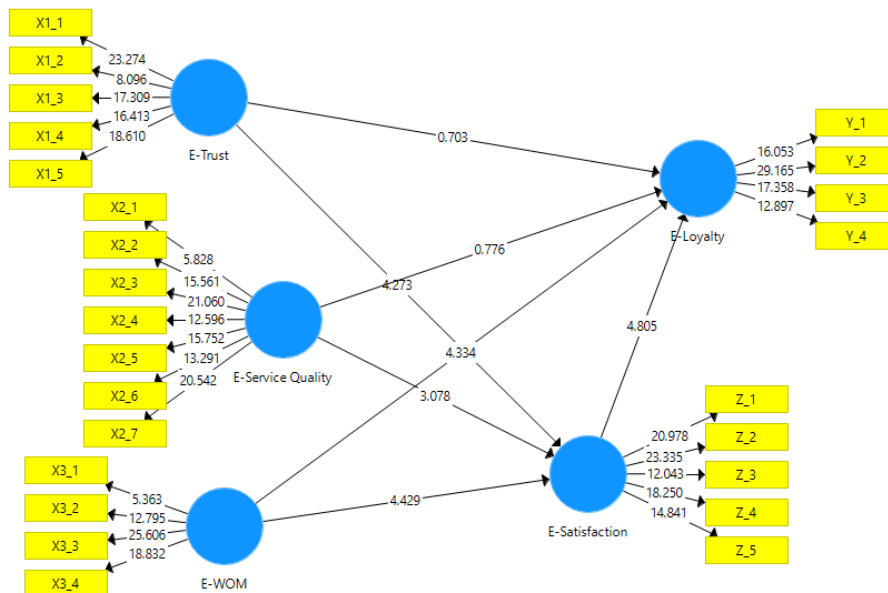
In the R Square table, the effect of the independent variable on the E-Loyalty variable has a value of 0.703 or 70.3%, the value is partially influenced by other variables not explained in this study, while the E-Satisfaction variable reaches 0.690 or 69%.

Table 3. Hypothesis

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
ss	0,345	0,362	0,081	4,273	0,000
<i>E-Service Quality -> E-Satisfaction</i>	0,248	0,238	0,081	3,078	0,003
<i>E-WOM -> E-Satisfaction</i>	0,364	0,355	0,082	4,429	0,000
<i>E-Trust -> E-Loyalty</i>	0,064	0,067	0,091	0,703	0,483
<i>E-Service Quality -> E-Loyalty</i>	0,063	0,065	0,081	0,776	0,439
<i>E-WOM -> E-Loyalty</i>	0,381	0,375	0,088	4,334	0,000
<i>E-Satisfaction -> E-Loyalty</i>	0,425	0,423	0,089	4,805	0,000
<i>E-Trust -> E-Satisfaction -> E-Loyalty</i>	0,147	0,152	0,045	3,227	0,002
<i>E-Service Quality -> E-Satisfaction -> E-Loyalty</i>	0,106	0,100	0,041	2,586	0,011
<i>E-WOM -> E-Satisfaction -> E-Loyalty</i>	0,155	0,151	0,050	3,108	0,002

Source: Data processed by SmartPLS 3

It can be seen in the table above that a population has a relationship between one variable and another variable which can be seen in the value of the path coefficient (rho) by looking at the magnitude of the O (original sample) value and the statistical T value as a statement of the value of the significance level of the relationship between one variable with other variables (the level of significance is taken at the 5% error level or at T above 1.657).



Picture 1. Relations Between Variables / Bootstrapping (Final Capital)

Based on the above results, it can be concluded:

a. The Influence of *E-Trust* on *E-Satisfaction*

Based on the calculations results, it was obtained that t-count 4,273 from the t-table of 1.657, so H_0 is rejected and H_a is accepted. This means that there is an effect between *E-Trust* on *E-Satisfaction*. Magnitude the effect between *E-Trust* on *E-Satisfaction* is 0,345 or 34.5% which is considered significant with a significance figure of $0.000 < \alpha = 0.05$. An important issue that can affect *E-Satisfaction* is *E-Trust*. *E-trust* is the level of trust that customers have in a business or website. It often depends on some elements, such as the perception of security and privacy of the platform, Jenius reputation, and the perception of dependability and honesty of business processes. Customers are more likely to have a great online experience and be satisfied with the interactions they have through the business when they have a high *E-trust* level in it. On the other hand, the lack of *E-trust* may result in dissatisfaction and poor business opinions. Therefore, *E-Satisfaction* is an important result for a business because satisfied customers tend to make more purchases, come back to the website, and maybe even promote the business to others. Therefore, to increase *E-Satisfaction* and cultivate consumer loyalty, it is very important for businesses to concentrate on creating and maintaining *E-Satisfaction*. The results of the study by Rintasari, D., & Farida, N. (2020) show that *E-Trust* has a positive and significant influence on *E-Satisfaction*. It means the better results of the assessment of *E-Trust* respondents in Shopee shopping application, it will then improve *E-Satisfaction* from the consumer as well. So, it can be concluded that H_{11} : there is significant influence of *E-Trust* on *E-Satisfaction*.

b. Influence of *E-Trust* on *E-Satisfaction*

Based on the calculation results, it was obtained that t-count of 3.78 > from the t-table of 1.657, so H_0 is rejected, and H_a is accepted. This means that there is an influence between *E-Service Quality* on *E-Satisfaction*. Magnitude influence between *E-Service Quality* and *E-Satisfaction* is 0,248 or 24.8% and is considered significant with a significant figure of $0.003 < \alpha = 0.05$. *E-Service Quality* significantly affects electronic satisfaction because there is an important factor in the overall online experience of customers. The perceived superiority of the services provided by the Jenius website is referred to as *E-Service Quality*. This can be affected by factors, such as the website's convenience and ease of use, the responsiveness and assistance of customer service, the speed and efficiency of service delivery, and also the overall display and design of the website. When customers believe

that the quality of electronic services is high, they tend to have a positive online experience and are satisfied with their interaction with the company. This is similar with the research conducted by Tobagus, A. (2018). The effect of *E-Service Quality* on *E-Satisfaction* in users on the Tokopedia site was found the positive and significant correlation effect. The relationship between *E-Service Quality* and *E-Satisfaction* has a unidirectional correlation. In conclusion, *E-Service Quality* is an important determinant of *E-Satisfaction* because it affects the overall online experience of customers with Jenius application. Thus, H2: There is a significant influence of *E-Service Quality* on *E-Satisfaction*.

c. Influence of *E-WOM* on *E-Satisfaction*

Based on the calculation results, it was obtained that t-count of 4,429 > the t-table of 1.657, so H_0 is rejected, and H_a is accepted. This means that there is an influence between *E-WOM* on *E-Satisfaction*. Magnitude of effect between *E-WOM* on *E-Satisfaction* is 0,364 or 36,4% which is considered significant with a significant figure of $0.000 > \alpha = 0.05$.

The positive *E-WOM* can increase *E-Satisfaction* by instilling confidence in the company or product and provide social evidence that had a positive experience. *E-WOM* may also affect *E-Satisfaction* by influencing the customer decision-making process. When customers are considering of making an online purchase, they may look for *E-WOM* from other customers to know what to expect and make the right decision. If they find the positive side of *E-WOM*, they are more likely to make a purchase and feel satisfied with their decision. This is similar to the research conducted by Sirait, T. S. P. (2022) which resulted that *E-WOM* have a significant influence on *E-Satisfaction*. The results showed when consumers obtain information about product prices in the Dana digital wallet application menu. In conclusion, *E-WOM* can have a significant influence on *E-Satisfaction* because it can affect the perception and attitude of Jenius customers, as well as play a role in the customer's decision-making process. H3: there is a significant influence of *E-WOM* on *E-Satisfaction*.

d. Influence of *E-Trust* on *E-Loyalty*

Based on the results of the calculation, it was obtained that t-count of 0,703 < t-tables of 1.657, so H_0 is accepted, and H_a is rejected. This means that there is no influence between *E-Trust* on *E-Loyalty*. Magnitude the effect between *E-Trust* on *E-Loyalty* is 0.064 or 6.4% which is considered not significant with a significant number of $0.483 > \alpha = 0.05$. There is a possibility that *E-trust* does not always have a direct effect on *E-Loyalty*. Meanwhile, *E-trust* is an important factor that can contribute to electronic loyalty. Other factors can also affect the level of Jenius customer loyalty to the company.

These factors may include the overall value of the product or service, the ease of the online experience, the availability of alternative options, and the personal preferences and needs of the customer. Next, the effect of *E-trust* on *E-Loyalty* may vary depending on the specific context and customer expectations. Some customers may put a higher value on *E-trust*. As a result, it tends to show *E-Loyalty*, whereas others may be less sensitive for *E-trust* change. Similar with the results presented by Nando, F. (2022) which shows that *E-trust* has no positive and insignificant effect on *E-Loyalty* Shopee Customer. This shows that higher consumer confidence in Shopee does not guarantee that it will increase support for consumer purchase decisions. However different with previous research conducted by Liani, A. M., & Yusuf, A. (2021) which stated the interpreted results that there is a positive and significant effect between *E-trust* on *E-Loyalty*, so *E-trust* can improve *E-Loyalty* which means that the higher the customer's trust will have a positive effect on loyalty.

E-trust is just one aspect of the overall online customer experiences, and may not always be the most important factor in determining *E-Loyalty*. Jenius customers may keep loyal to Jenius despite having low *E-trust* if they are very satisfied with the product or service and do not see a viable alternative option. Thus, H4: There is no influence of *E-trust* on *E-Loyalty*.

e. Influence of *E-Service Quality* on *E-Loyalty*

Based on the calculation results, it was obtained by t-count 0,776 < =t-table of 1.657, so H_0 is accepted, and H_a is rejected. This means that there is no effect between *E-Service Quality* on *E-*

Loyalty. Magnitude of effect between *E-Service Quality* on *E-Loyalty* is 0,063 or 6.3% which is considered significant with a significance figure of $0.006 > \alpha = 0.05$. It was found similar results as previous research conducted by Della Prisanti, M. (2017) which the results showed that *E-Service Quality* directly has no significant influence on *E-Customer Loyalty* for *E-Banking* user customer of BRI at BRI KCP Lawang. This can be evidenced by the insignificant value of the estimated value. Thus, despite having a coefficient value of positive sign, decreasing or increasing *E-Service Quality* have not been able to change (decrease or increase) *E-Customer Loyalty* significantly.

It is different with previous research by Hidayah, F. E. (2021) which indicated that the better quality of electronic services provided by Tokopedia, the higher *E-Loyalty* users to keep using Tokopedia in shopping online. Therefore *E-Service Quality* that Jenius operated is already good but does not influence *E-Loyalty*, which allows *E-Loyalty* not always directly affected by *E-Service Quality*. The overall value of the product or service, the ease of online experience, the accessibility of alternative options, and the preferences and desires of individual Jenius customers can have an impact on how loyal consumers are to Jenius application. In addition, certain contexts and expectations of Jenius customers can affect *E-service quality* on customer loyalty. Meanwhile, some Jenius customers may be more sensitive to *E-service quality* changes than others. Certain customers may place greater value on *E-service quality* and more likely to show *E-Loyalty* as a result. Thus H5: There is no influence of *E-service quality* on *E-Loyalty*.

f. Influence of *E-WOM* on *E-Loyalty*

Based on the calculation results, it was obtained that t-count of 4,334 > the t-table of 1657, so H_0 is rejected, and H_a is accepted. This means that there is an influence between *E-WOM* on *E-Loyalty*. The magnitude of effect between *E-WOM* on *E-Loyalty* is 0,381 or 38.1% which is considered significant with a significant number of $0.000 > (2) = 0.05$ and significantly influential. It was similar with previous studies by Wally, D. S., Harahap, D. A., & Maharani, N. (2022, February). which states that WOM can be implemented to attract customers and foster trust so that customers will have loyalty to the product.

E-WOM can affect on *E-Loyalty*, or customer loyalty to a product or service purchased online, especially if *E-WOM* has a positive value. Customers who see positive reviews about Jenius that they are interested in are more loyal to those products or services than customers who see negative reviews. It is important for digital businesses to understand the impact of *E-WOM* on *E-loyalty* and how to manage *E-WOM* effectively. This can be achieved by monitoring online reviews of Jenius products or services offered, such as responding politely to negative reviews, and looking for ways to improve the customer experience to make them more happy and loyal to Jenius application. Thus H6: there is an influence of *E-WOM* on *E-Loyalty*.

g. Influence of *E-Satisfaction* on *E-Loyalty*

Based on the calculation results, it was obtained that t-count number of 4,805 > t-table of 1657, so H_0 is rejected, and H_a is accepted. This means that there is an influence between *E-Satisfaction* on *E-Loyalty*. Magnitude the effect between *E-Satisfaction* on *E-Loyalty* is 0.425 or 42% which is considered significant with a significant figure of $0.000 < \alpha = 0.05$. Thus, H7: *E-Satisfaction* has significant influence on *E-Loyalty*. It is similar with the test results conducted by Rachmawati, Deasy (2020) in previous research which stated that the *E-Customer Satisfaction* variable on *E-Customer Loyalty* showed a positive and significant effect, so the hypothesis was accepted.

Because it reflected the overall quality of the customer's online experience with Jenius, *E-Satisfaction* is an important factor that can affect *E-Loyalty*. When the customers are happy with their business interaction, they are more likely to come back to the website and make additional purchases, as well as recommend the business to others. If customers are not satisfied with their online experience, they are less likely to return to the website and look for alternative options. Loyal customers to Jenius are more likely to make recurring transactions, which can increase profits. They will also tend to recommend Jenius products to others, which can help to get new customers. As a result, it is important for businesses to focus on improving *E-Satisfaction* to

encourage *E-Loyalty*. Thus, *E-Satisfaction* can have a significant effect on *E-Loyalty* because it reflects the overall quality of a customer's online experience with a company. Companies can increase *E-Satisfaction* and *E-Loyalty* with a positive digital experience. Thus H7: *E-Satisfaction* has an influence on *E-Loyalty* is accepted.

h. The influence of *E-Trust* on *E-Loyalty* which was mediated by *E-Satisfaction*

Based on the calculation results, it was obtained by t-count number 3,227 > t-table of 1657, so H_0 is rejected, and H_a is accepted. This means that there is an influence between *E-Satisfaction* on *E-Loyalty*. Magnitude effect of *E-Trust* on *E-loyalty* mediated by *E-Satisfaction* is 0.147 or 14.7% which is is considered significant with a significant number of $0.002 < \alpha = 0.05$. Similar with the research results conducted by Fitriani, A. (2018). which shows that *E-Satisfaction* has an effect on *E-Loyalty* Shopee customers. It can be seen that when *E-Trust* Shopee customers increased, it will have an impact on increasing positive *E-Satisfaction* which will then affect the increase *E-Loyalty* use of Shopee.

E-trust, *E-Satisfaction*, and *E-Loyalty* which are interconnected can have various effects on each other. It might be possible that *E-trust* may affect *E-Loyalty* indirectly through *E-Satisfaction*. In other words, *E-trust* may affect *E-Satisfaction*, which in turn can influence *E-Loyalty*. Customers who have a high *E-trust* level in Jenius are more likely to have an excellent online experience and are satisfied with their interaction with the company, which can improve *E-Loyalty*. In this case, *E-trust* can indirectly affect *E-Loyalty* through mediation of *E-Satisfaction*.

Thus H8: *E-Satisfaction* mediated *E-trust* towards *E-Loyalty*.

i. Influence of *E-Service Quality* on *E-Loyalty* which was mediated by *E-Satisfaction*

Based on the calculation results, it was obtained by t-count number 2,586 > t-table of 1.657, so that H_0 is accepted and H_a is rejected. This means that there is an influence between *E-Service Quality* on *E-loyalty* mediated by *E-Satisfaction*. Magnitude of effect between *E-Service Quality* on *E-loyalty* mediated by *E-Satisfaction* is 0,106 or 10.6% which is considered insignificant with a significant number of $0.011 > \alpha = 0.05$. So, it means there is no significant influence on *E-Service Quality* on *E-Loyalty* which was mediated by *E-Satisfaction*. Thus, the first hypothesis was not evidenced.

E-Service Quality, *E-Satisfaction*, and *E-Loyalty* interconnected concepts can have various effects on each other. It is worth that *E-Service Quality* may affect *E-Loyalty* indirectly through electronic satisfaction, but the impact is not too significant. It is possible that the quality of electronic services may affect electronic loyalty indirectly through the mediation of electronic satisfaction, but the impact may not always be significant. The perceived superiority of the services provided by Jenius or the website is referred to as the quality of electronic services. Besides, this can be influenced by some factors, such as the website's convenience and ease of use, the responsiveness and assistance of customer service, the speed and efficiency of service delivery, and also the overall display and design of the website. *E-satisfaction* shows the total quality of customers' online experience with Jenius, while *E-Loyalty* is the tendency of the customer to continue to do business and refer Jenius to others.

If the customers believe that *E-Service Quality* is high, they tend to have a positive online experience and are satisfied with customer interactions in Jenius application and can increase *E-Loyalty*. Moreover, if *E-Service Quality* is inadequate, the consumers may be dissatisfied with their online experience and, consequently, they tend to show *E-Loyalty*. However, the impact of quality on *E-Loyalty* may not always be significant because other factors, such as the overall value of the product or service, the convenience of the online experience, and the availability of alternative options, may also affect the level of customer loyalty to Jenius.

This is not in line with previous research conducted by Makarim, A. F. (2022) which showed that there is a significant influence between *E-Service Quality* provided by Shopee that can create positive and significant *E-Satisfaction* to create an *E-Loyalty* user of Shopee e-commerce. Until now, the authors still can not find the previous research that shows no influence between *E-Service*

Quality on *E-Loyalty* which was mediated by *E-Satisfaction*. H9: *E-Satisfaction* did not mediate *E-Service Quality* on *E-Loyalty*

j. Influence of *E-WOM* on *E-Loyalty* which was mediated by *E-Satisfaction*

Based on the calculation results, it was obtained that t-count number 3,108 > t-table of 1.657, so H_0 is rejected and H_a is accepted. This means that there is an influence of *E-WOM* on *E-Loyalty* which was mediated by *E-Satisfaction*. Magnitude among the effects of *E-WOM* on *E-Loyalty* which is mediated by *E-Satisfaction* is 0.420 or 42% which is considered significant with a significant number of $0.002 < \alpha = 0.05$ means significantly influential.

E-WOM, *E-Satisfaction*, and *E-Loyalty* are all connected concepts that can have an influence on each other. It is possible that *E-WOM* can have a major effect on *E-Loyalty* indirectly through mediation *E-Satisfaction*. The online transmission of customer information and views about Jenius to other customers via the internet is referred to as *E-WOM*. This has a huge effect on electronic satisfaction because it affects customers' views and attitudes toward Jenius. Great *E-WOM* can improve *E-Satisfaction* by instilling confidence in the organization or product and offering social evidence that others had a positive experience. Based on the results of calculations from previous studies conducted by (Yekefallah *et al.*, 2021), it can be concluded that *E-Satisfaction* can be an intervening variable between *E-WOM* and *E-Loyalty*. Based on Sobel calculations above, it can be concluded that *E-WOM* has an influence on *E-Loyalty* through *E-Satisfaction* "Accepted".

Otherwise, negative *E-WOM* can reduce *E-Satisfaction* by creating doubts and fears about the organization or product, as well as offering social evidence that others have had negative experiences. *E-Satisfaction* can affect electronic loyalty because satisfied customers are more likely to come back to the website and make more transactions, as well as suggest Jenius application to the others. As a result, *E-WOM* can have a major effect on *E-Loyalty* through effect on *E-Satisfaction*.

CONCLUSION

This study empirically proves the effects of *E-Trust*, *E-Service Quality*, and *E-WOM* on *E-Loyalty* mediated by *E-Satisfaction*. This research was conducted by involving 130 respondents of Jenius customers who are active and domiciled in Jakarta. The results of this research revealed that *E-Trust* has an influence on *E-Satisfaction*, *E-Service Quality* and *E-WOM* have an influence on *E-Satisfaction*, *E-Trust* has no influence on *E-Loyalty*, *E-Service Quality* has no influence on *E-Loyalty*, *E-WOM* and *E-Satisfaction* have influence on *E-Loyalty*, *E-Satisfaction* mediated *E-Trust* through *E-Loyalty*, *E-Satisfaction* did not mediate *E-Service Quality* through *E-Loyalty*, and *E-Satisfaction* mediated *E-WOM* through *E-Loyalty*. This research has a weakness, namely it is limited to the population in Jakarta, so it is hoped that other researchers can expand the research population so that they can produce more accurate results.

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