

**The Effect of E-Service Quality of Indonesian-Based Online
Travel Agencies on Customer E-Satisfaction, E-Trust, and E-
Loyalty**



THESIS

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**The Effect of E-Service Quality of Indonesian-Based Online Travel Agencies
on Customer E-Satisfaction, E-Trust, and E-Loyalty**

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**Submitted in a partial fulfillment of the requirements for the degree of
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NON-PLAGIARISM DECLARATION FORM

This Thesis is a presentation of our original research work. Wherever contribution of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.

Also, this work is being submitted in partial fulfillment of the requirements for the Bachelor of Business Administration degree and has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Jakarta, 27 August 2026



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ABSTRACT

Indonesian Online Travel Agency (OTA) is projected to become Asia's leading economic power by 2025, however the growth of online travel agency (OTA) platforms in Indonesia has increased competition among digital travel service providers. Despite the implementation of strategic loyalty programs, negative customer reviews regarding system failures are still prevalent¹. This phenomenon raises critical questions about how platform electronic service quality shapes customer internal psychological states, specifically e-satisfaction and e-trust and how these factors subsequently drive customer e-loyalty. Furthermore, existing empirical studies examining e-service quality in relation to e-satisfaction, e-trust, and e-loyalty have produced inconsistent structural findings across different geographical and platform contexts. This study aimed to examine the structural relationships through which perceived e-service quality affects e-satisfaction and e-trust, and how these organismic factors subsequently contribute to e-loyalty, based on the Stimulus–Organism–Response (SOR) framework. A quantitative descriptive study was conducted using a structured online questionnaire. Data were analyzed using PLS-SEM with SmartPLS 4 software. The findings confirmed adequate convergent validity, discriminant validity and reliability, with all VIF values below 5.00 confirming the absence of multicollinearity. All four hypotheses were accepted: H_1 confirmed that E-Service Quality has a positive and significant effect on Customer E-Satisfaction; H_2 confirmed that E-Service Quality has a positive and significant effect on Customer E-Trust; H_3 confirmed that Customer E-Satisfaction has a positive and significant effect on Customer E-Loyalty; and H_4 confirmed that Customer E-Trust has a positive and significant effect on Customer E-Loyalty. Furthermore, a comparison of the combined path coefficients reveals that the pathway through e-satisfaction serve as a stronger structural mechanism compared to the e-trust pathway. Effect size analysis (f^2) indicated that E-Service Quality exerts a large effect on both E-Satisfaction and E-Trust. IPMA result further revealed that E-Service Quality holds the highest importance value alongside the highest performance score.

Keywords: *Online Travel Agency, E-Service Quality, E-Satisfaction, E-Trust, E-Loyalty*

CHAPTER 1

INTRODUCTION

1.1 Background of Study

Tourism is considered a strategic economic sector that contributes significantly to global economic growth (Stryzhak, 2019). This industry not only generates employment opportunities but also plays a crucial role in enhancing foreign exchange earnings and promoting regional development (Miloradov et al., 2018). In recent years, digitalization has profoundly transformed the way tourists search for information, plan their trips, and book tourism services (Osman & Yatam, 2024). The digital transformation of the tourism sector has stimulated the emergence of various online tourism platforms that facilitate access to products such as airline tickets, hotels, and tour packages (Pencarelli, 2019). The availability of these digital platforms provides users with the opportunity and the convenience of conducting transactions without the need to engage with conventional travel agents, thereby streamlining the travel planning process to be more efficient and practical (Thangamayan et al., 2024).

Globally, the digital transformation of tourism services has accelerated the emergence of various online travel platforms that facilitate the distribution of tourism products and services (Aamir et al., 2025). One of the most significant developments within this transformation is the rise of Online Travel Agencies (OTAs), which function as digital intermediaries, connecting tourism service providers and consumers (Garcia et al., 2022). Online Travel platform empower the user to search, compare prices, and book through a single, integrated travel platform. As such, Online Travel Agency have become a pivotal component of the contemporary tourism and hospitality ecosystem (Ramos et al., 2025). With integrated digital systems, Online Travel Agencies enable tourism and hospitality service providers, such as hotels and airlines, to expand their customer base (Tudorică, 2022).

In Indonesia, the development of Online Travel Agencies (OTAs) has experienced significant growth alongside the increasing use of the internet and

digital devices (Rosyidi, 2019). According to the Central Bureau of Statistics, Indonesia's internet penetration rate has consistently increased in recent years, fostering the growth of digital transactions across various sectors, including tourism (Kumala, 2021). Furthermore, data from a KIC survey show that the value of Online Travel market transactions in Indonesia has continued to rise. By 2025, 87.2% of respondents reported using Online Travel platform to book accommodation, 73.2% for flight tickets, 72.6% for train tickets, 71.5% for tour tickets, and 56.6% for bus or shuttle tickets and 47.8% reported using Online Travel platform for car rental (KIC, 2025). As illustrated in *Figure 1.1* has indicate that Indonesian consumers are increasingly relying on Online Travel Agency platforms to plan and book their trips. This trend suggests that Online Travel platform have become one of the major distribution channels for tourism services in Indonesia.

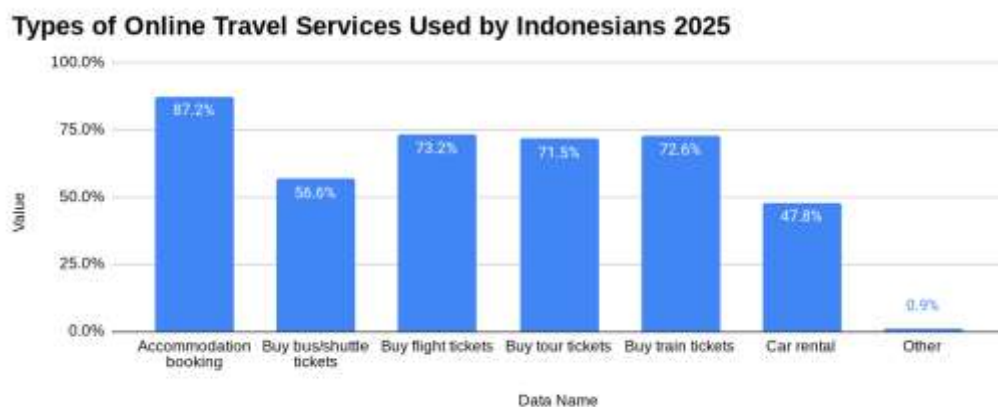


Figure 1. 1 Types of Online Travel Services Used by Indonesian 2025

Source: Katadata Insight Center (KIC), 2025

The rapid growth of digital travel platforms has intensified competition among both local and international Online Travel Agency (OTA) in Indonesia (Almunawar et al., 2022). This increasing competition reflects the dynamic nature of the digital tourism sector, where multiple platforms compete to attract and retain users (Chen et al., 2024). Among these, Indonesian-based Online Travel Agency platform such as Traveloka and Tiket.com have emerged as two of the most widely used platforms by local users. As shown in *Table 1.1*, Traveloka achieved the highest performance in the Popular Brand Index (PBI) for hotel and ticket booking

services with a score of 44.9, followed by Blibli.com/Tiket.com with a score of 14.0. These findings indicate that Indonesian-based Online Travel Agency platforms have established strong brand recognition and market presence within the domestic tourism market.

Table 1. 1 Popular Brand Index Results

Rank of Popular	Platform	Popular Brand Index
1	Traveloka	44.9
2	Tiket.com	14.0
3	Agoda	7.0
4	Wego	3.7
5	Pegi-peggi	2.8

Source: W&S Market Research

As the major players of Indonesian Online Travel industry, Tiket.com, established in 2011, and Traveloka, founded in 2012, have played a significant role in shaping the development of digital travel services in Indonesia (Williady et al., 2025). The ability of these platforms to sustain their presence in the market is closely related to their ability to build and maintain customer e-loyalty. However, in an increasingly competitive environment, continuous efforts are needed to strengthen customer relationships to maintain a dominant position. Customer loyalty is widely recognized as a critical factor in sustaining and expanding market share (Kahraman Arslan, 2020). Since it could represent one of the key determinants of a company's long-term success. Loyalty not only reflects brand preference but also indicates a deeper emotional attachment between customers and the company (Rachmad. 2023). Knowing that customers tend to have a higher lifetime value, as they are more likely to engage in repeat purchases and are more open to trying new services offered by the same provider (Tariq Khan, 2013). These advantages highlight the strategic importance of fostering customer E-Loyalty in

the digital tourism industry, particularly for Online Travel Agency platforms operating in highly competitive markets such as Indonesia.

One of the key factors influencing customer e-loyalty is e-service quality (Endwia et al., 2021). In the context of Online Travel platforms, E-Service Quality is reflected in the ability of the platform to provide efficient, reliable, and seamless digital services (Pholkerd et al., 2024). For instance, Online Travel platforms offer a variety of services that can be accessed through both websites and mobile applications. This including transportation bookings (such as flights, trains, buses, and car rentals), accommodation reservations (such as hotels and apartments), and various tourism-related services. Furthermore, these platforms offer multiple payment methods. The availability of diverse online services and payment methods on e-commerce platform enhances user-friendliness and contributes to the overall positive experience (Khrais & Alghamdi, 2021). At the same time, when digital services perform reliable and easy to use, consumers are more likely to trust the platform and be satisfied toward the platform (Ruiz-Alba et al., 2022).

Furthermore, despite the extensive development of digital features and the implementation of loyalty programs by several Indonesian-based Online Travel Agency platforms, empirical evidence suggests that customer dissatisfaction and negative feedback remain prevalent among users. Based on *Figure 1.2* illustrates that some customers are dissatisfied with their experience and regularly report issues such as errors in the booking system, inconsistent information, refund delays, and lack of responsiveness from customer service. This phenomenon highlights a gap between the expected benefits of loyalty program initiatives and the actual experiences perceived by consumers (Lentz et al., 2021). It is therefore important to investigate the underlying factors that influence customer e-satisfaction and e-trust beyond promotions or loyalty programs. This issue in the Indonesian Online Travel market emphasizes the importance of exploring the role of e-service quality in shaping customer perceptions and behaviors.

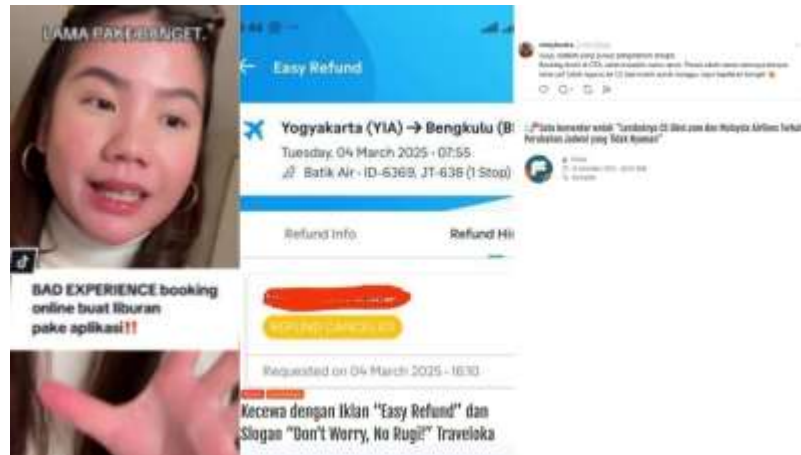


Figure 1. 2 Negative Customer Experience with Online Travel Agency
Source: Internet

Therefore, customer e-satisfaction and e-trust are considered essential prerequisites for e-loyalty in digital service platforms (Rahayu et al., 2020). Customer e-loyalty refers to the tendency of consumers to continue using a particular service repeatedly and to recommend the service to others despite the presence of alternative options (Lumawir. et al., 2025). In the Indonesian online travel agency (OTA) sector, where customers have access to multiple digital travel platforms offering similar deals, customer e-loyalty represents a major challenge for providers. Previous studies have shown that positive e-service experiences, high satisfaction, and strong customer trust significantly contribute to loyalty in digital platforms (Yum & Kim, 2024). Several prior studies have investigated the relationships among digital service quality, e-satisfaction, e-trust, and e-loyalty in the context of online services with the Stimulus–Organism–Response (SOR) framework proposed by Mehrabian and Russell (1974).

For instance, research by Xiang et al., (2024) explore the impact of e-service quality on satisfaction, trust and loyalty using SOR Model (Stimulus – Organism – Response) theory in Chinese online travel retail distribution agencies (OTRDAs), demonstrates that digital service quality have direct and indirect effect on loyalty, also highlight that customer trust has a stronger influence on loyalty than satisfaction. Other research from like Karaca and Baran (2023) found the exact opposite, showing that the emotional satisfaction chain is the primary driver of

customer loyalty. Because these studies show conflicting results in different countries.

Despite the increasing importance of online service quality in consumer behavior, existing research findings are contradictory. This inconsistency suggests that the impact of online service quality may be modified by contextual factors such as platform type, user cultural characteristics, and customer-related service quality aspects. Furthermore, many of these studies were conducted in different geographical contexts and on different platforms, with different user profiles, which limits the generalizability of their findings to the Indonesian market. Given Indonesia's specific consumer behavior and the rapid growth of its digital tourism ecosystem, in-depth studies of Indonesian online travel agencies (OTAs) are essential.

1.2 Problem Statement and Research Gap

Despite the implementation of loyalty programs, negative customer reviews reflecting dissatisfaction and low loyalty are frequent on various Indonesian online travel agency (OTA) platforms. This phenomenon suggests that loyalty programs alone are not enough to build customer e-loyalty. Other factors such as perceived online service quality, customer e-satisfaction, and e-trust play a more significant role. Furthermore, the coexistence of both local and international OTA platforms in Indonesia intensifies competition, making it more challenging for providers to sustain loyal customer bases. This gap between strategic efforts and actual customer responses highlights the need for further empirical investigation. Therefore, this study aims to examine how e-service quality influences customer satisfaction and trust, and how these factors subsequently affect customer loyalty within Indonesian based OTA platforms, using the Stimulus-Organism-Response (SOR) model as the theoretical framework.

1.2.1 Empirical Gap

Previous studies have widely investigated the relationships among e-service quality, e-satisfaction, e-trust, and e-loyalty across digital platforms. However, inconsistent findings remain regarding the relative roles of e-satisfaction and e-trust in explaining e-loyalty. Xiang et al. (2024) found that e-trust played a stronger role than e-satisfaction in influencing customer loyalty. In contrast, Alnaim et al. (2022), in the context of hotel customers using online travel agencies, found that both e-trust and e-satisfaction had significant direct effects on e-loyalty, with e-satisfaction demonstrating a stronger effect. These contrasting findings suggest that the relative importance of e-trust and e-satisfaction in developing e-loyalty may vary across digital service and geographical contexts, warranting further investigation.

However, none of these studies reflect the specific competitive dynamics of the Indonesian market, where local and international Online Travel platforms coexist and compete fiercely for customer loyalty. As a result, empirical data on how online service quality directly effect e-satisfaction and e-trust, and how these responses promote e-loyalty within the SOR model. This study addresses this gap by examining e-service quality, e-satisfaction, e-trust, and e-loyalty as direct causal chains within the SOR model using data from Indonesian-based Online Travel Agency user.

1.2.2 Population Gap

Most previous studies about online travel agencies (OTA) in Indonesia have a major limitation in their population scope, which is known analyzing on only one specific platform. However, focusing on a single brand does not reflect the actual behavior of Indonesian digital consumers, who are highly dynamic and frequently switching and comparing the brand. Furthermore, most multi-platform research on this topic was conducted on international populations, such as online consumers in China (Xiang et al., 2024) and in Saudi Arabia (Alnaim et al., 2022). Therefore, this study addresses the population gap by expanding the research scope to general Indonesian-based Online Travel Agency.

1.3 Research Questions

1. How Does E-Service Quality have a positive and significant Effect on customer E-Satisfaction in Indonesian-based Online Travel Agencies?
2. How Does E-Service Quality have a positive and significant Effect on customer E-Trust in Indonesian-based Online Travel Agencies?
3. How Does customer E-Satisfaction have a positive and significant Effect on customer E-Loyalty in Indonesian-based Online Travel Agencies?
4. How Does customer E-Trust have a positive and significant Effect on Customer E-Loyalty in Indonesian-based Online Travel Agencies?

1.4 Research Objectives

1. To analyze the Effect of E-Service Quality positively and significantly on customer E-Satisfaction in Indonesian-based Online Travel Agencies
2. To analyze the Effect of E-Service Quality positively and significantly on customer E-Trust in Indonesian-based Online Travel Agencies
3. To analyze the Effect of customer E-Satisfaction positively and significantly on customer E-Loyalty in Indonesian-based Online Travel Agencies
4. To analyze the Effect of customer E-Trust positively and significantly on customer E-Loyalty in Indonesian-based Online Travel Agencies

1.5 Research Benefits

1.5.1 Implications for Marketing Scholars

This study is expected to contribute to the advancement of academic literature in the fields of digital marketing, tourism marketing and consumer behavior, particularly within the context of online travel services. Furthermore, this research offers a different perspective by examining the structural relationships among variables within the Indonesian digital tourism context into SOR framework (Stimulus – Organism – Response).

1.5.2 Implication for Online Travel Agency (OTA) Sector

This study provides practical insights for practitioners, especially in Indonesia-based Online Travel Agency companies in improving the quality of their digital service platforms. By understanding these relationships, Online Travel Agency companies can prioritize improvements in critical areas, including application usability, booking system performance, information accuracy, and transaction security. Moreover, this study offers strategic guidance for Online Travel Agency managers in developing customer retention strategies by strengthening e-satisfaction and e-trust as key drivers of e-loyalty. In the Indonesian Online Travel market, where consumers can easily switch between platforms, maintaining customer e-loyalty requires consistent and high-quality digital service experiences.

1.5.3 Implication for Tourism service Providers

This study also provides benefits for tourism service providers such as hotels, airlines, and tour operators that collaborate with Online Travel Agency platforms. As digital intermediaries, Online Travel Agencies play a significant role in shaping consumer perceptions toward the services offered by these providers. By understanding how digital service quality influences consumer e-satisfaction, e-trust, and e-loyalty, tourism service providers can better align their service quality with the expectations formed through Online Travel platforms. Since This alignment is important to maintain a seamless customer experience from the booking stage to service consumption.

1.6 Research Outline

First Chapter will present the introduction of the research, which explains the background of the study related to the development of Online Travel Agency as digital tourism platform. This chapter discusses the importance of electronic service quality in influencing consumer e-satisfaction, e trust, and customer e-loyalty in digital service platforms. It also describes the research problem, research questions, research objectives, and research benefits for relevant stakeholders.

Second Chapter will present the body of knowledge each of variable use in the study that provides the theoretical foundation for the research. This chapter discusses several key concepts, including Online Travel Agencies (OTA), electronic service quality, consumer e-satisfaction, consumer e-trust, and customer e-loyalty. By using Stimulus–Organism–Response (SOR) framework explain the relationships among the variables.

Third chapter will explain the research methodology in detail used in this study. The research design, research approach, population and sample, sampling technique, and data collection methods used in the research will be discussed. It also explains the measurement of variables, questionnaire design, and the operational definitions of each variable used in the study.

Fourth chapter the research will focus on data processing being analyzed using SEM-PLS (Structural Equation Modeling with Partial Least Squares method). The hypotheses are also assessed in this chapter to discover the acceptance or rejection based on the findings.

Fifth chapter will contain of the comprehensive summary of the entire study. The theoretical and managerial implication are being discussed as well on this chapter on how this study is important to academics and practitioners in the digital tourism sector. Furthermore, this chapter will highlight the study limitation and suggest for the future investigation.

CHAPTER 2

LITERATURE REVIEW

2.1 Stimulus - Organism - Response (SOR) Model

In this study, the stimulus-organism-response (SOR) model serves as a general theoretical framework and foundation for the research. This model, which consists of three main components: stimulus (S), organism (O), and response (R), was initially developed by Mehrabian and Russell (1974) in the field of environmental psychology. The model posits that external environmental cues (stimuli) influence an individual's internal cognitive and emotional states (organism), which subsequently trigger specific Behavioral responses (Young, 2016). Stimuli encompass external factors beyond an individual's direct control that shape internal evaluations. The organism functions as a critical mediator, representing the internal psychological processes—such as perceptions, emotions, and attitudes—that interpret the stimuli and regulate the final Behavioral outcome. The response, in turn, manifests as the observable Behavioral actions or intentions resulting from these internal states.

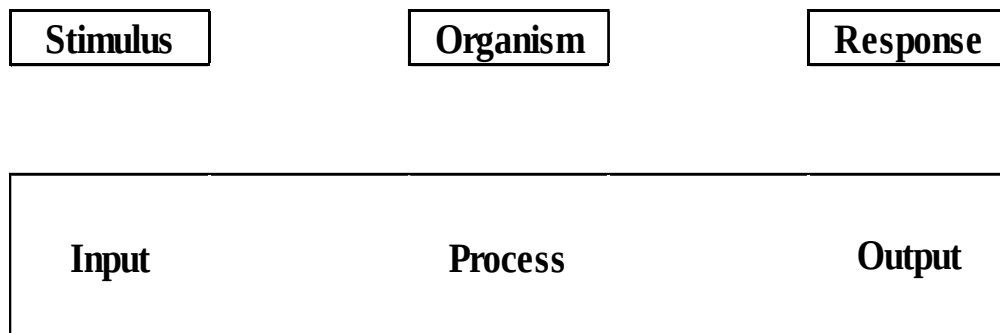


Figure 2. 1 Conceptual framework of SOR Theory

Source: Diéguez et al., (2025)

Over the past decades, the Stimulus–Organism–Response (SOR) model has been extensively adapted and extended in consumer behavior research, particularly in digital and e-commerce contexts, to explain how online environmental factors drive psychological evaluations and loyalty-related behaviors (Gupta et al., 2023). In online service settings, other study has successfully applied the SOR framework to understand consumer reactions to platform features. Xiang et al., (2024) applied the Stimulus–Organism–Response (SOR) model to investigate e-service quality in Chinese online travel retail. In this study, the SOR framework is specifically narrowed and contextualized to the Indonesian-based Online Travel environment. This application of the Stimulus–Organism–Response (SOR) model is particularly relevant for emerging markets like Indonesia, where digital infrastructure variations, it would create unique stimulus-response dynamics.

2.1.1 E-Service Quality

E-service quality is conceptualized as the customer’s overall evaluation and judgment regarding the excellence and superiority of service delivered via a website or mobile application (Nguyen et al., 2023). In fully digital environments like Online Travel Agencies, where there is no face-to-face interaction, e-service quality becomes the primary determinant of user experience throughout the booking journey—from initial search to post-purchase support (X. Ma, 2024). In academic literature, the E S-QUAL model has frequently been used as a primary reference for measuring service quality, and this model has been adapted for digital-based services (Nandankar et al., 2023). Within the E-S-QUAL model, four functional dimensions were developed, namely; efficiency, system availability, fulfillment, and privacy, which became the foundation for assessing the quality of online platforms (Amnas et al., 2025).

In the present study, e-service quality is operationalized as unidimensional latent construct, capturing users' holistic assessment of how well Indonesian-based Online Travel Agency platforms deliver digital services. This operationalization reflects the results of the measurement model evaluation, in which the final retained

indicators—covering ease of navigation, transaction speed, security features, and system reliability—collectively represent users' overall perception of platform quality. This approach is consistent with studies that treat e-service quality as evaluative construct when empirical data do not support a stable multidimensional structure (Hair et al., 2019). Within the Stimulus–Organism–Response (SOR), e-service quality serves as the external stimulus that triggers customers' internal psychological responses. Empirical evidence from Previous research by Makore., (2025) has also conceptualized service quality as a single latent construct within the Stimulus–Organism–Response (SOR) framework.

2.1.2 Customer E-Satisfaction

Customer e-satisfaction refers to the overall affective and cognitive evaluation of a consumer's experience with a digital platform, which emerges from the comparison between prior expectations and perceived service performance (Riswanda & Millanyani, 2025). This concept is grounded in Satisfaction Theory, particularly the expectation–disconfirmation paradigm proposed by Oliver (1997); (Yüksel et al., 2008) which explains that satisfaction occurs when perceived performance meets or exceeds expectations, while dissatisfaction arises when expectations are not fulfilled. In digital environments, this concept evolves into e satisfaction, reflecting the evaluation of online service experiences (Kalia et al., 2017). E-satisfaction is defined as an affective state resulting from both cognitive and emotional assessments following service interaction (Al Amin et al., 2023). As digital platforms become more central in consumer activities, understanding e satisfaction has become increasingly important in evaluating service performance. Therefore, e-satisfaction is widely recognized as a fundamental construct in digital consumer behavior research (Sudirman et al., 2024).

In the context of Online Travel Agency platforms, e-satisfaction encompasses users' evaluations of search functionality, booking convenience, and overall system interaction (Ahmad & Sharma, 2025). The quality of interaction between users and the digital system plays a crucial role in shaping online

satisfaction levels. Studies by Nwabekee et al., (2025) highlight that seamless navigation, fast system response, and reliable service delivery significantly enhance customer satisfaction in online environments. These factors collectively contribute to the formation of a satisfying digital service experience. E-satisfaction also involves both emotional and cognitive responses experienced by customers after interacting with a digital platform (Forsström, 2026). Research by Xiang et al., (2024) have suggest that E-satisfaction is conceptualized as an internal psychological state that arises from external stimuli within the Stimulus–Organism–Response (SOR) framework. However, when a platform provide efficient processes, secure data management, and reliable system performance, consumers are more likely to develop positive internal responses. These responses manifest as higher levels of satisfaction toward the platform. Thus, e-satisfaction reflects how consumers process and evaluate their experiences in digital service environments.

Satisfied customers are more likely to continue using the platform, engage in repeat purchases, and recommend the service to others (Zhao & Wagner, 2024). This occurs because customers tend to associate positive experiences with the quality of the service and the convenience of digital transactions. Empirical studies in e-commerce contexts confirm that e-satisfaction strongly predicts loyalty outcomes, including repurchase intention and positive word-of-mouth (Al-Adwan et al., 2020). Customers who consistently experience high levels of satisfaction are more likely to develop long-term relationships with the platform (Kim & Yum, 2024). In competitive digital markets, such as the Indonesian Online Travel industry, maintaining high levels of e-satisfaction becomes essential for sustaining customer retention. Therefore, e-satisfaction serves not only as an outcome of electronic service quality but also as a key driver of long-term customer e-loyalty.

2.1.3 Customer E-Trust.

In digital environments, the form of trust is commonly referred as e-trust (Saveljeva & Volkova, 2025). Customer e-trust refers to the willingness of consumers to rely on and accept vulnerability toward a digital platform ability to

safeguard transactions and deliver on its promises, which reduces perceived risk and encourages repeat engagement (Ridzwan et al., 2025). In the context of e-commerce, specifically on Online Travel Agency (OTA) platforms, trust is particularly important because transactions involve financial commitments and the sharing of personal information without direct physical interaction (Smith, 2018). This concept is rooted in the broader notion of trust as a perceptual construct, where consumers evaluate the credibility and reliability of the platform (Soleimani, 2021).

Within the Stimulus–Organism–Response (SOR) framework, customer e-trust is conceptualized as an internal psychological state that mediates the relationship between external stimuli and behavioral responses (kolefiyan et al., 2025). In this studies, e-service quality acts as the stimulus that influences consumer perceptions and evaluations. Previous studies by Xiang et al., (2024) indicate that e-trust is a strong predictor of customer e-loyalty and, in some cases, exerts a stronger influence than e-satisfaction. This is particularly relevant in digital travel contexts, where consumers often face higher levels of uncertainty due to the intangible nature of services. Trusted platforms are more likely to be recommended to others and revisited for future transactions (Chameroy et al., 2024). Therefore, building and maintaining e-trust is essential for OTA platforms seeking to enhance customer retention and sustain competitive advantage (Jung et al., 2026).

2.1.4 Customer E-Loyalty

Customer e-loyalty refers to the behavioral response characterized by repeated usage of a digital platform, high repurchase intention, resistance to switching to competitors, and engagement in positive behaviors such as recommendations and word-of-mouth (Tony et al., 2025). In the context of e-commerce platforms, e-loyalty represents a customer's commitment to continuously use a particular service over time (Esmeli et al., 2025). E-loyalty is influenced by various factors related to e-service quality, customer e-satisfaction and customer e-trust. Previous studies Rizal et al., (2020) indicate that service quality has positive impact on loyalty. Furthermore, in digital environments,

customer loyalty extends beyond satisfaction and includes elements such as trust and emotional attachment to the platform (Mas-Machuca et al., 2021). This suggests that customers remain loyal not only because they are satisfied but also because they feel confident and comfortable with the service provider.

Within the Stimulus–Organism–Response (SOR) framework in this current research, loyalty is conceptualized as the final behavioral response resulting from internal psychological states. While e-service quality functions as the stimulus, while e-satisfaction and e-trust represent the organism components that mediate consumer responses. Similarly to the studies by Xiang et al., (2024) support that customers who experience high levels of satisfaction and trust are more likely to develop loyalty toward the platform. These internal evaluations reflect how consumers process their interactions with digital services before forming behavioral intentions. The SOR model provides a structured explanation of how external service attributes influence internal perceptions and subsequently lead to observable behaviors (Jun & Yoon, 2024).

As such, e-loyalty can be understood as the outcome of a series of cognitive and emotional processes. Companies that actively manage customer relationships through consistent communication and value creation are more successful in retaining loyal customers (Seturi, 2024). Increased customer loyalty not only contributes to higher sales and profitability but also transforms customers into brand advocates. In the Indonesian Online Travel market, fostering customer e-loyalty is particularly important due to intense competition between local and global platforms. Therefore, understanding the drivers of loyalty program or measurement is essential for sustaining competitive advantage in the digital tourism industry.

2.2 Previous Research

This study gathered relevant academic literature through the Publish or Perish tool by applying specific keywords related to e-service quality, online travel agencies (OTAs), customer esatisfaction, e-trust, and e-loyalty. The search yielded

a number of previous empirical studies that share significant conceptual and contextual similarities with this research. The key related studies are outlined below:

Table 2. 1 List of Previous Research

Title	Author	Variable	Location	Methodology	Findings
Does Online Travel & Retail Distribution Agency's E-Service Quality Improve Customer Satisfaction, Trust, and Loyalty? (2024)	Wen Rou Xiang, Yong-Ki Lee, Wen Long Wang	E-Service Quality, Customer Satisfaction, Customer Trust, Customer Loyalty	China	SPSS 25.0 and SmartPLS 4.1	E-service quality significantly affects customer satisfaction and trust. In the Chinese market context, the cognitive trust pathway exerts a significantly stronger structural influence on customer loyalty than the emotional satisfaction pathway.
Makorere (2025)	A stimulus organism response approach to service quality, pricing, and brand loyalty in emerging telecom markets in Tanzania	Service Quality, Customer Satisfaction, Brand Trust, Brand Loyalty	Tanzania	SEM-PLS	Successfully validates the SOR model by demonstrating that service quality, sequentially through dual internal organisms (satisfaction and trust) before generating behavioral loyalty responses.
Examining the Role of Reputation as a Moderator of E-Service Quality, Trust, and E-Loyalty in Online Travel Services (2024)	Peter O'Connor, Guy Assaker	E-Service Quality, Trust, Reputation, E-Loyalty	United States	PLS-SEM	E-service quality positively influences trust and e-loyalty (direct and indirect via trust); reputation negatively

Title	Author	Variable	Location	Methodology	Findings
					moderates the relationship between e-service quality and e-loyalty.
Measuring the Mediating Roles of E-Trust and E-Satisfaction in the Relationship between E-Service Quality and E-Loyalty: A Structural Modeling Approach (2022)	Abdullah F. Alnaim, Abu Elnasr E. Sobaih, Ibrahim A. Elshaer	E-Service Quality (Efficiency, Privacy, System Availability), E-Satisfaction, E-Trust, E-Loyalty	Saudi Arabia	Structural Equation Modeling (SEM) using AMOS	E-service quality has significant positive direct and indirect effects on e-loyalty. Both e-satisfaction and e-trust partially and complementarily mediate the relationship between e-service quality and e-loyalty.
Examining the Effects of E-Service Quality and Brand Image on E-Trust, E-Satisfaction and E-Loyalty for Online Travel Agencies (2023)	Karaca, E., & Baran, T.	E-Service Quality, Brand Image, E-Trust, E-Satisfaction, E-Loyalty	Turkey	SEM (CB-SEM) with AMOS	Confirms that measuring e-service quality as a first-order composite effectively predicts online travel consumers' psychological states.

2.3 Hypothesis Development

2.3.1 The Positive and Significant Effect of E-Service Quality on customer E-Satisfaction

The relationship between e-service quality and customer satisfaction can be explained through the Stimulus–Organism–Response (S-O-R) model. In this framework, e-service quality functions as a stimulus (S) that represents external cues encountered by customers during their interactions with an online travel agency platform. These stimuli influence the organism (O), reflected in customers' internal evaluations and affective responses toward their service experience.

Consequently, positive perceptions of e-service quality are expected to generate higher levels of customer satisfaction. Previous studies confirm this relationship, Xiang et al. (2024), in a study of Chinese online travel platforms, found that online service quality positively predicts customer e-satisfaction. Alnaim et al. (2022) confirmed a significant positive relationship between online service quality and customer e-satisfaction in the context of online travel agency (OTA) services in Saudi Arabia. Riswanda and Milanyani (2025) found that online service quality positively influences customer e-satisfaction on digital service platforms. As a result, the following hypothesis is formulated:

H₁: E-Service Quality has a positive and significant Effect on customer E Satisfaction.

2.3.2 The Positive and Significant Effect of E-Service Quality on customer E-Trust

In the digital services environment, the quality of digital service infrastructure perceived by customers strongly influences e-trust (Bhat & Darzi, 2020). Online trust is the customer's confidence in the digital platform's ability to process transactions securely and reliably and fulfill its commitments (Rauf et al., 2025). Since online travel transactions involve financial obligations and the disclosure of personal data without physical verification, customers rely heavily on service quality indicators to assess their trust in the platform. When a platform provides consistently effective, safe, and reliable service, perceived uncertainty is reduced and trust is increased (Reiners, 2022). Alnaim et al. (2022) empirically demonstrate that online service quality is a significant predictor of e-trust in the context of online travel agencies, Nguyen et al., (2023) found that high-quality digital services foster customer trust in online travel agency platforms. Within the SOR model, online service quality, as a stimulus, influences consumers' internal cognitive evaluation of the platform's trustworthiness, thus generating online trust as an organism-level psychological response. As a result, the following hypothesis is formulated:

H₂: E-Service Quality has a positive and significant Effect on customer E Trust.

2.3.3 The Positive and Significant Effect of Customer E-Satisfaction on Customer E-Loyalty

The relationship between e-satisfaction and e-loyalty is a topic that has been frequently documented in marketing and behavioral studies (Azamussan, 2018). Satisfied customers are more likely to develop emotional attachment and repeat patronage, leading to loyalty behaviors such as repurchase intention, positive word-of-mouth, and resistance to switching (Handique & Sarkar, 2024). Previous studies by Xiang et al., (2024) and Alnaim et al., (2022) have emphasized that higher levels of e satisfaction lead to stronger customer loyalty.

In this context, when consumers experience positive interactions and perceive that the Online Travel Agency platform meets or exceeds their expectations, they are more likely to continue using the platform and develop long-term commitment. Therefore, it can be concluded that a higher level of consumer e-satisfaction will enhance customer e-loyalty. As a result, the following hypothesis is formulated: ***H₃: Customer E-Satisfaction has a positive and significant Effect on customer E-Loyalty.***

2.3.4 The Positive and Significant Effect of Customer E-Trust on Customer E-Loyalty

Trust reduces uncertainty and perceived risk, creating a foundation for long term relationships and loyalty (Anderson, 2025). In online environments, e-trust is often a stronger predictor of e-loyalty than satisfaction alone because it encourages risk-taking in future transactions. Studies by Xiang et al., (2024) found e-trust exerts a stronger mediating effect on e-loyalty.

Previous studies have emphasized that higher levels of e-trust lead to stronger influence on e-loyalty. In this context, when consumers perceive an OTA platform as reliable, secure, and trustworthy, they are more likely to continue using the platform and develop long-term commitment. Therefore, it can be concluded that a

higher level of consumer e-trust will enhance customer e-loyalty, leading to the formulation of the following hypothesis:

H4: Customer E-Trust has a positive and significant Effect on customer E-Loyalty.

2.4 Theoretical Framework

To evaluate the relationship between digital service quality, e-satisfaction, e-trust, and consumer e-loyalty, this study adopts the Stimulus-Organism-Response (SOR) theoretical framework developed by Mehrabian and Russell (1974). In this model, the stimulus represents external factors affecting an individual's internal state, the organism refers to the psychological processes occurring within the individual, and the response denotes the resulting behavior. Within this study, electronic service quality (E-S-QUAL) is conceptualized as the stimulus influencing consumers' psychological state such as e-satisfaction and e-trust, which in turn shape behavioral responses, such as e-loyalty to the OTA platform. Therefore based on the explanation of the hypotheses development, the theoretical framework of this research is constructed as following:

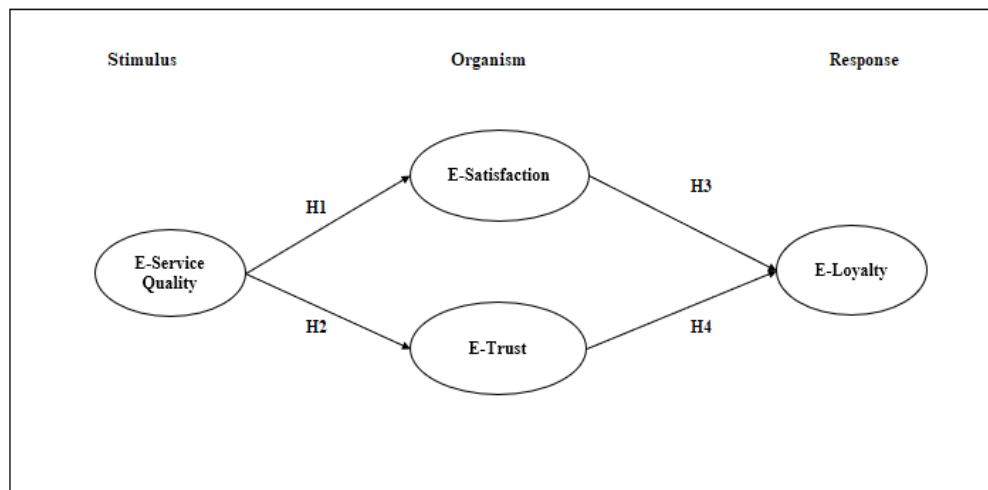
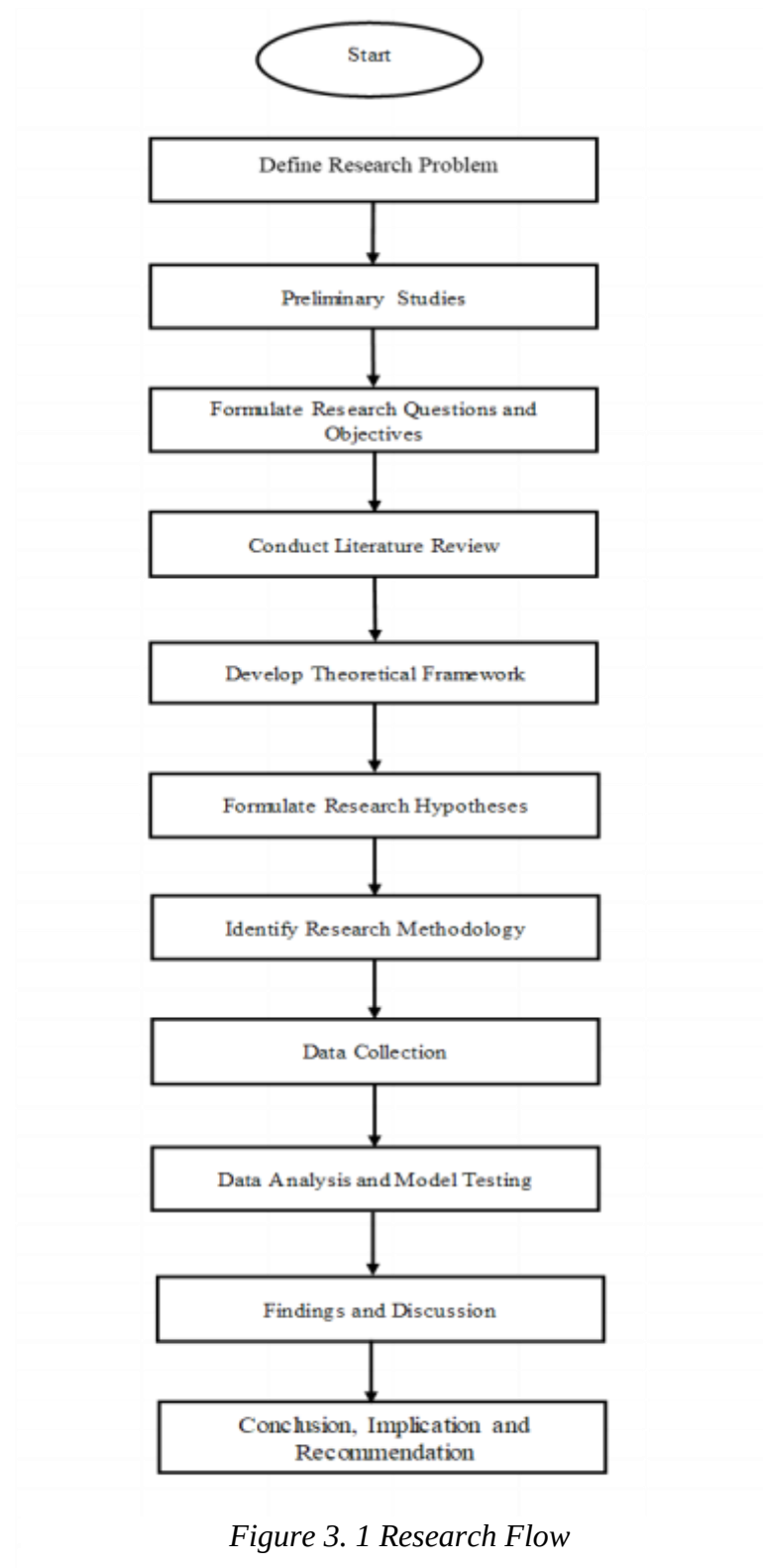


Figure 2. 3 Theoretical Framework

CHAPTER 3 RESEARCH METHOD

3.1 Research Flow



3.2 Research Design

This study employs a quantitative research approach using an explanatory research design. Explanatory research is a type of quantitative study that aims to explain causal relationships between variables through hypothesis testing (Næss, 2016). This approach is considered appropriate as the present studies aim to explore the Effect of E-Service Quality on customer E-Satisfaction, E-Trust, and customer E-Loyalty within the context of Indonesian-based Online Travel Agencies. According to Hermawan (2021), quantitative research is a method used to investigate a particular population or sample through structured data collection instruments, where the data are analyzed using statistical techniques in order to test predetermined hypotheses (Whitehead & Terry, 2024). In line with this, the present study applies a survey method as the primary research strategy. The survey method allows the researcher to collect data from a relatively large number of respondents efficiently. As suggested by Tessler (2019), surveys are particularly suitable when the objective of the study is to describe characteristics or examine relationships among variables within a population.

3.3 Population and Sampling

The population of this study consists of individuals who are familiar with and have used Indonesian-based Online Travel Agency platforms for booking-related transactions. These transactions include booking accommodations, transportation, and other tourism services through digital platforms. Therefore, this study employs a non-probability sampling method, specifically purposive sampling, in which the technique used when researchers aim to obtain in-depth understanding of a specific phenomenon by selecting a small and targeted population. An effective purposive sample requires clearly defined criteria and a strong rationale for participant selection (OBILOR, 2023).

According to Pace (2021), non-probability sampling is a technique where elements are selected based on subjective judgment rather than random selection.

In this research, purposive sampling is applied to ensure that the respondents have relevant experience with the research context. The criteria used to select respondents are as follows:

1. Respondents included in this study are aged at least 18 years, as this is generally considered the minimum age to possess a national identity card (KTP) and to have the legal capacity to conduct independent transactions in Indonesia.
2. Respondents must reside in Indonesia to ensure that they are relevant to the context of Indonesian-based OTA platforms.
3. Only respondents who have used Indonesian-based OTA platforms within the last six months are included to ensure sufficient familiarity with the system and to reflect recent and relevant experiences.
4. Respondents must have a transaction Indonesian-based OTA platforms at least twice to ensure that they have adequate experience to evaluate the platform.

3.4 Data Collection

This study conduct using quantitative approach to investigate the E-Service Quality Effect customer E-Satisfaction, E-trust and E-Loyalty in Indonesian-based Online Travel Agencies (OTA). The study utilizes both primary and secondary data sources. The primary data are obtained directly from respondents through the distribution of a structured questionnaire (Chatterjee, 2019). Meanwhile, secondary data are collected from various sources, including academic journals, books, and previous research studies, which serve to support the theoretical foundation of this research (Ajayi, 2023).

The data collection process is conducted using a survey method, where the questionnaire serves as the main research instrument. According to Sekaran (2025), a questionnaire is a structured set of written questions designed to collect information from respondents, in which each respondent provides answers based on predetermined response options. In this study, the questionnaire is distributed online using Google Forms, the forms will consist of three main sections. First

section is for screening to ensure the respondent is based on the criteria of the sample and second section will include respondent profile, with aim to understand the demographic of the respondent. While, the third section of the forms will focus on the variable of the research, such as the independent, intervening, and dependent variables.

The questionnaire will use Likert scale as measurement method, it allows respondent to select the answer based on their agreement or disagreement with statements related to the variables on a scale ranging from one to five, this scale provides a structured approach to capture respondents perception towards the variables that have been investigate (BOUGIE, 2025). The collect data will be analyse using the SMART-PLS 4 software.

The distribution of the questionnaire is carried out through various digital platforms, including social media channels such as Instagram, WhatsApp, and other online communication platforms to facilitate broader reach and accessibility. This approach enables the researcher to efficiently reach respondents within a relatively short period of time. However, the respondent would select based on their relevance to the research topic, as well as their active engagement and the familiarities to the Online Travel Platform.

3.5 Operational Variables

Table 3. 1 Operational of Variable

Variable	Items	Indicator	Research	Scale
E-Service Quality	I can easily understand the layout of Indonesian-Based Online Travel Agencies Platforms	E-SQ1	Robert Makoree, (2025)	Likert Scale
	I can complete transactions quickly on Indonesian-Based Online Travel Agencies Platforms	E-SQ2		

Variable	Items	Indicator	Research	Scale
	Indonesian-Based Online Travel Agencies Platforms provide clear security features (e.g., secure payment, data encryption) to protect users personal information	E-SQ3		
	I rarely experience technical errors when making transactions on Indonesian-Based Online Travel Agencies Platforms	E-SQ4		
E-Satisfaction	I am sure with my decision to use Indonesian-Based Online Travel Agencies Platforms	E-Stas 1	Wang Jianfeng et al., (2023)	
	I am pleased with the price setting on Indonesian-Based Online Travel Agencies Platforms	E-Stas 2		
	I am not worried about using an Indonesian-based OTA platform because it provide a money back guarantee	E-Stas 3		
E-Trust	My choice to use an Indonesian-Based Online Travel Agencies Platforms has a wise one	E-Trst1	Wang Jianfeng et al., (2023); Xiang et al., (2024)	
	I feel confident with my last order experience in Indonesian-Based Online Travel Agencies Platforms	E-Trst2		
	Indonesian-Based Online Travel Agencies Platforms consistently fulfill the service they promise	E-Trst3		
E-Loyalty	I will continue make an order in Indonesian-Based Online Travel Agencies Platforms	E-Loy 1	Alnaim et al., (2022)	
	When I am plan for traveling Indonesian-Based Online Travel Agencies Platforms will be my first choice	E-Loy 2		
	I would recommend Indonesian-based Online Travel Agencies Platforms to others	E-Loy 3		

3.6 Data Analysis Techniques

The data analysis in this study is conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). This method is chosen due to its ability to analyze complex relationships between latent variables and its suitability for predictive research models. The analysis is performed using SmartPLS 4, which is widely used for PLS-SEM analysis in social science research. The analysis process consists of two main stages, namely descriptive analysis and structural equation modeling. Descriptive analysis is used to provide an overview of respondent characteristics and data distribution, while PLS-SEM is used to test the measurement model and the structural model.

Furthermore, the research will conduct IPMA (Importance–Performance Map Analysis) is an extension of the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach used to evaluate latent variables based on two dimensions: importance and performance. The main purpose of this analysis is to identify variables that have a strong influence on the endogenous variable but still show relatively low performance, making them key priorities for improvement. According to Hair et al., (2019), IPMA combines the structural model results, where the path coefficients represent the importance of each construct, while the average values of the latent constructs represent their performance.

3.6.1 Descriptive analysis

Descriptive analysis is conducted to summarize and describe the characteristics of the collected data. This includes analyzing respondent demographics as well as calculating statistical measures such as mean and standard deviation for each variable. This is the first step that is important to provide a general understanding of the data before proceeding to more advanced statistical analysis.

On this study it is important and useful when trying to quantify or describe the general traits and large group of population, such as user of Indonesian-based Online Travel Agency (OTA) platforms. Through this stage it will describe the

responses of each item from the questioner. The intention is to find out on which statements respondents were most consensual on and what notable trends are associated with user perceptions of Online Travel Agency platform e-service quality, e-satisfaction, e-trust and e-loyalty.

3.6.2 Structural equation modeling (SEM) – Partial Least Square (PLS)

Structural Equation Modeling using the Partial Least Squares approach is applied to examine the relationships between the variables in this study. According to Hair et al. (2023), PLS-SEM is particularly suitable for exploratory and predictive research, especially when the research model involves multiple constructs and indicators. The PLS-SEM analysis consists of two main components: the outer model (measurement model) and the inner model (structural model).

3.5.2.1 Measurement Model (Outer Model)

The outer model is used to evaluate the validity and reliability of the measurement instruments. This stage ensures that the indicators used in the study accurately measure the intended constructs. There are two kinds of validity test that are commonly used by researchers to establish reliability that include convergent and discriminant validity.

1. Convergent Validity

Convergent validity measures how well indicators within the same construct relate to each other and explain that construct. It is assessed by examining factor loadings and Average Variance Extracted (AVE), where factor loadings should be at least 0.50, while values exceeding 0.70 indicate an optimal value and AVE values should be greater than 0.50, if values below 0.5 suggest inadequate convergent validity (Cheung et al., 2023).

2. Discriminant validity

Discriminant validity confirms that each construct in the model stands apart from the others (Rönkkö & Cho, 2022) and is evaluated using the Fornell-Larcker criterion (1981) by comparing the correlation between constructs

against the square root of their AVE. However, cross-loadings also test to ensure that each construct is distinct from the others construct indicators.

3. Reliability Test

Reliability is assessed through Cronbach's Alpha and Composite Reliability values, where values above 0.7 indicate acceptable reliability (de Sousa et al., 2024). In addition to Composite Reliability (CR), Cronbach's alpha (CA) is a value of internal consistency reliability that assumes equal indicator loadings that can be used to measure construct reliability.

3.5.2.2 Inner Model

Next one, after the measurement model are confirm as valid and reliable, the study would continue to the structural model. The structural model or inner model is used to evaluate the relationships between latent variables and to test the proposed hypotheses (Zhang, 2022). This stage focuses on the predictive power and explanatory capability of the research model.

1. Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure the extent to which the endogenous variables or variable dependent are explained by the exogenous variables or variable independent. R^2 values of 0.75 marking a strong correlation, 0.50 moderate, and 0.25 indicate weak explanatory power, respectively (Hair et al., 2019b).

2. Variance Inflation Factor (VIF)

The bootstrap results also show the value of the Variance Inflation Factor (VIF). Furthermore, multicollinearity test is essential to ensure that the indicators within the regression model are not excessively correlated with each other. A good regression model should be free from multicollinearity problems. The presence of multicollinearity is typically assessed using the Variance Inflation Factor (VIF). According (Dormann et al., 2013) the

higher the VIF value, the greater the level of collinearity between predictor constructs.

3. Hypothesis Testing

The hypothesis testing is conducted using the bootstrapping method, which generates t-values and p-values to determine the significance of relationships between variables. A t-value greater than 1.645 (a significance level of 5%) and a p-value less than 0.05 indicate that the hypothesis is statistically significant (Rousselet et al., 2023).

4. Effect Size (f^2)

Effect size (f^2) captured how much an exogenous variable could contribute to an endogenous variable within the structural model (Götz et al., 2024). Effect size is reported alongside p-values in hypothesis tests. The test determines significance; effect size determines magnitude, set the thresholds: 0.02 signals a small effect, 0.15 a medium effect, 0.35 a large effect. This test identifies which variables carry real weight in explaining the dependent variable. (Fritz et al., 2012). However, it is important to know that both are needed for a complete result.

5. Importance-Performance Map Analysis (IPMA)

The IPMA is particularly useful for generating additional findings and conclusions by combining the analysis of the importance and performance. More specifically, by analyzing the path coefficients (the importance dimension), the IPMA also considers the average value of the latent variable and their indicators (the performance dimension) (Streukens et al., 2017). On this study IPMA will identify which variables that matter the most for building the Customer E-Loyalty towards the Online Travel Agency Platform.

CHAPTER 4

FINDING, ANALYSIS AND DISCUSSION

4.1 Descriptive Analysis

Through this chapter, intend to presents the results of the data analysis from questionnaires that met the research criteria. Data collection ran from June 10 to July 24, 2026, through Google Forms. Implement of the G*Power set a minimum sample size of 138 respondents. With the sample confirmed sufficient, the analysis proceeds through SmartPLS 4 in four steps: descriptive respondent analysis, measurement model analysis, structural model analysis, and hypothesis testing. Descriptive analysis covers respondent selection criteria, respondent profiles and characteristics, and Descriptive Analysis of Variables; E-Service Quality, E-Satisfaction, E-Trust and E-Loyalty.

4.2 Respondent Screening Criteria

This research involves 138 respondents Those who met all research criteria, namely residing in Indonesia, being at least 18 years old, having used an Indonesian-based Online Travel Agency (OTA) platform in the past six months, and having made transactions through an Indonesian-based Online Travel Agency at least twice. All respondents underwent a screening process (screening questions) so that the data analyzed matched the characteristics of the research target population.

Table 4. 1 Respondent Criteria

Respondents Criteria	Yes		No	
	Number	Percentage	Number	Percentage
Residing in Indonesia	138	100%	0	0%
Being at least 18 years old	138	100%	0	0%
Having used an Indonesian-based Online Travel Agency (OTA) Platform in the past six months	138	100%	0	0%
Having made transactions through an Indonesian-based OTA at least twice	138	100%	0	0%

Source: Data Processing (2026)

4.2.1 Respondent Profile

Respondent profiles are presented based on several characteristics, including gender, age, domicile, education level, occupation, the Indonesian-based Online Travel Agency (OTA) platform used, and the frequency of Online Travel Agency transactions. This information aims to provide an understanding of the characteristics of the sample used in the study and thus illustrate the background of the respondents who were the research subjects.

4.2.1.1 Respondent Profile Based on Gender

Based on the data in Table 4.2, the majority of respondents by gender are female, accounting for 62% of the total. This is followed by male respondents, accounting for 38%. Based on gender-based demographic data, online travel agent platform users are predominantly female.

Table 4. 2 Respondent Profile-Gender

Gender	Number of Respondents	Percentage (%)
Female	84	62%
Male	54	38%
Total	138	100%

Source: Data Processing (2026)

4.2.1.2 Respondent Profile Based on Age

Based on Table 4.3, the majority of research respondents are in the age group 24–28 years, namely as much as 62 respondents (45%), followed by age group 18–23 years with 54 respondents (39%). Next, followed by the age group 29–33 years total 115 respondents (11%), while the age group 34–38 years with 5 respondents (4%). Age group 39–45 years are the group with the smallest number of respondents, namely 2 respondents (1%). These results show that this study was dominated by respondents who were in the age range 18–28 years, which reflects the young age group as the main users. This indicates that the younger generation tends to be more active in utilizing digital services.

Table 4. 3 Respondent Profile-Age

Age	Number of Respondents	Percentage (%)
18–23 years old	54	39%
24-28 years old	62	45%
29-33 years old	15	11%
34-38 years old	5	4%
39-45 years old	2	1%
>46 years old	0	0%
Total	138	100%

Source: Data Processing (2026)

4.2.1.3 Respondent Profile Based on Domicile

Based on Table 4.4, the majority of respondents in this study reside in the Greater Jakarta area, namely 63 respondents (46%). Furthermore, respondents who reside in Java outside the Greater Jakarta area numbered 20 respondents (14%). Outside Java, the region with the largest number of respondents came from Maluku and North Maluku, namely 18 respondents (13%), followed by Sulawesi with 15 respondents (11%). Meanwhile, respondents from Kalimantan numbered 8 respondents (6%), Sumatra with 6 respondents (4%), Papua with 4 respondents (3%), and Bali and Nusa Tenggara with 4 respondents (3%). Overall, the majority of respondents came from the Greater Jakarta area, this study also involved respondents from Java outside Jabodetabek and various regions outside Java.

Table 4. 4 Respondent Profile-Domicile

Domicile	Number of Respondents	Percentage (%)
Jabodetabek	63	46%
Jawa (Outside Jabodetabek)	20	14%
Kalimantan	8	6%
Sumatera	6	4%
Sulawesi	15	11%
Bali & Nusa Tenggara	4	3%
Maluku & Maluku Utara	18	13%
Papua	4	3%
Total	138	100%

Source: Data Processing (2026)

4.2.1.4 Respondent Profile Based on Latest Education

Based on Table 4.5, the majority of respondents in this study had a final education level of Bachelor degree (S1), namely as much as 72 respondents (52%). Furthermore, followed by High school/vocational school/equivalent graduates with total 47 respondents (34%), then next followed by respondents who hold a Diploma degree (D3) as much as 18 respondents (13%). Two respondents (1%) reported Master's/Doctoral Degree as their highest level of education.

Table 4. 5 Respondent Profile-Latest Education

Latest Education	Number of Respondents	Percentage (%)
High school/vocational school/equivalent graduates	72	52%
Bachelor degree (S1)	47	34%
Diploma degree (D3)	18	13%
Master's/Doctoral Degree	1	1%
Total	138	100%

Source: Data Processing (2026)

4.2.1.5 Respondent Profile Based on Occupation

Based on Table 4.6, the majority of respondents in this study were students, as much as 73 respondents (53%). Furthermore, respondents who work as private sector employee with total 42 respondents (30%). Meanwhile, respondents who work as self-employed/entrepreneur as much as 12 respondents (9%), while respondents who work as ASN/PNS/TNI/Polri has total 11 respondents (8%).

Table 4. 6 Respondent Profile-Occupation

Occupation	Number of Respondents	Percentage (%)
Students	73	53%
Private sector Employee	42	30%
ASN/PNS/TNI/Polri	11	8%
Entrepreneur	12	9%
Total	138	100%

Source: Data Processing (2026)

4.2.1.6 Respondent Profile Based on the Most Frequently Used Indonesian-based Online Travel Agency Platform

Based on Table 4.7, the majority of respondents stated that Traveloka is an Online Travel Agency platform (OTA) that has the most frequently used, namely as many as 64 respondents (46%). Furthermore, 58 respondents (42%) choose Tiket.com as the most frequently used for Indonesian-based Online Travel Agency, while 16 respondents (12%) stated more use Nusatrip.

Table 4. 7 Respondent Profile – Most Frequently Used Indonesian-based OTA Platform

Most Frequently Used Indonesian-based OTA Platform	Number of Respondents	Percentage (%)
Traveloka	64	46%
Tiket.com	58	42%
Nusatrip	16	12%
Total	138	100%

Source: Data Processing (2026)

4.2.1.7 Respondent Profile Based on Average Expenditure on Online Travel Agency Services

Based on Table 4.8, the majority of respondents had an average expenditure for transactions through Indonesian-based Online Travel Agency (OTA) platforms of IDR 2,500,001–IDR 5,000,000, namely 59 respondents (43%). Furthermore, 33 respondents (24%) had an average expenditure of less than IDR 1,000,000, followed by 29 respondents (21%) who spent IDR 1,000,001–IDR 2,500,000 on OTA transactions. Meanwhile, only 17 respondents (12%) had an average expenditure of more than IDR 5,000,000.

Table 4. 8 Respondent Profile-Average Expenditure on OTA Services

Average Expenditure on OTA Services	Number of Respondents	Percentage (%)
Less than IDR 1,000,000	33	24%
IDR 1,000,001–IDR 2,500,000	29	21%
IDR 2,500,001–IDR 5,000,000	59	43%

Average Expenditure on OTA Services	Number of Respondents	Percentage (%)
More than IDR 5,000,000	17	12%
Total	138	100%

Source: Data Processing (2026)

4.2.1.8 Respondent Profile Based on the Most Frequently Booked Services

Based on Table 4.9, the services most frequently ordered through the Indonesian-based Online Travel Agency (OTA) platform is flight tickets, namely as much as 48 respondents (35%). Furthermore, 44 respondents (32%) stated that they most frequently use OTA to make accommodation or hotel bookings. Besides that, 16 respondents (12%) most frequently ordered Train tickets, whereas 15 respondents (11%) use OTA to make reservation bus tickets. As for travel packages chosen by 7 respondents (5%), followed by car rental with 6 respondents (4%). Moreover there is a respondent that stated concert tickets is the least used service, with 2 respondents (1%).

Table 4. 9 Respondent Profile- Most Frequently Booked Services Through Indonesian-based OTA Platforms

Most Frequently Booked Services on OTA	Number of Respondents	Percentage (%)
Flight tickets	48	35%
Accommodation or Hotel bookings	44	32%
Train ticket	16	12%
Bus ticket	15	11%
Travel packages	7	5%
Car rental	6	4%
Concert ticket	2	1%
Total	138	100%

Source: Data Processing (2026)

4.2.1.9 Respondent Profile Based on Frequency of Using Indonesian-based Online Travel Agency Platforms

Based on Table 4.10, the majority of respondents use the platform Online Travel Agency (OTA) Indonesia based with frequency 3–5 times a year (Occasionally), namely as much as 62 respondents (45%). Furthermore, 44 respondents (32%) stated using the OTA platform as much as 1–2 times a year (Rarely), whereas 32 respondents (23%) using the OTA platform more than 5 times in one year (Frequently).

Table 4. 10 Respondent Profile- Frequency of Using Indonesian-based OTA Platforms

Frequency of Using Indonesian-based OTA Platforms	Number of Respondents	Percentage (%)
1–2 times a year (Rarely)	44	32%
3–5 times a year (Occasionally),	62	45%
5 times in one year (Frequently)	32	23%
Total	138	100%

Source: Data Processing (2026)

4.2.1.10 Respondent Profile Based on Indonesian-based Online Travel Agency Platforms Booking Preferences

Based on Table 4.11, the majority of respondents stated that they make booking reservations independently (Individually) when using the platform Online Travel Agency (OTA) based in Indonesia, namely as many as 95 respondents (69%). Furthermore, 32 respondents (23%) stated that they place orders more frequently with family or friends. Meanwhile, 11 respondents (8%) make an order in the form of group booking.

Table 4. 11 Respondent Profile- Booking Preferences

Booking Preferences	Number of Respondents	Percentage (%)
Independently (Individually)	95	69%
With Family or Friends	32	23%
Group booking	11	8%
Total	138	100%

Source: Data Processing (2026)

4.3 Descriptive Analysis of Variables

This section presents and summarises the data obtained from the questionnaires distributed to respondents. Each item is interpreted using a 5-point Likert scale divided into five assessment categories as shown in Table 4.12, following the classification proposed by Sugiyono (2019).

Table 4. 12 Likert Scale Classification

Likert Scale	Mean Score	Description
1	1.00-1.79	Strongly Disagree
2	1.80-2.59	Disagree
3	2.60-3.39	Neutral/Uncertain
4	3.40-4.19	Agree
5	4.20-5.00	Strongly Agree

Source: Data Processing (2026)

Next, the raw data collected through Google Forms were processed statistically using Structural Equation Modeling – Partial Least Squares (SEM-PLS), conducted into the software SmartPLS 4. The detailed analysis performed by SmartPLS 4 are explained in more detail in the following section.

4.3.1 Indicator of E-Service Quality

According to Table 4.13, the first indicator of E-Service Quality (E-SQ1) “I can easily understand the layout of Indonesian-Based Online Travel Agencies Platforms” has a mean value of 4.391 which indicates that most respondent strongly agree with the statement. The second indicator (E-SQ2) “I can complete transactions quickly on Indonesian-Based Online Travel Agencies Platforms” has an even higher scores of 4.572, showing that most respondents strongly agreed with the statement. The third indicator (E-SQ3), “Indonesian-Based Online Travel Agencies Platforms provide clear security features (e.g., secure payment, data encryption) to protect users personal information” has a mean scores of 4.493 which also indicates that most respondent strongly agree with the statement. Lastly, the fourth indicator E-Service Quality (E-SQ4), “I rarely experience technical errors

when making transactions on Indonesian-Based Online Travel Agencies Platforms” which also reflect a respondent are strongly agree with the statement, by a mean value of 4.275.

The overall average score for E-Service Quality (E-SQ) is 4.433, with a standard deviation of all indicators is 0.747, indicating that the responses given by the respondents were relatively homogeneous and did not vary greatly from the mean. This suggests a strong consensus among respondents that Indonesian-Based Online Travel Agencies Platforms deliver a high standard of e-service quality, particularly in terms of ease of navigation, transaction speed, data security, and system reliability.

Table 4. 13 Descriptive Analysis - E-Service Quality

N0.	Code	Indicator	Mean	Standard Deviation
1	E-SQ 1	I can easily understand the layout of Indonesian-Based Online Travel Agencies Platforms	4.391	0.820
2	E-SQ 2	I can complete transactions quickly on Indonesian-Based Online Travel Agencies Platforms	4.572	0.701
3	E-SQ 3	Indonesian-Based Online Travel Agencies Platforms provide clear security features (e.g., secure payment, data encryption) to protect users personal information	4.493	0.673
4	E-SQ 4	I rarely experience technical errors when making transactions on Indonesian-Based Online Travel Agencies Platforms	4.275	0.796
Variable Average Score			4.433	0.747

Source: Data Processing (2026)

4.3.2 Indicator of Customer E-Satisfaction

According to Table 4.14, the first indicator of Customer E-Satisfaction (E-Stas1) "I am sure with my decision to use Indonesian-Based Online Travel Agencies Platforms" has a mean value of 4.384, which indicates that most respondents strongly agree with the statement. The second indicator (E-Stas2) "I am pleased with the price setting on Indonesian-Based Online Travel Agencies Platforms" has a lower mean score of 4.094, which falls into the "agree" category, indicating that most respondents agree with the statement, though with slightly less enthusiasm compared to the other indicators. The third indicator (E-Stas3) "I am not worried about using an Indonesian-Based Online Travel Agencies Platforms" recorded the highest mean score among the three, at 4.601, indicating that most respondents strongly agree with the statement.

The overall average score for Customer E-Satisfaction (E-Stas) is 4.360, with a standard deviation of all indicators of 0.759, indicating that respondents' answers were relatively homogeneous and did not vary greatly from the mean. This suggests a strong overall sense of satisfaction among respondents toward Indonesian-Based Online Travel Agencies Platforms, although satisfaction with pricing appears comparatively lower than satisfaction with decision confidence and peace of mind.

Table 4. 14 14 Descriptive Analysis - E-Satisfaction

No.	Code	Indicator	Mean	Standard Deviation
1	E-Stas 1	I am sure with my decision to use Indonesian-Based Online Travel Agencies Platforms	4.384	0.774
2	E-Stas 2	I am pleased with the price setting on Indonesian-Based Online Travel Agencies Platforms	4.094	0.850
3	E-Stas 3	I am not worried about using an Indonesian-based OTA platform because it provide a money back guarantee	4.601	0.654
Variable Average Score			4.360	0.759

Source: Data Processing (2026)

4.3.3 Indicator of Customer E-Trust

According to Table 4.15, the first indicator of Customer E-Trust (E-Trst1) "My choice to use an Indonesian-Based Online Travel Agencies Platforms has a wise one" has a mean value of 4.232, indicating that most respondents strongly agree with the statement. The second indicator (E-Trst2) "I feel confident with my last order experience in Indonesian-Based Online Travel Agencies Platforms" has a higher mean score of 4.406, also indicating strong agreement among respondents. The third indicator (E-Trst3) "Indonesian-Based Online Travel Agencies Platforms consistently fulfill the service they promise" recorded a mean score of 4.399, which likewise reflects strong agreement with the statement.

The overall average score for Customer E-Trust (E-Trst) is 4.346, with a standard deviation of all indicators of 0.738, indicating that respondents' answers were relatively consistent and did not deviate greatly from the mean. This suggests that respondents generally place a high level of trust in Indonesian-Based Online Travel Agencies Platforms, both in terms of their decision to use the platform and the platform's consistency in fulfilling its service promises.

Table 4. 15 Descriptive Analysis - E-Trust

No.	Code	Indicator	Mean	Standard Deviation
1	E-Trst1	My choice to use an Indonesian-Based Online Travel Agencies Platforms has a wise one	4.232	0.810
2	E-Trst2	I feel confident with my last order experience in Indonesian-Based Online Travel Agencies Platforms	4.406	0.719
3	E-Trst3	Indonesian-Based Online Travel Agencies Platforms consistently fulfill the service they promise	4.399	0.687
Variable Average Score			4.346	0.738

Source: Data Processing (2026)

4.3.4 Indicator of Customer E-Loyalty

According to Table 4.16, the first indicator of Customer E-Loyalty (E-Loy1) "I will continue make an order in Indonesian-Based Online Travel Agencies Platforms" has a mean value of 4.435, indicating that most respondents strongly agree with the statement. The second indicator (E-Loy2) "When I am plan for traveling Indonesian-Based Online Travel Agencies Platforms will be my first choice" has a lower mean score of 4.167, which falls into the "agree" category, indicating that most respondents agree with the statement. The third indicator (E-Loy3) "I would recommend Indonesian-based Online Travel Agencies Platforms to others" recorded the lowest mean score among the three, at 4.022, which also falls into the "agree" category.

The overall average score for Customer E-Loyalty (E-Loy) is 4.208, with a standard deviation of all indicators of 0.764, indicating that respondents' answers were relatively homogeneous and did not vary greatly from the mean. This suggests that respondents generally exhibit a strong level of loyalty toward Indonesian-Based Online Travel Agencies Platforms, particularly reflected in their intention to continue making orders and their tendency to choose these platforms first when planning travel, though this loyalty is somewhat less pronounced in terms of actively recommending the platforms to others.

Table 4. 16 Descriptive Analysis - E-Loyalty

No.	Code	Indicator	Mean	Standard Deviation
1	E-Loy 1	I will continue make an order in Indonesian-Based Online Travel Agencies Platforms	4.435	0.659
2	E-Loy 2	When I am plan for traveling Indonesian-Based Online Travel Agencies Platforms will be my first choice	4.167	0.786
3	E-Loy 3	I would recommend Indonesian-based Online Travel Agencies Platforms to others	4.022	0.847
Variable Average Score			4.208	0.764

Source: Data Processing (2026)

4.4 Measurement Model (Outer Model SEM-PLS Result)

Before proceeding to hypothesis testing, the measurement model (outer model) is first evaluated to ensure that the indicators used in this study are valid and reliable measures of their respective latent constructs. This evaluation covers three main criteria, namely convergent validity, discriminant validity, and construct reliability. To thoroughly evaluate these measures, this study collected data from 138 respondents in Indonesia, specifically from Indonesian-based Online Travel Agencies (OTA) Platform users.

4.4.1 Convergent Validity Test

Convergent validity indicates the extent to which a set of indicators consistently represents the same underlying construct. In this study, convergent validity is assessed through two criteria, namely the loading factor of each indicator and the Average Variance Extracted (AVE) of each construct. According to Hair et al. (2021) a loading factor value is greater than 0.70, considered acceptable for an indicator to be valid. Additionally, to ensure proper assessment of convergent validity, it is necessary that the Average Variance Extracted (AVE) meet the recommended threshold of 0.5 or higher.

4.4.1.1 Loading Factor Analysis

The loading factor value reflects the strength of the relationship between an indicator and its intended latent construct. Partial least squares structural equation modeling (PLS-SEM) analysis uses external loadings to assess convergent validity at the index level. An indicator is generally considered to fulfil the convergent validity requirement if its loading factor value is equal to or greater than 0.70.

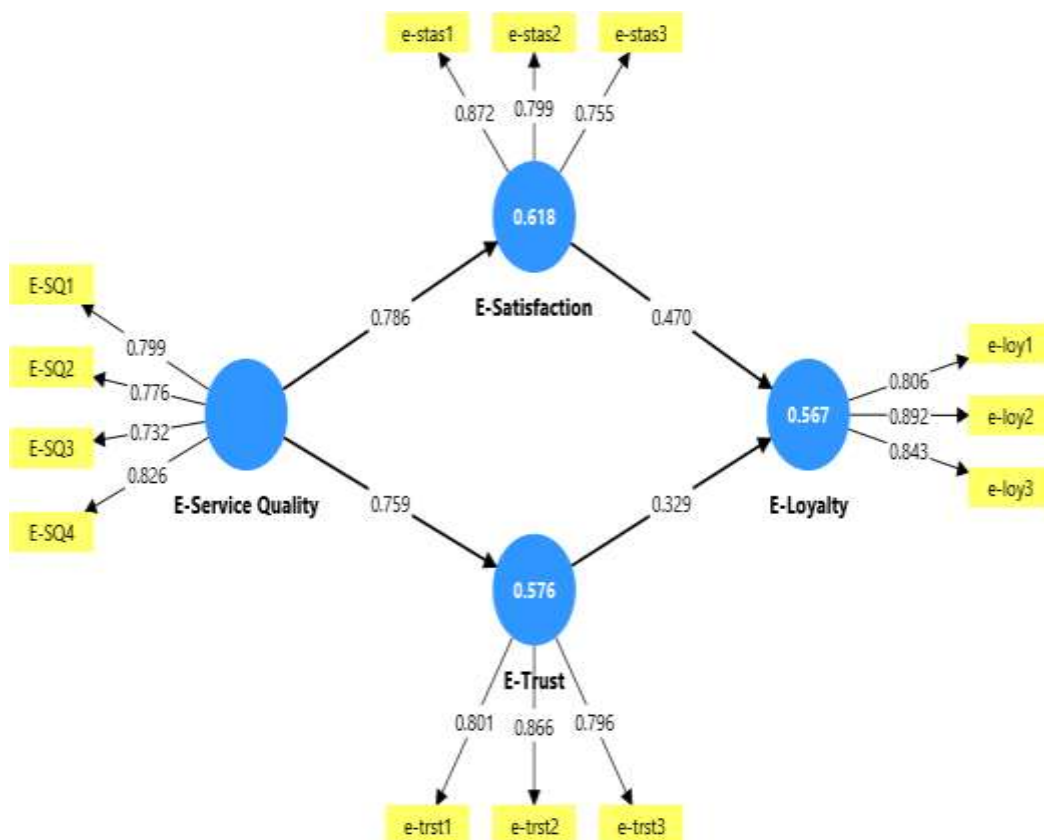


Figure 4. 1 Loading Factor Analysis

Source: Data Processing (2026)

1. Loading Factor Analysis on E-Service Quality

As shown in Table 4.17 shows that all four indicators of the E-Service Quality construct have loading factor values above the 0.70 threshold, ranging from 0.732 to 0.826. The highest loading is shown by indicator E-SQ4 (0.826), which relates to the reliability of the platform in minimizing technical errors during transactions, indicating that this aspect contributes the most in reflecting the E-Service Quality construct. Meanwhile, the lowest loading is shown by E-SQ3 (0.732), concerning the clarity of security features, which although the lowest among the four still exceeds the minimum requirement of 0.70. Overall, these results confirm that all indicators are valid measures of E-Service Quality.

Table 4. 17 Loading Factor Analysis – E-Service Quality

No.	Variable	Code	Indicator	Loading Factor
1	E-Service Quality	E-SQ1	I can easily understand the layout of Indonesian-Based Online Travel Agencies Platforms	0.799
2		E-SQ2	I can complete transactions quickly on Indonesian-Based Online Travel Agencies Platforms	0.776
3		E-SQ3	Indonesian-Based Online Travel Agencies Platforms provide clear security features (e.g., secure payment, data encryption) to protect users personal information	0.732
4		E-SQ4	I rarely experience technical errors when making transactions on Indonesian-Based Online Travel Agencies Platforms	0.826

Source: Data Processing (2026)

2. Loading Factor Analysis on E-Satisfaction

As shown in Table 4.18 shows that the three indicators of the E-Satisfaction construct have loading factor values ranging from 0.755 to 0.872, all of which exceed the 0.70 threshold. The highest loading is shown by E-Stas1 (0.872), reflecting respondents' confidence in their decision to use Indonesian-based Online Travel Agencies platforms, while the lowest is shown by E-Stas3 (0.755), related to the absence of worry when using the platform. These results indicate that all indicators are valid in measuring the E-Satisfaction construct.

Table 4. 18 Loading Factor analysis - Online satisfaction

No.	Variable	Code	Indicator	Loading Factor
1	E-Satisfaction	E-Stas 1	I am sure with my decision to use Indonesian-Based Online Travel Agencies Platforms	0.872
2		E-Stas 2	I am pleased with the price setting on Indonesian-Based Online Travel Agencies Platforms	0.799
3		E-Stas 3	I am not worried about using an Indonesian-based OTA platform because it provide a money back guarantee	0.755

Source: Data Processing (2026)

3. Loading Factor Analysis on E-Trust

As shown in Table 4.19 shows that the three indicators of the E-Trust construct have loading factor values between 0.796 and 0.866, all exceeding the 0.70 threshold. The highest loading is shown by E-Trst2 (0.866), which reflects respondents' confidence based on their most recent ordering experience, while the lowest is shown by E-Trst3 (0.796), related to the platform's consistency in fulfilling its promised services. These results confirm that all indicators are valid measures of the E-Trust construct.

Table 4. 19 Loading Factor analysis - Online Trust

No.	Variable	Code	Indicator	Loading Factor
1	E-Trust	E-Trst1	My choice to use an Indonesian-Based Online Travel Agencies Platforms has a wise one	0.801
2		E-Trst2	I feel confident with my last order experience in Indonesian-Based Online Travel Agencies Platforms	0.866
3		E-Trst3	Indonesian-Based Online Travel Agencies Platforms consistently fulfill the service they promise	0.796

Source: Data Processing (2026)

4. Loading Factor Analysis on E-Loyalty

As shown in Table 4.20 shows that the three indicators of the E-Loyalty construct have loading factor values ranging from 0.806 to 0.892, all exceeding the 0.70 threshold. The highest loading is shown by E-Loy2 (0.892), indicating that Indonesian-based Online Travel Agencies platforms tend to be respondents' first choice when planning a trip, while the lowest is shown by E-Loy1 (0.806), related to the intention to continue ordering through the platform. These results confirm that all indicators are valid measures of the E-Loyalty construct

Table 4. 20 Loading Factor - Electronic Loyalty

No.	Variable	Code	Indicator	Loading Factor
1	E-Loyalty	E-Loy 1	I will continue make an order in Indonesian-Based Online Travel Agencies Platforms	0.806
2		E-Loy 2	When I am plan for traveling Indonesian-Based Online Travel Agencies Platforms will be my first choice	0.892
3		E-Loy 3	I would recommend Indonesian-based Online Travel Agencies Platforms to others	0.843

Source: Data Processing (2026)

5. Summary of Loading Factor Analysis

Table 4.21 Shown the summarizes of outer loading results for all thirteen indicators across the four constructs. All indicators produce loading factor to the minimum acceptable 0.70 and some of them are above 0.7, which are declared valid, confirming that the convergent validity requirement at the indicator level has been fulfilled for this research model.

Table 4. 21 Summary of loading factor analysis results

Variable	Indicator	Loading Factor	Result
E-Service Quality	E-SQ1	0.799	VALID
	E-SQ2	0.776	VALID
	E-SQ3	0.732	VALID
	E-SQ4	0.826	VALID
E-Satisfaction	E-Stas 1	0.872	VALID
	E-Stas 2	0.799	VALID
	E-Stas 3	0.755	VALID
E-Trust	E-Trst1	0.801	VALID
	E-Trst2	0.866	VALID
	E-Trst3	0.796	VALID
E-Loyalty	E-Loy 1	0.806	VALID
	E-Loy 2	0.892	VALID
	E-Loy 3	0.843	VALID

Source: Data Processing (2026)

4.4.1.2 Average Variance Extracted (AVE >0.50)

In addition to the loading factor, convergent validity is also assessed using the Average Variance Extracted (AVE) value, where a construct is considered to have adequate convergent validity if its AVE value is greater than 0.50 to be acceptable and considered valid.

The AVE findings for this study has been shown in Table 4.22, the AVE values for all four constructs range from 0.615 to 0.719, with E-Loyalty showing the highest value (0.719) and E-Service Quality the lowest (0.615). Since all AVE values exceed the 0.50 threshold, it can be concluded that each latent construct is able to explain more than half of the variance of its indicators, thereby confirming that convergent validity is also fulfilled at the construct level.

Table 4. 22 Summary of the Average Variance Extracted Analysis

Variable	AVE	Result
E-Service Quality	0.615	Valid
E-Satisfaction	0.656	Valid
E-Trust	0.675	Valid
E-Loyalty	0.719	Valid

Source: Data Processing (2026)

4.4.2 Discriminant Validity Test

Discriminant validity ensures that each construct in the research model is empirically distinct from the others. In other words, the construct indicators should correlate more strongly with that construct than with others. In this study, discriminant validity was tested using two approaches: the Fornell-Larker criterion and cross-factor loading analysis.

4.4.2.1 Fornell-Larker Criterion

The Fornell-Larker criterion compares the square root of the AVE (absolute mean variance) of each construct (indicated on the diagonal) with the correlation value between that construct and the other constructs (indicated on the diagonal). Discriminant validity is achieved when each construct shares more variance with its indicator than with the other constructs.

Table 4. 23 Fornell-Larcker Criterion

Variable	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
E-Loyalty	0.848			
E-Satisfaction	0.723	0.810		
E-Service Quality	0.594	0.786	0.784	
E-Trust	0.691	0.771	0.759	0.822

Source: Data Processing (2026)

4.4.2.2 Cross Loading

Cross loading examines discriminant validity at the indicator level by comparing the loading of each indicator on its intended construct with its loadings on the other constructs. An indicator is considered to have good discriminant validity if its loading on its own construct is the highest compared to its loadings on the other constructs. Table 4.24 below presents cross loading for all parameter through which research has been conducted.

Table 4. 24 Cross Loading Results

Code	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
E-SQ1	0.401	0.562	0.799	0.589
E-SQ2	0.446	0.670	0.776	0.565
E-SQ3	0.471	0.572	0.732	0.557
E-SQ4	0.539	0.653	0.826	0.663
E-Loy1	0.806	0.608	0.516	0.577
E-Loy2	0.892	0.662	0.510	0.643
E-Loy3	0.843	0.563	0.484	0.529
E-Stas1	0.672	0.872	0.690	0.692
E-Stas2	0.660	0.799	0.582	0.617
E-Stas3	0.396	0.755	0.642	0.557
E-Trst1	0.620	0.652	0.573	0.801
E-Trst2	0.590	0.677	0.692	0.866
E-Trst3	0.488	0.566	0.600	0.796

Source: Data Processing (2026)

Table 4.24 shows that each indicator has its highest loading value on its intended construct, as indicated in bold, compared to its loading values on the other three constructs, which support that the indicators are separate and valid in their latent constructs. On the variable E-Service Quality, the loading value at the indicator E-SQ1 is 0.799, E-SQ2 is 0.776, E-SQ3 is 0.732 and on E-SQ4 is 0.826, overall those indicators are highest value of loading compared to their cross loading with the other variables. For the variable E-Satisfaction, E-Stas1 has the highest value of loadings by 0.872, E-Stas2 is 0.799 and E-Stas3 is 0.755, which is clearly higher than on the other constructs. It also similar to the other two variable, E-Trust and E-Loyalty. This consistent pattern indicates that each indicator captures its own underlying latent construct without meaningful cross-loading onto other constructs, confirming an absence of overlap among the latent variables. Therefore, the measurement model in this study demonstrates adequate discriminant validity.

4.4.3 Reliability Test

Once the measurement model meets the requirements of convergent and discriminant validity, the next step is to test its reliability. Reliability testing is

conducted to assess the internal consistency of the indicators in measuring their respective constructs. Reliability in this study is evaluated using two measures, namely Cronbach's Alpha and Composite Reliability, where a value greater than 0.70 is considered to indicate an acceptable level of reliability.

4.4.3.1 Cronbach's Alpha

Cronbach's Alpha is used to measure the internal consistency by summing up all items within one construct. Table 4.25 shows Cronbach's Alpha values for all four constructs. The Cronbach's Alpha value of E-Service Quality (E-SQ) is 0.790, E-Satisfaction (E-Stas) is 0.738, while the E-Trust (E-Trst) is 0.759 and E-Loyalty (E-Loy) is 0.804. Therefore since all values exceed the 0.70 threshold, each construct in this study are reliable.

Table 4. 25 Cronbach's Alpha Result

Variable	Cronbach's Alpha	Criteria	Result
E-Service Quality	0.790	> 0.70	Reliable
E-Satisfaction	0.738	> 0.70	Reliable
E-Trust	0.759	> 0.70	Reliable
E-Loyalty	0.804	> 0.70	Reliable

Source: Data Processing (2026)

4.4.3.2 Composite Reliability

Based on the data presented in Table 4.26, all four constructs demonstrate adequate composite reliability. The composite reliability (ρ_a) values are as follows: E-Service Quality (E-SQ) = 0.794, E-Satisfaction (E-Stas) = 0.752, E-Trust (E-Trst) = 0.765, and E-Loyalty (E-Loy) = 0.811. The composite reliability (ρ_c) values are also satisfactory, ranging from 0.851 (E-Satisfaction) to 0.884 (E-Loyalty). Since all values exceed the recommended threshold of 0.70 for both measures (Hair et al., 2021), it can be concluded that each construct in this study

demonstrates a high level of internal consistency and is therefore considered reliable.

Table 4. 26 Composite Reliability

Variable	Composite reliability (rho_a)	Composite reliability (rho_c)	Criteria	Result
E-Service Quality	0.794	0.864	> 0.70	Reliable
E-Satisfaction	0.752	0.851	> 0.70	Reliable
E-Trust	0.765	0.862	> 0.70	Reliable
E-Loyalty	0.811	0.884	> 0.70	Reliable

Source: Data Processing (2026)

Table 4.26 shows that the composite reliability values (rho_a) range from 0.752 to 0.811, while the composite reliability values (rho_c) range from 0.851 to 0.884. All values exceed the 0.70 threshold for both measures, indicating that the four constructs, namely E-Service Quality, E-Satisfaction, E-Trust, and E-Loyalty, demonstrate a high level of internal consistency and reliability. Taken together, the results of the convergent validity, discriminant validity, and reliability tests confirm that the measurement model (outer model) in this study is valid and reliable, allowing the analysis to proceed to the evaluation of the structural model (inner model).

4.5 Structural Model (Inner Model SEM-PLS Result)

After the measurement model (outer model) has been confirmed that all the indicators and constructs are valid and reliable, the next analysis step is to evaluate the structural model (inner model), which examines the relationships between latent constructs, measures the ability of exogenous construct to explain endogenous construct and test the previously formulated hypotheses. The structural model evaluation in this study includes the coefficient of determination (R^2), collinearity assessment (VIF), hypothesis testing, effect size (f^2), and Importance-Performance Map Analysis (IPMA).

4.5.1 Coefficient of Determination (R^2)

To evaluate the coefficient of determination, the table below would represent the test results, focusing on the R-square value, which indicates the proportion of variance in the dependent variable that can be explain by the independent variable. Higher R^2 meaning stronger predictive power, Hair et al. (2022) classify 0.75 as substantial, 0.50 as moderate, and 0.25 as weak. This study examines R^2 across every endogenous construct to gauge how well the structural model explains the relationships it tests.

Table 4. 27 Coefficient of Determination (R^2)

Relationship	R-square	Percentage	R-square adjusted	Percentage	Category
E-Satisfaction	0.618	61.8%	0.615	61.5%	Substantial
E-Trust	0.576	57.6%	0.573	57.3%	Moderate
E-Loyalty	0.567	56.7%	0.561	56.1%	Moderate

Source: Data Processing (2026)

According to Table 4.27, the R^2 of E-Satisfaction is 0.618, or 61.8% as a percentage (adjusted $R^2 = 0.615$, or 61.5%). This implies that 61.8% of the variation in E-Satisfaction is explained by the predictors in the model (E-Service Quality (E-SQ)), while the remaining 38.2% is explained by factors outside the model and is not discussed in this study. Based on the criteria proposed by Hair et al. (2022), this value falls into the moderate category, indicating that the model has a reasonably strong ability to explain variance in Customer E-Satisfaction. The R^2 of E-Trust is 0.576, or 57.6% (adjusted $R^2 = 0.573$, or 57.3%). This means that 57.6% of the variation in E-Trust is explained by the predictors in the model (E-Service Quality (E-SQ)), while the remaining 42.4% is attributable to factors outside the scope of this study. This value also falls into the moderate category, suggesting that while

the model accounts for a substantial share of variance in E-Trust, other unexamined factors such as third-party reviews may also play a role.

Similarly the R^2 of E-Loyalty is 0.567, or 56.7% (adjusted $R^2 = 0.561$, or 56.1%). This indicates that 56.7% of the variation in E-Loyalty is explained by the model, with the remaining 43.3% caused by factors outside the model. This value falls into the moderate category as well, which is reasonable given that loyalty is typically a downstream outcome also shaped by factors such as switching costs or habitual usage patterns not included in this study. Overall, the R^2 values across all three endogenous constructs (0.618, 0.576, and 0.567) fall consistently within the moderate range according to Hair et al. (2022), indicating that the structural model has a reasonably strong and consistent ability to explain the relationships it tests among E-Satisfaction, E-Trust, and E-Loyalty.

4.5.2 Collinearity Assessment (VIF)

Collinearity assessment is conducted to ensure that the indicators and constructs in the research model do not exhibit multicollinearity problems that could bias the estimation of path coefficients. This is measured using the Variance Inflation Factor (VIF). Based on the data in Table 4.28 (outer VIF) and Table 4.13 (inner VIF), all VIF values are below 5.00, which, according to Hair et al. (2022), indicates the absence of collinearity issues. The outer and inner VIF results together confirm that the model meets the no-multicollinearity assumption at both the indicator (index) and structural levels. This means each indicator and each latent variable contributes distinct, non-redundant information to the model, qualifying it for structural model analysis and hypothesis testing.

Table 4. 28 Collinearity Assessment (Outer VIF Values)

Indicator	VIF	Result
E-SQ1 : I can easily understand the layout of Indonesian-Based Online Travel Agencies Platforms	1.707	No collinearity issue
E-SQ2 : I can complete transactions quickly on Indonesian-Based Online Travel Agencies Platforms	1.514	No collinearity issue
E-SQ3 : Indonesian-Based Online Travel Agencies Platforms provide clear security features (e.g., secure payment, data encryption) to protect users personal information	1.409	No collinearity issue
E-SQ4 : I rarely experience technical errors when making transactions on Indonesian-Based Online Travel Agencies Platforms	1.750	No collinearity issue
E-Loy1 : I will continue make an order in Indonesian-Based Online Travel Agencies Platforms	1.505	No collinearity issue
E-Loy2 : When I am plan for traveling Indonesian-Based Online Travel Agencies Platforms will be my first choice	2.133	No collinearity issue
E-Loy3 : I would recommend Indonesian-based Online Travel Agencies Platforms to others	1.926	No collinearity issue
E-Stas1 : I am sure with my decision to use Indonesian-Based Online Travel Agencies Platforms	1.711	No collinearity issue
E-Stas2 : I am pleased with the price setting on Indonesian-Based Online Travel Agencies Platforms	1.436	No collinearity issue
E-Stas3 : I am not worried about using an Indonesian-based OTA platform because it provide a money back guarantee	1.418	No collinearity issue
E-Trst1 : My choice to use an Indonesian-Based Online Travel Agencies Platforms has a wise one	1.452	No collinearity issue
E-Trst2 : I feel confident with my last order experience in Indonesian-Based Online Travel Agencies Platforms	1.741	No collinearity issue
E-Trst3 : Indonesian-Based Online Travel Agencies Platforms consistently fulfill the service they promise	1.529	No collinearity issue

Source: Data Processing (2026)

Table 4. 29 Collinearity Assessment (Inner VIF Values)

Relationship	VIF	Criteria	Result
E-Service Quality -> E-Satisfaction	1.000	< 5.00	No collinearity issue
E-Service Quality -> E-Trust	1.000	< 5.00	No collinearity issue
E-Satisfaction -> E-Loyalty	2.470	< 5.00	No collinearity issue
E-Trust -> E-Loyalty	2.470	< 5.00	No collinearity issue

Source: Data Processing (2026)

4.5.3 Hypothesis Testing Results

Hypothesis testing in this study is conducted through the bootstrapping procedure to examine the significance of the relationships between constructs. A hypothesis is accepted if the t-statistic value is greater than 1.645 and the p-value is less than 0.05. Figure 4.2 presents the path coefficients along with their corresponding t-statistic values obtained from the bootstrapping results.

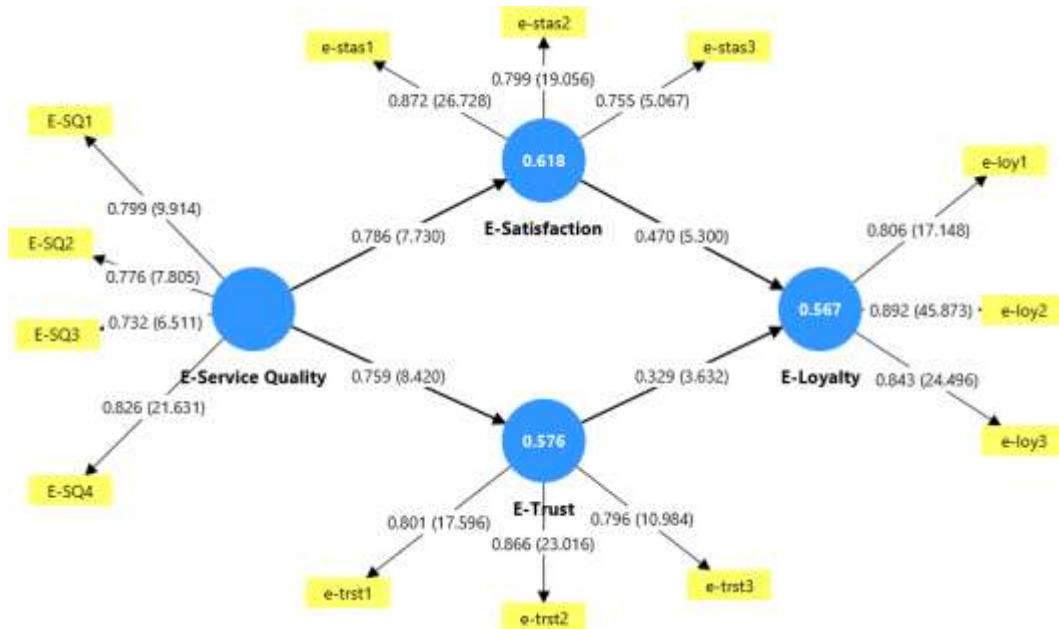


Figure 4. 2 Hypothesis Testing Result

Source: Data Processing (2026)

Table 4.30 presents the results of hypothesis testing for the four hypotheses proposed in this study. The first hypothesis (H_1), which states that E-Service Quality has a positive and significant influence on E-Satisfaction, is accepted, as indicated by a path coefficient of 0.786, a t-statistic of 7.730, and a p-value of 0.000. The second hypothesis (H_2), which states that E-Service Quality has a positive and significant influence on E-Trust, is also accepted, with a path coefficient of 0.759, a t-statistic of 8.420, and a p-value of 0.000. The third hypothesis (H_3), which states that E-Satisfaction has a positive and significant influence on E-Loyalty, is accepted, with a path coefficient of 0.470, a t-statistic of 5.300, and a p-value of 0.000. Lastly, the fourth hypothesis (H_4), which states that E-Trust has a positive and significant influence on E-Loyalty, is accepted, with a path coefficient of 0.329, a t-statistic of 3.632, and a p-value of 0.000. Since the t-statistic values for all four relationships exceed 1.645 and the p-values are below 0.05, it can be concluded that all four hypotheses proposed in this study (H_1 , H_2 , H_3 , and H_4) are supported by the empirical data.

Table 4. 30 Hypothesis Testing Results

Hypothesis	Original sample	T statistics	P values	Result
H_1 : E-Service Quality has a positive and significant influence on customer E-Satisfaction	0.786	7.730	0.000	Accepted
H_2 : E-Service Quality has a positive and significant influence on customer E-Trust	0.759	8.420	0.000	Accepted
H_3 : Customer E-Satisfaction has a positive and significant influence on customer E-Loyalty	0.470	5.300	0.000	Accepted
H_4 : Customer E-Trust has a positive and significant influence on customer E-Loyalty	0.329	3.632	0.000	Accepted

Source: Data Processing (2026)

4.5.3.1 Result of the study

Based on the data in Table 4.30, the result of the hypothesis testing for this study can be explained as follows:

1. The first hypothesis predicted that E-Service Quality (E-SQ) has a positive influence on customer E-Satisfaction (E-Stas). It is found in the hypothesis testing that with original sample of 0.786 (Positive), demonstrating a positive relationship between the variables. T-Statistic is 7.730 (>1.64) and P-Value is 0.000 (<0.05), it is indicating that the hypothesis is statistically supported and should be accepted. In conclusion, the findings demonstrate that E-Service Quality has a positive and significant influence on customer E-Satisfaction. In other words, when users of the Indonesian-based Online Travel Agency (OTA) platforms perceive the platform's e-service quality positively, they are more likely to experience higher levels of satisfaction with the online service provided.
2. The second hypothesis predict that E-Service Quality (E-SQ) has a positive influence on customer E-Trust (E-Trst). It is found in the hypothesis testing that with a original sample of 0.759 (Positive), demonstrating a positive relationship between the variables. T-Statistic is 8.420 (>1.64) and P-Value is 0.000 (<0.05), it is indicating that the hypothesis is statistically supported and should be accepted. This finding suggests that when users of Online Travel Agency (OTA) platforms perceive the platform's e-service quality to be high, they are more likely to develop trust in the platform.
3. The Third hypothesis predict E-Satisfaction (E-Stas) has a positive influence on customer E-Loyalty (E-Loy). It is found in the hypothesis testing that with a original sample of 0.470 (Positive), demonstrating a positive relationship between the variables. T-Statistic is 5.300 (>1.64) and P-Value is 0.000 (<0.05), it is indicating that the hypothesis is statistically supported and should be accepted. This finding suggests that customers who experience higher levels of e-satisfaction are more likely to become loyal to

the OTA platform, such as by continuing to use its services and recommending the platform to others.

4. The fourth hypothesis predict E-Trust (E-Trst) has a positive influence on customer E-Loyalty (E-Loy). It is found in the hypothesis testing that with a original sample of 0.329 (Positive), demonstrating a positive relationship between the variables. T-Statistic is 3.632 (>1.64) and P-Value is 0.000 (<0.05), it is indicating that the hypothesis is statistically supported and should be accepted. The findings suggest that customers who trust an Online Travel Agency platform are more likely to develop long-term loyalty toward the platform. When customers believe that the platform is reliable, secure, and capable of fulfilling its promises, they are more willing to repeted using its services for in future.

4.5.4 Effect Size (f^2)

Evaluating the overall model with R^2 isn't enough, f^2 measures the specific change in R^2 that occurs when a particular predictor construct is removed from the model, thereby indicating the relative strength of that predictor's individual contribution (Cohen, 1988). Putri, Risfandy, and H. Ibrahim (2022) set the thresholds: 0.02 signals a small effect, 0.15 a medium effect, 0.35 a large effect. This test identifies which variables carry real weight in explaining the dependent variable.

Table 4. 31 Effect Size (f^2)

Relationship	f-square	Category
E-Service Quality -> E-Satisfaction	1.618	Large
E-Service Quality -> E-Trust	1.357	Large
E-Satisfaction -> E-Loyalty	0.206	Medium
E-Trust -> E-Loyalty	0.101	Small

Source: Data Processing (2026)

As shown in Table 4.31, the relationship between E-Service Quality and E-Satisfaction produces an f^2 of 1.618, which falls into the large category. This indicates that E-Service Quality makes a very substantial contribution to explaining the variance in E-Satisfaction, confirming that the quality of service delivered through the Online Travel Agency platform is a dominant driver of how satisfied users feel. Similarly, the relationship between E-Service Quality and E-Trust yields an f^2 of 1.357, also categorized as large. This suggests that E-Service Quality likewise plays a major role in shaping users' level of trust toward the platform, reinforcing its position as a key antecedent construct in the model.

Moreover, the relationship between E-Satisfaction and E-Loyalty shows an f^2 of 0.206, which falls into the medium category. This indicates that E-Satisfaction has a moderate, meaningful contribution to explaining variance in E-Loyalty, suggesting that satisfied users are reasonably more likely to remain loyal, although satisfaction alone does not account for the majority of loyalty formation. Lastly, the relationship between E-Trust and E-Loyalty produces an f^2 of 0.101, which falls into the small category. Although this effect is comparatively modest, it remains above Cohen's (1988) minimum threshold of 0.02, indicating that E-Trust still contributes meaningfully, if not strongly, to explaining E-Loyalty, and its effect should not be dismissed as negligible.

4.5.5 Importance Performance Map Analysis (IPMA)

The Importance-Performance Map Analysis (IPMA) extends the standard PLS-SEM results by comparing the importance (total effects) of each predictor construct against its performance (average latent variable score) toward a target construct, in this case E-Loyalty. This analysis helps identify constructs that, despite already contributing importantly, may still require performance improvement.

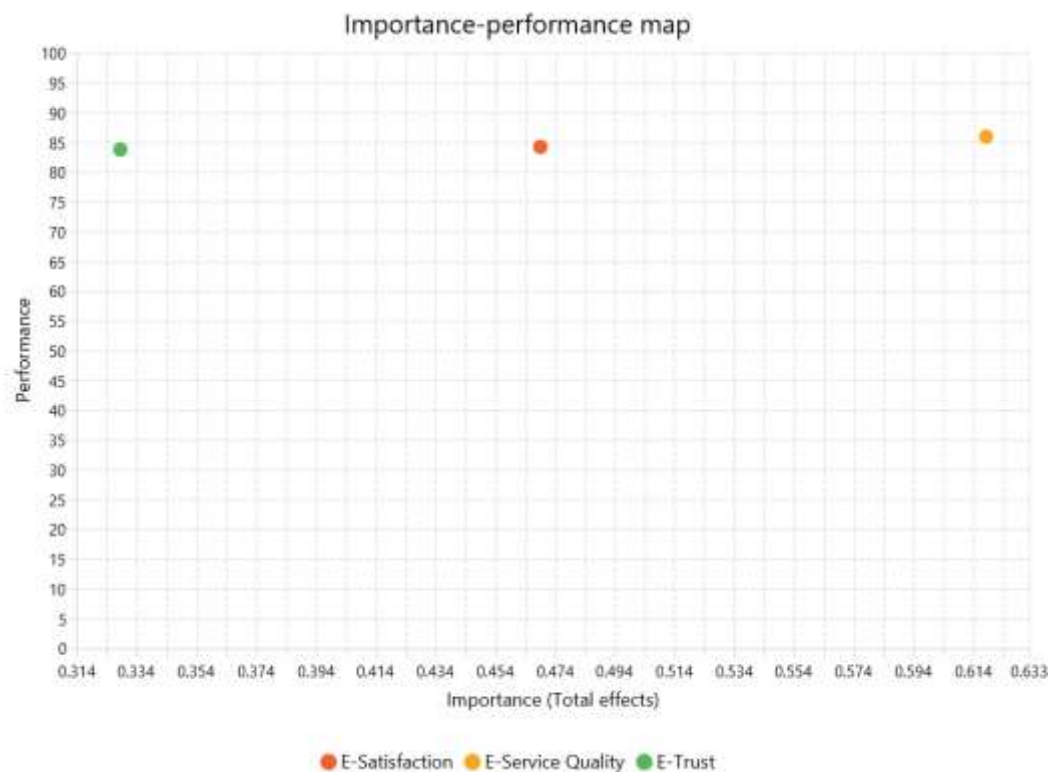


Figure 4. 3 Importance-Performance Map Analysis (IPMA)
Source: Data Processing (2026)

The IPMA results presented in Figure 4.3 provide strategic insights that extend beyond the directional significance reported in hypothesis testing. By simultaneously examining the importance (total effects on E-Loyalty) and performance of each predictor construct, the IPMA enables to identify which constructs deserve prioritization. E-Service Quality demonstrates the highest importance value of 0.62, alongside the highest performance score 86 out of 100. This combination indicates that E-Service Quality is simultaneously the strongest driver of E-Loyalty and the aspect most positively evaluated by respondents. From a managerial standpoint, maintaining the current high level of e-service quality is essential, as any deterioration in this construct would have the largest negative impact on customer loyalty among all predictors in the model.

E-Satisfaction shows a importance value of 0.47 with a high performance score of 85. While its performance is already strong, the fact that it carries

meaningful importance for E-Loyalty suggests that Indonesian-based OTA providers should sustain initiatives that reinforce customer satisfaction, particularly psychological comfort and confidence in platform reliability, since satisfied customers are more likely to exhibit repeat booking behavior and positive word-of-mouth (Ali et al., 2021).

E-Trust shows the lowest importance value 0.33 and a similarly high performance score 84. Although E-Trust exerts the smallest influence on E-Loyalty relative to the other constructs, its high performance level suggests that Online Travel Agency platforms are already perceived as credible and reliable by users. However, given that trust in online environments is inherently fragile and can be rapidly undermined by security breaches, inaccurate booking information, or service failures (Gefen, 2002; Chameroy et al., 2024), Online Service providers should not treat this high performance score as an invitation to reduce investment in trust-building mechanisms.

Overall, the IPMA results suggest that while all three constructs are performing well, E-Service Quality deserves continuous strategic attention as the construct with the highest leverage on E-Loyalty. Indonesian-based Online Travel Agency platforms should prioritize investments in platform functionality, transaction efficiency, and data security, as these attributes collectively underpin users' holistic evaluation of service quality and consequently their loyalty behavior. Platforms such as Traveloka and Tiket.com, which already lead in brand recognition, can sustain competitive advantage by ensuring that service quality remains a core operational priority rather than a secondary concern.

4.6 Analysis and Discussion

Based on the previous section by relating the empirical findings of this study to the research framework used, in order to provide a comprehensive interpretation of how E-Service Quality effect E-Satisfaction, E-Trust and E-Loyalty toward Indonesian-based Online Travel Agencies platforms, then below sections will provide analysis and discussion on the causes of the results

4.6.1 Discussion on the Effect of E-Service Quality on customer E-Satisfaction towards Indonesian-based Online Travel Agencies Platform

The results of hypothesis testing show that E-Service Quality has a positive and significant Effect on customer E-Satisfaction ($\beta = 0.786$; $t = 7.730$; $p = 0.000$), thereby supporting H_1 . This finding indicates that the better the quality of electronic service provided by Indonesian-based Online Travel Agencies platforms, the higher the level of e-satisfaction experienced by customers. The significant positive relationship demonstrates that E-Service Quality plays a fundamental role in shaping customers' evaluations of Online Travel Agency platforms. Unlike conventional travel agencies where customers interact directly with service personnel, Online Travel Agency platforms rely entirely on digital interactions throughout the customer journey. Consequently, customers evaluate their overall experience based on how effectively the platform facilitates each stage of this process.

Based on the measurement of the E-Service Quality construct, the indicator with the highest outer loading value is E-SQ 4 (*I rarely experience technical errors when making transactions on Indonesian-based Online Travel Agency platforms*) with a loading of 0.826. Through that result indicate technical reliability, specifically the transaction experience without or minim errors that experience by the Online Travel users in this study. This suggests respondent place the greatest weight on a platform ability to perform consistently without interruption, which directly shapes how satisfied they feel after using it.

The high evaluation of seamless digital transaction experience can also be explained by the characteristics of the respondents. The majority of respondents in this study belong to the younger generation, who are representing digital-native generations with 84% of respondents being between 18–28 years old. Younger consumers generally have greater familiarity with digital technology and tend to expect fast, convenient, and seamless online experiences. For this demographic,

tend to choose a platform that functions without technical disruption and easy to navigate directly.

In terms of effect size, the relationship between E-Service Quality and E-Satisfaction produced an f^2 value of 1.618, categorized as a large effect according to Cohen's (1988) criteria ($f^2 > 0.35$). This indicates that E-Service Quality is not merely a statistically significant predictor of E-Satisfaction, but an exceptionally dominant one, explaining a substantial portion of the variance in satisfaction beyond what other predictors contribute. Furthermore, the IPMA results position E-Service Quality as the construct with the highest importance value (total effect of 0.621) in predicting E-Loyalty, alongside a high performance score 86 out of 100. This means that while E-Service Quality is already performing well in the eyes of respondents, its strategic importance remains the highest among all predictor constructs, making it the primary lever Online Travel Agency platforms should protect and sustain.

However, the positive relationship between E-Service Quality and E-Satisfaction is consistent with a substantial body of prior research in online service environments. Xiang et al. (2024) found that e-service quality has positively and significantly predicted customer satisfaction among users of Chinese online travel retail distribution agencies, while Makorere (2025) confirmed a significant positive relationship between electronic service quality and e-satisfaction. These relationships are particularly pronounced on Online Travel Agency platforms because customers depend entirely on digital interactions throughout the service journey, from initial search and comparison to payment processing and post-booking support leaving e-service quality as the primary cue available to form e-satisfaction judgments. The high path coefficient obtained in this study ($\beta = 0.786$) further underscores the dominant role of e-service quality in shaping satisfaction within the Indonesian Online Travel context, suggesting that platform-level service attributes are more salient determinants of user satisfaction than promotional or pricing factors in this market.

From the perspective of the Stimulus–Organism–Response (SOR) Theory, these findings provide strong theoretical support for the proposed research framework. In this study, E-Service Quality functions as the stimulus, representing the external environment experienced by customers while interacting with Indonesian-based Online Travel Agency platforms. Customers subsequently evaluate these service experiences cognitively and emotionally, producing Customer E-Satisfaction as the organism, which reflects their internal psychological response after using the platform. The significant positive relationship found in this study confirms that favourable evaluations of electronic service quality stimulate positive emotional responses among customers. In other words, when Online Travel Agency platforms provide efficient, reliable, secure, and convenient electronic services, customers develop higher levels of online satisfaction because the platform successfully meets both their practical needs and psychological expectations during the online booking process.

4.6.2 Discussion on the Effect of E-Service Quality on customer E-Trust towards Indonesian-based Online Travel Agencies Platform

The results of hypothesis testing also show that E-Service Quality has a positive and significant influence on customer E-Trust ($\beta = 0.759$; $t = 8.420$; $p = 0.000$), thereby supporting H_2 . These results indicate that E-Service Quality has a strong positive and statistically significant Effect on customer E-Trust toward Indonesian-based Online Travel Agency (OTA) platforms. Among the four indicators of the predictor variable, the indicator with the highest outer loading within the E-Service Quality construct is E-SQ4 (*"I rarely experience technical errors when making transactions on Indonesian-based Online Travel Agency platforms"*) with a loading of 0.826. and from the perspective of the outcome variable, the indicator with the highest outer loading within the E-Trust construct is E-Trst2 (*"I feel confident with my last order experience on Indonesian-based Online Travel Agency platforms"*) with a loading of 0.866. This reveals that trust among Online Travel users is most powerfully built through positive accumulated past experiences, specifically the confidence derived from a previous booking that was processed correctly and fulfilled as expected. Together, these two indicators

suggest that when users rarely encounter technical errors during transactions (E-SQ4), they accumulate positive booking experiences that strengthen their confidence in the platform (E-Trst2).

The significant relationship between E-Service Quality and E-Trust in this study have relevant with the respondent profile, given that 46% of respondents identified Traveloka as their most frequently used platform. Traveloka's established market position and brand reputation in Indonesia may contribute to higher baseline trust levels among respondents, reinforcing the measured relationship between E-Service Quality and E-Trust. These findings are consistent with Alnaim et al. (2022), who confirmed a significant positive relationship between E-Service Quality and E-Trust in Online Travel users when they need to choose the accommodation service, and with Xiang et al. (2024) who validated E-Trust as a strongest organism-level state triggered by service quality stimuli within the SOR framework that applied in Chinese OTRDAs (Online Travel Retail Distribution Agencies).

Furthermore, the effect size analysis revealed an f^2 value of 1.357 for the E-Service Quality to E-Trust relationship, classified as a large effect ($f^2 > 0.35$). This confirms that E-Service Quality exerts a dominant and practically significant influence on the formation of E-Trust. The IPMA analysis further shows that E-Trust holds an importance value of approximately 0.329 with a performance score of approximately 84 out of 100. While E-Trust is currently performing at a high level, its importance to E-Loyalty is comparatively more modest than that of E-Satisfaction, suggesting that sustaining current service quality levels is essential for maintaining E-Trust.

4.6.3 Discussion on the Effect of customer E-Satisfaction on customer E-Loyalty towards Indonesian-based Online Travel Agencies Platform

The results further show that customer E-Satisfaction has a positive and significant influence on customer E-Loyalty ($\beta = 0.470$; $t = 5.300$; $p = 0.000$), thereby supporting H_3 . These results indicate that E-Satisfaction has a positive and

statistically significant influence on customer E-Loyalty toward Indonesian-based Online Travel Agency (OTA) platforms. The positive relationship indicates that customer E-Satisfaction is an essential driver of long-term customer E-Loyalty in the online travel industry. Unlike e-satisfaction, which reflects customers' evaluations of a specific service experience, e-loyalty represents a longer-term behavioural intention that develops after customers repeatedly experience positive interactions with an online service provider.

From the perspective of the predictor variable, the indicator with the highest outer loading within the E-Satisfaction construct is E-Stas1 (*"I am sure with my decision to use Indonesian-based Online Travel Agency platforms"*) with a loading of 0.872. This indicates that e-satisfaction among Online Travel Agency users is most strongly expressed through decisional confidence, the psychological certainty that choosing this platform was the right and wise decision. This finding suggests that e-satisfaction in the Online Travel Agency context is not merely a reaction to a single pleasant transaction but a broader evaluative state in which users feel affirmed in their platform choice. From the perspective of the outcome variable, the indicator with the highest outer loading within the E-Loyalty construct is E-Loy2 (*"When I plan for traveling, Indonesian-based Online Travel Agency platforms will be my first choice"*) with a loading of 0.892. This reveals that e-loyalty among Online Travel users is most powerfully expressed as preferential platform selection, the habitual tendency to return to the same Online Travel Agency platform as the first point of reference when travel planning begins. Together, these two indicators suggest a meaningful connection. Users who feel most certain about their decision to use the platform (E-Stas1) are those most likely to default to it as their first choice for future travel (E-Loy2), forming the core mechanism through which E-Satisfaction drives E-Loyalty in this study.

Furthermore, the effect size for this relationship was f^2 of 0.206, this confirm as medium that E-Satisfaction contributes to explaining variance in E-Loyalty, affirming its role as a critical organism-level in the SOR causal chain. The IPMA results show that E-Satisfaction holds an importance value of approximately 0.470

with a performance score of approximately 85 out of 100, positioning it as the construct with the highest direct strategic importance to E-Loyalty among the two organism-level variables. This means Online Travel Agency managers must focus on maintaining the satisfaction drivers that currently perform well, as any decline in satisfaction will have the most direct and significant consequence on loyalty outcomes (Manalastas, 2025).

The findings of this study are consistent with a prior research that identifies customer satisfaction as a key determinant of customer loyalty in electronic commerce and online service environments. Ali et al. (2021) argued that customer satisfaction strengthens customers' intentions to maintain long-term relationships with online service providers, as satisfied customers perceive greater value and face lower switching incentives. In the Online Travel context specifically, Alnaim et al (2022) confirmed that e-satisfaction acts as a critical mediating variable linking service quality perceptions to loyalty behaviors including repurchase intention and positive word-of-mouth. The significant positive relationship identified in this study therefore supports the SOR framework by demonstrating that satisfied customers develop a favorable behavioral intentions, including sustained platform usage and long-term loyalty toward Online Travel Agency platforms.

4.6.4 Discussion on the Effect of customer E-Trust on customer E-Loyalty towards Indonesian-based Online Travel Agencies Platform

Finally, the results show that customer E-Trust has a positive and significant influence on customer E-Loyalty ($\beta = 0.329$; $t = 3.632$; $p = 0.000$), thereby supporting H_4 , indicating that Customer E-Trust has a positive and significant influence on Customer E-Loyalty. This finding suggests that customers who have greater confidence in Indonesian-based Online Travel Agency platforms are more likely to continue using the platforms and develop stronger loyalty over time.

From the perspective of the predictor variable, the indicator with the highest outer loading within the E-Trust construct is E-Trst2 (*"I feel confident with my last order experience on Indonesian-based Online Travel Agency platforms"*) with a

loading of 0.866. This indicates that experience-based confidence is the strongest indicator of E-Trust among respondents. Trust that has been earned and validated through past positive booking interactions rather than through brand promises alone. From the perspective of the outcome variable, the indicator with the highest outer loading within the E-Loyalty construct remains E-Loy2 (*"When I plan for traveling, Indonesian-based Online Travel Agency platforms will be my first choice"*) with a loading of 0.892. This confirms that the ultimate expression of loyalty among Online Travel Agency users is preferential platform selection for future travel planning. Together, these two indicators reveal a compelling pathway: users who have accumulated confidence through positive past booking experiences (E-Trst2) are those most likely to consistently choose the same platform as their first option whenever they plan new travel (E-Loy2) forming the core mechanism through which E-Trust drives E-Loyalty in this study.

Comparing H_3 and H_4 , while both E-Satisfaction ($\beta = 0.470$) and E-Trust ($\beta = 0.329$) significantly and directly influence E-Loyalty, E-Satisfaction carries a bit more. This hierarchy is further confirmed by the effect size results: E-Satisfaction to E-Loyalty produced f^2 of 0.206 (medium effect), while E-Trust to E-Loyalty produced f^2 of 0.101 (medium effect). This indicates that although E-Trust is a statistically significant E-Loyalty driver, its practical contribution to explaining E-Loyalty variance is more modest compared to satisfaction. The IPMA results similarly reflect this distinction, with E-Trust positioned at an importance value of approximately 0.334 and a performance score of approximately 84 out of 100, slightly lower in both importance and performance compared to E-Satisfaction. This means E-Trust is currently performing well but carries comparatively lower strategic leverage on E-Loyalty. In contrast, a study by Xiang et al. (2024), findings E-Trust as a highest direct influence of E-Loyalty among Online Travel consumers in China. Theoretically, this finding confirms the SOR framework proposition that trust, as an organism-level internal state activated by service quality stimuli, produces behavioral loyalty responses in the form of repeat usage and platform preference.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study aimed to examine the Effect of E-Service Quality on Customer E-Satisfaction, Customer E-Trust, and Customer E-Loyalty among users of Indonesian-based Online Travel Agency (OTA) platforms, through the theoretical foundation based on Stimulus–Organism–Response (SOR) model. Data were collected from 138 respondents who met the research criteria and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Based on the results of the structural model analysis, all four research hypotheses were supported. First, E-Service Quality was found to have a positive and significant influence on Customer E-Satisfaction. This finding indicates that customers who perceive Indonesian-based Online Travel Agency platforms as providing efficient, reliable, secure, and convenient electronic services tend to experience higher levels of satisfaction throughout their online booking process. The result demonstrates that delivering high-quality electronic services is fundamental to creating positive customer experiences within the online travel industry. (Robert Makorer Xiang et al., 2024; Alnaim et al., 2022).

Second, E-Service Quality was also found to have a positive and significant influence on Customer E-Trust. The findings suggest that customers develop greater confidence in Online Travel Agency platforms when they consistently experience reliable system performance, secure transactions, accurate booking information, and efficient service delivery. High-quality electronic services reduce customers' perceived uncertainty and strengthen their belief that Online Travel Agency platforms are capable of fulfilling their promises, thereby establishing long-term online trust.

Third, Customer E-Satisfaction positively and significantly influenced Customer E-Loyalty. This result indicates that satisfied customers are more likely to continue using Indonesian-based Online Travel Agency platforms for future travel bookings. Customers who consistently experience positive booking experiences tend to develop stronger intentions to reuse the platform, demonstrating that customer E-Satisfaction serves as an important driver of long-term customer E-Loyalty.

Fourth, Customer E-Trust was found to have a positive and significant influence on Customer E-Loyalty. Customers who trust the reliability, integrity, and security of Indonesian-based Online Travel Agency platforms are more likely to maintain long-term relationships with the platform and continue using its services. This finding highlights the importance of customer trust in encouraging repeat purchases and sustaining customer loyalty within the competitive online travel industry.

Overall, the findings of this study support the proposed Stimulus–Organism–Response (SOR) framework. E-Service Quality acts as the primary external stimulus that shapes customers' psychological responses in the form of Customer E-Satisfaction and Customer E-Trust. These positive internal evaluations subsequently encourage Customer E-Loyalty as reflected by customers' intentions to continue using Indonesian-based Online Travel Agency platforms. The study therefore confirms that improving electronic service quality not only enhances customers' immediate experiences but also strengthens long-term customer relationships by fostering E-Satisfaction, E-Trust, and E-Loyalty.

5.2 Implications

5.2.1 Theoretical Implications

This study makes several theoretical contributions to the literature on digital service quality, consumer psychology, and online tourism. First, this study empirically confirms that E-Service Quality positively and significantly Effect

Customer E-Satisfaction with prior findings in digital commerce (Robert Makorer, 2025; Xiang et al., 2024; Alnaim et al., 2022).

Second, this study confirms that E-Service Quality positively Effect Customer E-Trust. The findings suggest that high-quality electronic services not only create satisfying customer experiences but also reduce customers' perceptions of uncertainty and risk associated with online travel bookings. Consequently, customers develop stronger confidence in Online Travel Agency platforms when they consistently experience reliable system performance, secure transactions, and accurate booking services. This finding supports previous research by Alnaim et al., (2024) that positions E-Service Quality as an important antecedent of trust within electronic commerce.

Third, this study demonstrates that Customer E-Satisfaction positively Effect Customer E-Loyalty. This finding indicates that satisfaction functions as an important psychological mechanism that transforms positive service experiences into long-term behavioural intentions. Customers who consistently experience satisfying online booking processes become more willing to continue using the same Online Travel Agency platform, supporting the theoretical assumption that customer satisfaction is one of the strongest predictors of loyalty within online service contexts.

Finally, this study confirms that Customer E-Trust positively Effect Customer E-Loyalty. The findings suggest that trust strengthens customers' willingness to maintain long-term relationships with Online Travel Agency platforms because trusted platforms reduce perceived risks associated with purchasing intangible travel services online. This result reinforces the theoretical understanding that trust is a critical determinant of customer loyalty, particularly within electronic commerce where transactions occur without direct face-to-face interaction (Xiang et al., 2024).

5.2.2 Managerial Implications

This study has confirmed that E-Service Quality has a positive and significant Effect on customer E-Satisfaction and E-Trust, which consequently results those two variables also has positive and significant impact on E-Loyalty. However, this study provides some managerial implications to consider for Indonesian-based Online Travel Agency providers, Product Development Teams Customer Experience and Customer Service Teams as well as industry partners (hotels, airlines, tourism and entertainment attractions).

First, OTA providers should prioritize technical reliability as the primary foundation of e-service quality perception. The indicator with the highest outer loading value within the E-Service Quality construct is E-SQ4 (*"I rarely experience technical errors when making transactions on Indonesian-based Online Travel Agency platforms"*) with a loading of 0.826. This finding indicates that technical reliability specifically, the consistent absence of errors during booking and payment transactions is the aspect of e-service quality that most strongly shapes users' overall perception of service quality. When users frequently encounter system errors, payment failures, or booking disruptions, their perception of the platform's overall service quality deteriorates significantly, which in turn negatively affects both their satisfaction and trust. Therefore, Online Travel Agency providers should continuously invest in backend infrastructure stability, real-time system monitoring, proactive error detection mechanisms, and rigorous quality assurance testing particularly across peak travel booking periods such as school holidays, national public holidays, and major promotional events. Additionally, Online Travel Agency Product Development Teams should ensure that application updates and new feature rollouts are thoroughly tested before deployment to prevent the introduction of new technical errors that could undermine users' service quality perceptions. By maintaining a technically stable and error-free platform environment, Online Travel Agency lay the most critical foundation upon how customer online satisfaction and trust are subsequently built.

Second, Online Travel Agency providers should focus on reinforcing users' decisional confidence as the core driver of customer satisfaction. The indicator with the highest outer loading value within the E-Satisfaction construct is E-Stas1 (*"I am sure with my decision to use Indonesian-based Online Travel Agency platforms"*) with a loading of 0.872. This finding reveals that online satisfaction among Online Travel users is most powerfully expressed not merely as a reaction to a pleasant transactional experience, but as a deeper psychological state of certainty and confidence in their platform choice. Users who feel most assured that they made the right decision in selecting an Online Travel Agency platform are those who report the highest levels of online satisfaction. To cultivate and sustain this decisional confidence, Online Travel Agency providers should ensure that all product information, including flight schedules, hotel descriptions, cancellation policies, and pricing breakdowns is displayed clearly, accurately, and without ambiguity throughout the booking process. Post-booking confirmation messages, real-time order status updates, and proactive travel reminders can further reinforce users' confidence that their transactions were processed correctly and that the platform is managing their travel needs reliably. Customer Experience and Customer Service Teams should also be equipped to respond swiftly and empathetically to any post-booking concerns, as responsive issue resolution directly reinforces users' confidence that their decision to use the platform was the right one.

Third, Online Travel Agency providers should build and protect customer online trust through consistent and fulfilling booking experiences. The indicator with the highest outer loading value within the E-Trust construct is E-Trst2 (*"I feel confident with my last order experience on Indonesian-based Online Travel Agency platforms"*) with a loading of 0.866. This finding underscores that E-Trust in the Online Travel Agency context is fundamentally experience-based it is accumulated through a series of positive past interactions with the platform rather than shaped by promotional communications or brand image campaigns alone. Users who have had consistently positive booking experiences develop a strong sense of confidence in the platform that directly strengthens their loyalty toward the platform. This has a critical managerial implication: build online trust cannot be manufactured through

marketing alone, and it can be rapidly eroded by even a single significantly negative experience such as a failed booking, an inaccurate charge, or an unresolved refund dispute. Therefore, Online Travel providers must ensure that every interaction a user has with the platform, from browsing and booking through to payment processing, e-ticket delivery, and post-booking customer service consistently meets or exceeds user expectations. Travel industry partners, including hotels, airlines, and tour operators collaborating with Online Travel Agency platforms, also play an important role here, as their service fulfilment quality directly reflects on users Online Travel booking experience and contributes to the online trust they place in the platform. Implementing a rigorous partner quality monitoring system and establishing clear service level agreements with travel partners will help ensure that the end-to-end booking experience consistently reinforces rather than undermines customer E-Trust.

Fourth, Online Travel providers should implement strategies that embed the platform as users' first and preferred travel choice. The indicator with the highest outer loading value within the E-Loyalty construct is E-Loy2 (*"When I plan for traveling, Indonesian-based Online Travel Agency platforms will be my first choice"*) with a loading of 0.892. This finding reveals that the strongest expression of loyalty among Indonesian Online Travel Agency users is preferential platform selection the habitual tendency to return to the same Online Travel Agency platform as the first point of reference whenever travel planning begins, without actively considering alternatives. This form of e-loyalty represents the highest and most strategically valuable outcome for Online Travel Agency providers, as it reflects a deeply embedded behavioral preference rather than merely transactional repeat purchasing. To cultivate and reinforce this first-choice preference, Online Travel Agency providers should invest in loyalty reward programs that create habitual platform engagement, such as AI personalized travel recommendations based on users past booking histories, destination wish lists, and seasonal travel patterns can further strengthen user emotional connection to the platform and increase the likelihood that it becomes their instinctive first stop for all future travel planning. Furthermore, since E-Loy3 (*"I would recommend Indonesian-based Online Travel*

Agency platforms to others"), loading of 0.843) emerged as the second strongest loyalty indicator, Online Travel Agency providers should complement retention strategies with referral incentive programs by offering credits, discounts, or bonus travel points for successful referrals to leverage the word-of-mouth potential of their most satisfied and trusting users.

Overall, the findings indicate that customer loyalty is not established solely through promotional activities or competitive pricing. Instead, loyalty is developed through a continuous process beginning with high-quality electronic services, followed by customer e-satisfaction and e-trust, ultimately encouraging customers to continue using Indonesian-based Online Travel Agency platforms. Therefore, Online Travel providers should adopt an integrated customer experience strategy that simultaneously improves e-service quality, e-satisfaction, e-trust, and customer retention to achieve sustainable competitive advantage.

5.3 Limitations and Recommendations

5.3.1 Limitations

Although this study provides valuable insights into the relationships between E-Service Quality, Customer E-Satisfaction, Customer E-Trust, and Customer E-Loyalty in Indonesian-based Online Travel Agency (OTA) platforms, several limitations should be acknowledged.

First and foremost this study employed a cross-sectional research design, where data were collected at a single point in time. Consequently, the findings reflect respondents' perceptions and experiences only during the period in which the survey was conducted. Customer satisfaction, trust, and loyalty may change over time as Online Travel Agency platforms introduce new technologies, features, promotional strategies, or service improvements.

Second, the data were collected using a self-administered online questionnaire. As a result, the findings rely on respondents' subjective perceptions and self-reported experiences, which may be influenced by response bias or

individual interpretation of the questionnaire items. Although all respondents met the screening criteria, subjective responses may not always perfectly reflect customers' actual behavior when using Online Travel Agency platforms.

A third limitation concerns the measurement operationalization of E-Service Quality. The construct was initially conceptualized based on multiple dimensions derived from the E-S-QUAL framework (Parasuraman et al., 2005), specifically including efficiency, system availability, and privacy protection as distinct subdimensions. However, during the measurement model evaluation in SmartPLS, several indicators designed to represent these subdimensions did not achieve the minimum outer loading threshold of 0.70 and were therefore excluded from the final model. As a consequence, the multidimensional structure of E-Service Quality could not be empirically sustained, and the construct was treated as a single unidimensional latent variable in the final analysis. While this decision is methodologically defensible and consistent with PLS-SEM best practices (Hair et al., 2021), it represents a deviation from the original research design and limits the granularity of insights that could be drawn regarding which specific dimensions of e-service quality most strongly influence satisfaction and trust. Future studies should consider developing more robust and context-specific indicator sets for each dimension, pilot-testing the questionnaire with Indonesian Online Travel Agency users to refine item wording, and employing higher-order construct modeling approaches that explicitly test the multidimensional structure of e-service quality.

5.3.2 Recommendations

Moreover, according to the results and limitations of this study, some recommendations would be concluded for future research and practice. First of all, future study should consider additional independent variable influencing Customer E-Satisfaction, Customer E-Trust, and Customer E-Loyalty. While the results demonstrate significant relationships, customer E-Loyalty is a complex behavioral outcome that may also be influenced by other factors beyond service quality. Variables such as perceived value, electronic word-of-mouth (e-WOM), brand image were not included in this study. Consequently, the proposed research model

may not fully explain all factors affecting customer E-Loyalty within Indonesian-based Online Travel Agency platforms.

Second, future studies should consider collecting data from a larger and more diverse sample representing different age groups, occupations, income levels, and geographical regions across Indonesia. Including a more balanced demographic distribution would improve the generalizability of the findings and provide broader insights into the behavior of Indonesian Online Travel Agency users.

Third, future research should consider employing a mixed-methods design that combines quantitative surveys with qualitative interviews or focus group discussions. Such an approach would allow researchers to obtain richer, more nuanced insights into the experiential and contextual factors that drive customer satisfaction, trust, and loyalty in the Indonesian Online Travel Agency market, factors that are difficult to fully capture through structured Likert-scale questionnaires alone. Qualitative data would be particularly valuable for understanding customers' motivations for platform switching, the emotional dimensions of their service experiences, and the specific platform features or failure incidents that most strongly erode satisfaction and trust over time.

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APPENDIX

Appendix 1: Questionnaire

1. Screening Section

Respondents Criteria	Yes	No
Residing in Indonesia		
Being at least 18 years old		
Having used an Indonesian-based Online Travel Agency (OTA) Platform in the past six months		
Having made transactions through an Indonesian-based OTA at least twice		

2. Respondent Profile Section

Question	Answer Items
Gender	Male
	Female
Age	18–23 years old
	24–28 years old
	29–33 years old
	34–38 years old
	39–45 years old
	>46 years old
Domicile	Jabodetabek
	Jawa (Outside Jabodetabek)
	Kalimantan
	Sumatera
	Sulawesi
	Bali & Nusa Tenggara
	Maluku & Maluku Utara
	Papua

Question	Answer Items
Latest Education	High school/vocational school/equivalent graduates
	Bachelor degree (S1)
	Diploma degree (D3)
	Master's/Doctoral Degree
Occupation	Students
	Private sector Employee
	ASN/PNS/TNI/Polri
	Entrepreneur
Most Frequently Used Indonesian-based OTA Platform	Traveloka
	Tiket.com
	Nusatrip
Average Expenditure on OTA Services	Less than IDR 1,000,000
	IDR 1,000,001–IDR 2,500,000
	IDR 2,500,001–IDR 5,000,000
	More than IDR 5,000,000
Most Frequently Booked Services on OTA	Flight tickets
	Accommodation or Hotel bookings
	Train ticket
	Bus ticket
	Travel packages
	Car rental
	Concert ticket
Frequency of Using Indonesian-based OTA Platforms	1–2 times a year (Rarely)
	3–5 times a year (Occasionally)
	5 times in one year (Frequently)
Booking Preferences	Independently (Individually)
	With Family or Friends
	Group booking

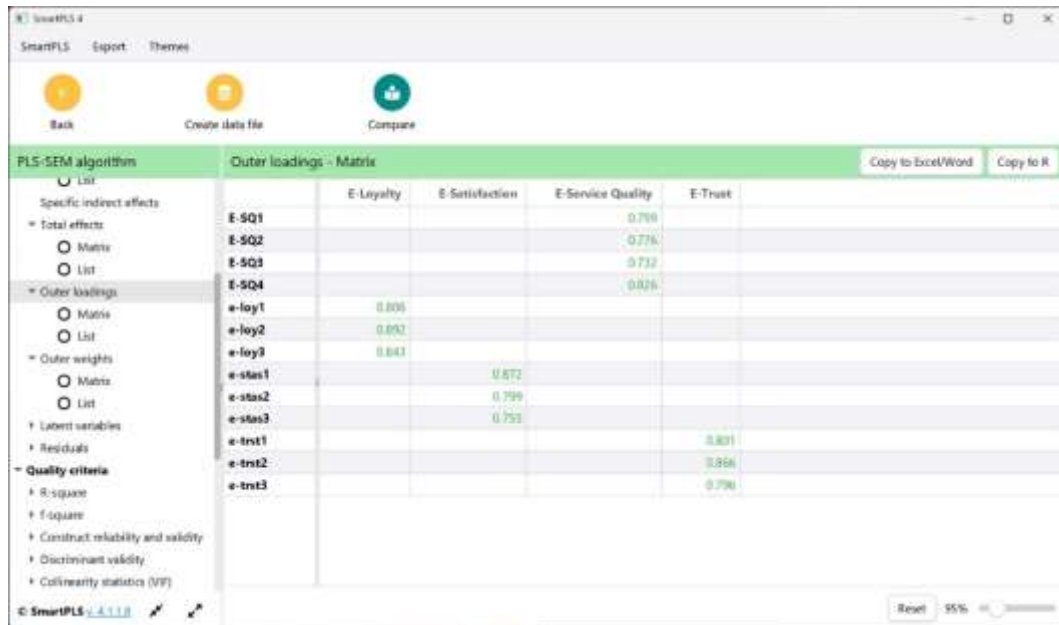
3. Questioners Content

No	Question	Likert Scale				
		1	2	3	4	5
E-Service Quality						
E-SQ 1	I can easily understand the layout of Indonesian-Based Online Travel Agencies Platforms					
E-SQ 2	I can complete transactions quickly on Indonesian-Based Online Travel Agencies Platforms					
E-SQ 3	Indonesian-Based Online Travel Agencies Platforms provide clear security features (e.g., secure payment, data encryption) to protect users personal information					
E-SQ 4	I rarely experience technical errors when making transactions on Indonesian-Based Online Travel Agencies Platforms					
E-Satisfaction						
E-Stas 1	I am sure with my decision to use Indonesian-Based Online Travel Agencies Platforms					
E-Stas 2	I am pleased with the price setting on Indonesian-Based Online Travel Agencies Platforms					
E-Stas 3	I am not worried about using an Indonesian-Based Online Travel Agencies Platforms because it provide money back guarantee					
E-Trust						
E-Trst1	My choice to use an Indonesian-Based Online Travel Agencies Platforms has a wise one					
E-Trst2	I feel confident with my last order experience in Indonesian-Based Online Travel Agencies Platforms					
E-Trst3	Indonesian-Based Online Travel Agencies Platforms consistently fulfil the service they promise					
E-Loyalty						
E-Loy 1	I will continue make an order in Indonesian-Based Online Travel Agencies Platforms					
E-Loy 2	When I am plan for traveling Indonesian-Based Online Travel Agencies Platforms will be my first choice					
E-Loy 3	I would recommend Indonesian-based Online Travel Agencies Platforms to others					

Appendix 2: Results of SmartPLS 4 data processing

1. PLS-SEM Algorithm

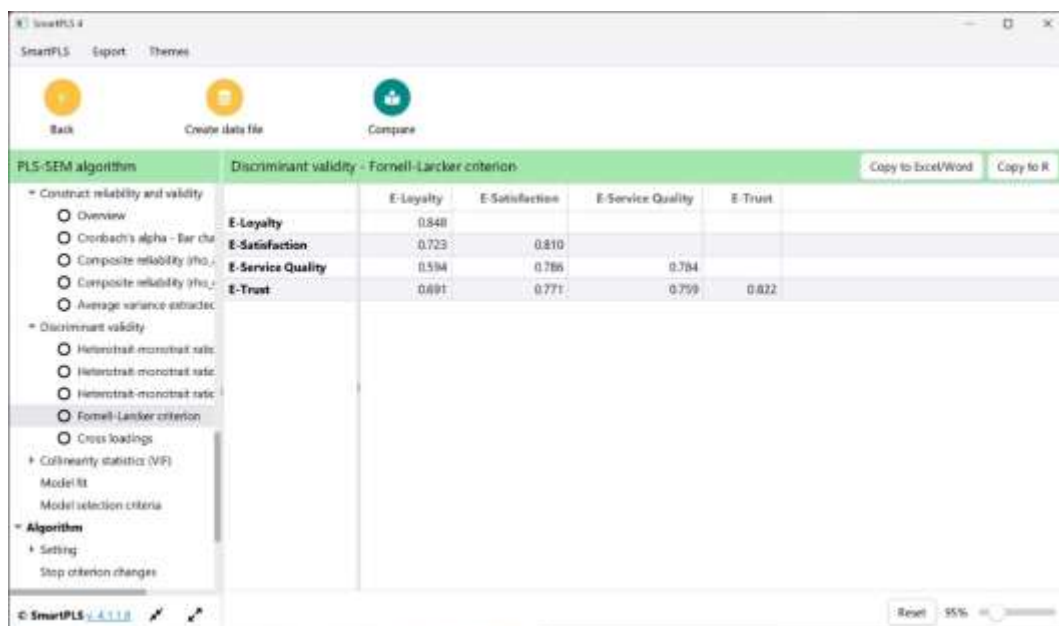
Outer Loadings



The screenshot shows the SmartPLS 4 software interface. The 'Outer loadings - Matrix' tab is selected. The table displays the outer loadings for four latent variables: E-Loyalty, E-Satisfaction, E-Service Quality, and E-Trust. The rows list the indicators: E-SQ1, E-SQ2, E-SQ3, E-SQ4, e-loy1, e-loy2, e-loy3, e-sfas1, e-sfas2, e-sfas3, e-trst1, e-trst2, and e-trst3. The values are color-coded: green for high loadings and yellow for lower loadings.

	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
E-SQ1			0.768	
E-SQ2			0.776	
E-SQ3			0.732	
E-SQ4			0.826	
e-loy1	0.806			
e-loy2	0.892			
e-loy3	0.843			
e-sfas1		0.872		
e-sfas2		0.799		
e-sfas3		0.753		
e-trst1				0.801
e-trst2				0.868
e-trst3				0.798

Fornell-Larker Criterion



The screenshot shows the SmartPLS 4 software interface. The 'Discriminant validity - Fornell-Larker criterion' tab is selected. The table displays the Fornell-Larker criterion values for four latent variables: E-Loyalty, E-Satisfaction, E-Service Quality, and E-Trust. The values are color-coded: green for high values and yellow for lower values.

	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
E-Loyalty	0.848			
E-Satisfaction	0.723	0.810		
E-Service Quality	0.594	0.786	0.784	
E-Trust	0.691	0.771	0.799	0.822

Cross Loading

SmartPLS 4

SmartPLS Export Themes

Back Create data file Compare

PLS-SEM algorithm Discriminant validity - Cross loadings [Copy to Excel/Word](#) [Copy to R](#)

		E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
Construct reliability and validity					
Overview					
Cronbach's alpha - Bar chart					
Composite reliability (rho _c)	E-SQ1	0.401	0.562	0.799	0.589
Composite reliability (rho _c)	E-SQ2	0.446	0.670	0.776	0.585
Average variance extracted	E-SQ3	0.471	0.572	0.732	0.537
	E-SQ4	0.539	0.653	0.828	0.663
	e-loy1	0.806	0.608	0.516	0.577
	e-loy2	0.892	0.662	0.510	0.643
	e-loy3	0.843	0.563	0.484	0.529
	e-sas1	0.672	0.872	0.690	0.682
	e-sas2	0.660	0.799	0.582	0.617
	e-sas3	0.396	0.755	0.642	0.537
	e-trst1	0.620	0.652	0.573	0.801
	e-trst2	0.590	0.677	0.692	0.866
	e-trst3	0.488	0.566	0.600	0.796

SmartPLS v.4.1.1.8 [Reset](#) 95%

Construct Reliability and Validity

SmartPLS 4

SmartPLS Export Themes

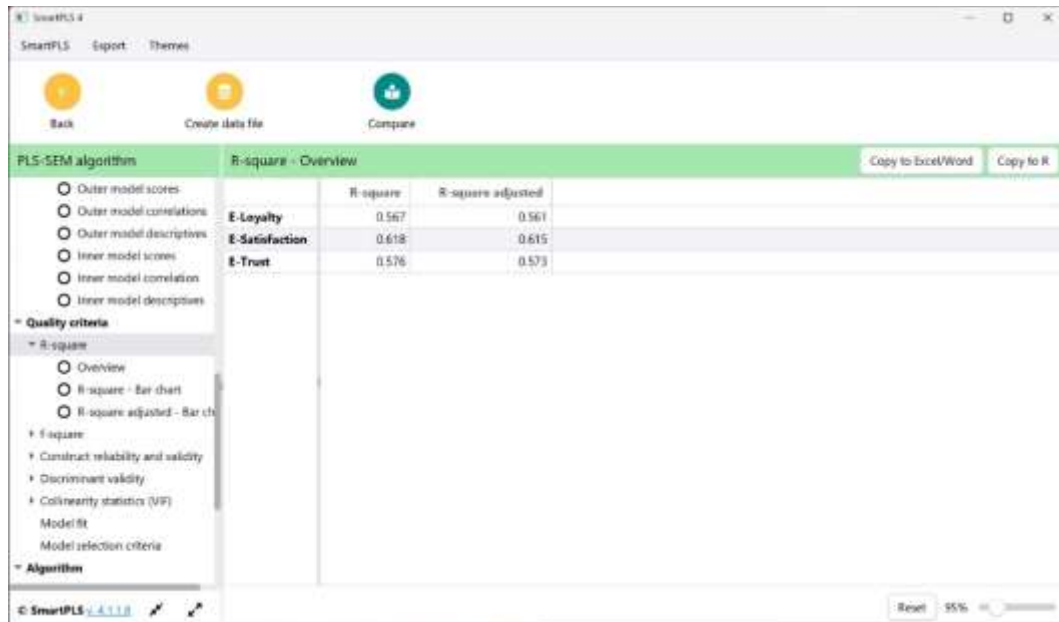
Back Create data file Compare

PLS-SEM algorithm Construct reliability and validity - Overview [Copy to Excel/Word](#) [Copy to R](#)

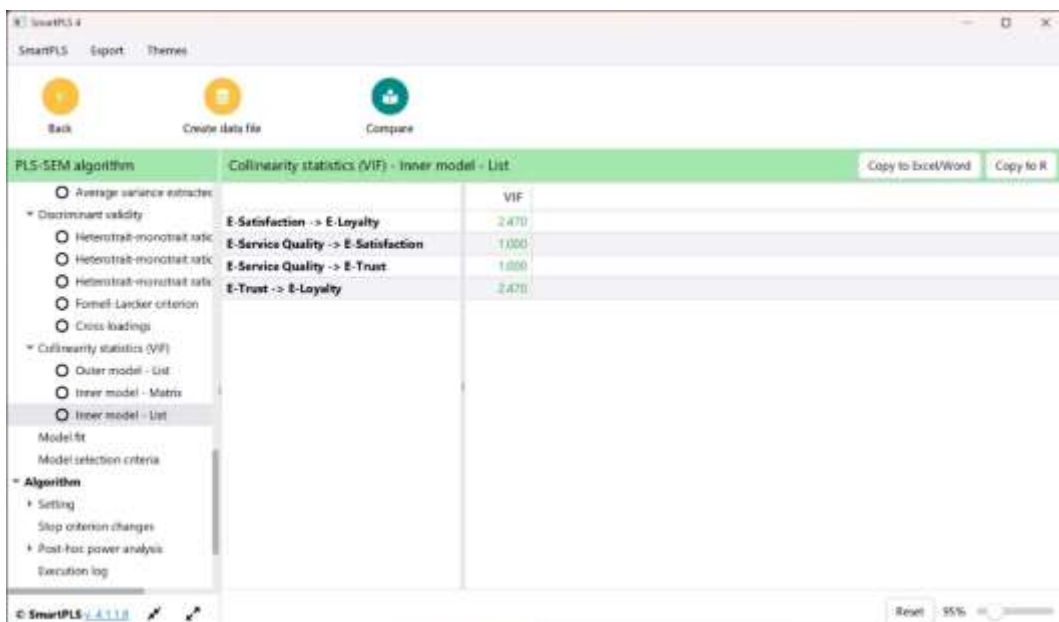
		Cronbach's alpha	Composite reliability (rho _c)	Composite reliability (rho _c)	Average variance extracted
Quality criteria					
R-square	E-Loyalty	0.804	0.811	0.804	0.719
Overview	E-Satisfaction	0.738	0.752	0.803	0.836
R-square - Bar chart	E-Service Quality	0.790	0.794	0.804	0.615
R-square adjusted - Bar chart	E-Trust	0.738	0.763	0.662	0.675

SmartPLS v.4.1.1.8 [Reset](#) 95%

Coefficient of Determination (R^2)



Collinearity Assessment (VIF)



SmartPLS 4

SmartPLS Export Themes

Back Create data file Compare

PLS-SEM algorithm Collinearity statistics (VIF) - Inner model - Matrix

Copy to Excel/Word Copy to R

Construct reliability and validity

- Overview
- Cronbach's alpha - Bar chart
- Composite reliability (rho_c)
- Composite reliability (rho_c)
- Average variance extracted

Discriminant validity

- Heterotrait-monotrait ratio
- Heterotrait-monotrait ratio
- Heterotrait-monotrait ratio
- Fornell-Larcker criterion
- Cross loadings

Collinearity statistics (VIF)

- Outer model - List
- Inner model - Matrix
- Inner model - List

Model fit

Model selection criteria

SmartPLS v.4.1.1.8

Reset 95%

	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
E-Loyalty				
E-Satisfaction	2.430			
E-Service Quality		1.000		1.390
E-Trust	2.430			

SmartPLS 4

SmartPLS Export Themes

Back Create data file Compare

PLS-SEM algorithm Collinearity statistics (VIF) - Outer model - List

Copy to Excel/Word Copy to R

Construct reliability and validity

- Overview
- Cronbach's alpha - Bar chart
- Composite reliability (rho_c)
- Composite reliability (rho_c)
- Average variance extracted

Discriminant validity

- Heterotrait-monotrait ratio
- Heterotrait-monotrait ratio
- Heterotrait-monotrait ratio
- Fornell-Larcker criterion
- Cross loadings

Collinearity statistics (VIF)

- Outer model - List
- Inner model - Matrix
- Inner model - List

Model fit

Model selection criteria

SmartPLS v.4.1.1.8

Reset 95%

	VIF
E-SQ1	1.707
E-SQ2	1.314
E-SQ3	1.409
E-SQ4	1.703
e-loy1	1.505
e-loy2	2.133
e-loy3	1.929
e-stas1	1.713
e-stas2	1.436
e-stas3	1.418
e-trst1	1.452
e-trst2	1.741
e-trst3	1.579

Effect Size (f²)

SmartPLS 4

SmartPLS Export Themes

Back Create data file Compare

PLS-SEM algorithm f-square - Matrix

Copy to Excel/Word Copy to R

Outer model scores

- Outer model correlations
- Outer model descriptives
- Inner model scores
- Inner model correlations
- Inner model descriptives

Quality criteria

- R-square
- Overview
- R-square - Bar chart
- R-square adjusted - Bar chart

f-square

- Matrix
- List
- Bar chart

Construct reliability and validity

Discriminant validity

Collinearity statistics (VIF)

SmartPLS v.4.1.1.8

Reset 95%

	E-Loyalty	E-Satisfaction	E-Service Quality	E-Trust
E-Loyalty				
E-Satisfaction	0.206			
E-Service Quality		0.110		0.257
E-Trust	0.101			