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The Influence of Perceived E-Service Quality on E-Customer Loyalty through E-Trust and E-Customer Satisfaction among E-Commerce Users

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Abstract

The continued growth of e-commerce in Indonesia has intensified competition among platforms. Lazada recorded an access share of 9.09%, below Shopee, TikTok Shop, and Tokopedia. Its Top Brand Index also declined by 5.50 percentage points, from 25.10% in 2024 to 19.60% in 2025, indicating a decline in customer loyalty. This study examines the effect of perceived e-service quality on e-customer loyalty through e-trust and e-customer satisfaction among Lazada users in Bandung. Using a quantitative approach, data were collected through questionnaires from Lazada users who had previously made purchases through the application. Data were analyzed using simple and multiple linear regression and the Sobel test with IBM SPSS Statistics 27. The results show that perceived e-service quality positively and significantly affects e-trust and e-customer satisfaction. E-customer satisfaction significantly enhances e-customer loyalty, whereas e-trust has no significant effect. E-trust does not mediate the relationship between perceived e-service quality and e-customer loyalty, while e-customer satisfaction significantly mediates the relationship. These findings support the S-O-R theory and highlight customer satisfaction as a key mechanism in building e-commerce loyalty.

Keywords

E-Customer Loyalty, E-Customer Satisfaction, E-Trust, Perceived E-Service Quality.

1. Introduction

Perceived electronic service quality, electronic trust, electronic customer satisfaction, electronic customer loyalty. In the era of modern globalization, the internet has become one of the most significant manifestations of technological progress (Septyandari et al., 2023). Indonesia is among the countries experiencing rapid growth in internet adoption. Indonesia has 212 million internet users, representing an internet penetration rate of 74.6% of the total population of 285 million people, with an annual growth of 8.7% or about 17 million additional users (DataReportal, 2025). This increasing penetration of the internet shows that digital technology has become an important part of modern society, affecting various activities, including communication, business transactions, and online shopping (Susanta et al., 2024).

The rapid development of digitalization has transformed consumer purchasing behavior, with online transactions increasingly preferred for their practicality, speed, and efficiency (Jayaputra et al., 2022). This shift has encouraged businesses to expand through e-commerce, which facilitates the exchange of goods and services through electronic transactions over computer networks (OECD, 2025). In Indonesia, e-commerce continues to experience substantial growth, with 65.6 million users recorded in 2024 and projected to reach 73.06 million in 2025 (PDSI Ministry of Trade, 2024). The value of e-commerce transactions also increased from IDR 1,100.87 trillion in 2023 to IDR 1,288.93 trillion in 2024 and is projected to reach IDR 2,908.6 trillion in 2025 (BPS, 2024; idEA, 2024). Despite this growth, intensifying competition has made customer loyalty increasingly important for e-commerce platforms. In this context, Lazada faces a notable challenge, ranking fourth in platform access at 9.09%, behind Shopee, TikTok Shop, and Tokopedia (APJII, 2025). Moreover, its Top Brand Index declined from 25.10% in 2024 to 19.60% in 2025, indicating a potential weakening of customer loyalty (Top Brand Award, 2025).

The decline in Lazada's market position highlights the need to understand factors influencing e-customer loyalty. Previous studies have identified e-trust, e-customer satisfaction, and perceived e-service quality as important determinants. E-trust may encourage continued platform use by strengthening confidence in transaction reliability and security, with Kurniawati and Hargyatni (2025) finding a positive effect on e-customer loyalty, while Melawati et al. (2023) found no significant effect. Similarly, e-customer satisfaction was found to influence loyalty by Pradnyaswari and Aksari (2020) and Rintasari and Farida (2020), whereas Maghfiroh et al. (2022) reported an insignificant relationship. These inconsistent findings indicate the need to further examine the roles of e-trust, e-customer satisfaction, and perceived e-service quality in shaping e-customer loyalty among Lazada users.

In addition, e-service quality is a fundamental factor influencing e-trust and e-customer satisfaction, as high-quality services enhance perceptions of platform reliability, responsiveness, and security, thereby strengthening consumer trust (Susanta et al., 2024). Positive perceptions of e-service quality can also increase customer satisfaction (Agritika et al., 2024; Abdurrahman & Evangelista, 2024). However, Pertiwi (2022) found no significant effect on e-customer satisfaction, indicating inconsistent empirical evidence. Previous studies have further examined e-trust and e-customer satisfaction as mediators between e-service quality and e-customer loyalty. Pradnyaswari and Aksari (2020) confirmed the mediating role of e-trust, while Syahidah and Aransyah (2023) supported that of e-customer satisfaction. Conversely, Putri et al. (2024) found no significant mediation. These inconsistencies indicate that the mechanisms underlying e-customer loyalty remain insufficiently explained, particularly regarding the simultaneous contribution of cognitive and affective evaluations.

To address this gap, the study applies the Stimulus-Organism-Response (S-O-R) theory, which explains that individuals respond to external stimuli through an internal cognitive and affective evaluation process before generating behavioral responses. Previous studies have applied the S-O-R framework in the context of digital marketing, including online influencer marketing, Shopee users, and GrabFood services (Sartika & Aransyah, 2022; Aini & Yuana, 2023). The novelty of this study lies in the integration of e-trust as a cognitive evaluation and e-customer satisfaction as an affective evaluation in the components of the organism, explaining the role of parallel mediation between perceived e-service quality and e-customer loyalty. Therefore, this study aims to examine the effect of perceived e-service quality on e-customer loyalty mediated by e-trust and e-customer satisfaction among Lazada users in Bandung. This research contributes theoretically by expanding the application of the S-O-R framework in explaining the mechanism of e-customer loyalty formation. It provides practical implications for e-commerce platforms in developing service strategies to strengthen customer trust, satisfaction, and long-term loyalty.

2. Literature Review and Hypothesis Development

2.1. Perceived E-Service Quality, E-Trust, and E-Customer Satisfaction

Within the Stimulus-Organism-Response (S-O-R) framework, perceived e-service quality functions as an external stimulus that shapes consumers' internal evaluations before generating behavioral responses (Mehrabian & Russell, 1974). In e-commerce, perceived e-service quality reflects consumers' evaluation of how effectively and efficiently a digital platform delivers its services, including system reliability, convenience, responsiveness, transaction efficiency, and security (Parasuraman et al., 1988; Zeithaml et al., 2018; Opuni, 2023). These service attributes influence consumers' cognitive and affective evaluations of the platform. E-trust represents a cognitive evaluation, reflecting consumers' confidence in the platform's reliability, security, competence, and integrity (Mayer et al., 1995; Kim & Yum, 2024). Meanwhile, e-customer satisfaction represents an affective evaluation arising from the comparison between service performance and prior expectations (Kotler & Keller, 2016; Silalahi & Wahyudi, 2025).

From a cognitive perspective, superior e-service quality can strengthen e-trust by providing consumers with consistent and dependable service experiences. When an e-commerce platform demonstrates reliable system performance, efficient transactions, secure information management, and responsive services, consumers are more likely to perceive the platform as capable and trustworthy. This relationship is supported by Mahdyvianra et al. (2021) and Kartini et al. (2024), who found that perceived e-service quality positively affects e-trust in digital platforms. In the Lazada context, these findings suggest that positive evaluations of service reliability, accessibility, transaction efficiency, order fulfillment, and information security can reinforce users' confidence in the platform.

Similarly, perceived e-service quality can generate favorable affective evaluations by increasing e-customer satisfaction. When online services operate efficiently, fulfill orders appropriately, and provide secure and convenient transactions, consumers are more likely to perceive that their expectations have been met or exceeded. Empirical evidence from Handayanti et al. (2023) and Chaeruliansyah and Paramita (2024) confirms the positive effect of perceived e-service quality on customer satisfaction in electronic service environments. Therefore, higher perceived e-service quality is expected to strengthen both consumers' cognitive trust and affective satisfaction, leading to the following hypotheses:

H1: Perceived e-service quality has a positive and significant effect on e-trust.

H2: Perceived e-service quality has a positive and significant effect on e-customer satisfaction.

2.2. E-Trust, E-Customer Satisfaction, and E-Customer Loyalty

E-trust reflects a cognitive evaluation relating to consumer confidence in the ability, reliability, and integrity of an electronic service (Kim & Yum, 2024). Therefore, the stronger the trust formed within the consumer, the greater the propensity of the individual to maintain a long-term relationship with the platform (Novianti, 2023). Meanwhile, e-customer satisfaction reflects the affective evaluation that arises when the consumer experience meets or exceeds expectations, thereby increasing consumer satisfaction with the platform and encouraging continued use of the service (Silalahi & Wahyudi, 2025). Thus, the more positive the cognitive and affective evaluation formed in the consumer, the higher the e-trust and e-customer satisfaction formed in the individual, which ultimately increases the propensity of the user to maintain a relationship with the e-commerce platform.

The S-O-R theory states that responses are behavioral consequences that appear after a person evaluates the stimuli received through cognitive and affective evaluations. The individual response reflects the results of this internal evaluation process. Therefore, the more positive the cognitive and affective evaluations that are established in the individual, the greater the propensity of the individual to show certain behavioral responses. This postulate was then related to the level of relationship between variables in previous studies, which showed that e-trust positively affects e-customer loyalty (Rizkiawan et al., 2021). In addition, Novianti (2023) shows that e-customer satisfaction also positively influences e-customer loyalty. These findings confirm that trust and satisfaction are forms of individual internal evaluation that play a role in fostering customer loyalty.

H3: E-trust has a positive and significant effect on e-customer loyalty.

H4: E-customer satisfaction has a positive and significant effect on e-customer loyalty.

2.3. E-Trust and E-Customer Satisfaction as Mediation Variables

In this study, perceived e-service quality is viewed as the stimulus that consumers receive during interaction with an e-commerce platform. Kim and Yum (2024) argue that the stimulus is then perceived and processed in the individual as an organism through a cognitive evaluation that is reflected in the assessment of the capabilities, reliability, and integrity of the platform, represented by e-trust. Meanwhile, affective evaluation is reflected in the level of consumer satisfaction with the service experience, which is represented by e-customer satisfaction. These two internal evaluations then play a role in encouraging the formation of e-customer loyalty, which is the tendency of consumers to continue to use, choose, and recommend an e-commerce platform. Thus, the effect of perceived e-service quality on e-customer loyalty can occur through e-trust and e-customer satisfaction as a mechanism that bridges the relationship between stimulus and response within the framework of S-O-R.

The S-O-R theory explains that the behavior of individuals is a consequence of a process of internal evaluation of the stimuli they receive. The individual does not respond directly to environmental stimuli, but first performs a cognitive and affective evaluation of these stimuli. This postulate is then used to deduce the relationship between variables. Research by Syafri and Ratnaningsih (2025) shows that e-service quality affects e-customer loyalty through e-trust. Handayanti and Indarto (2023) show that e-customer satisfaction mediates the effect of perceived e-service quality on e-customer loyalty. These findings are supported by Mahdyvianra

et al. (2021), which also shows that e-service quality plays a role in forming e-trust and e-customer satisfaction, which then encourages e-customer loyalty. This finding shows that the influence of e-service quality on e-customer loyalty occurs through an internal evaluation process that is formed within consumers.

H5: E-trust mediates the effect of perceived e-service quality on e-customer loyalty.
H6: E-customer satisfaction mediates the effect of perceived e-service quality on e-customer loyalty.

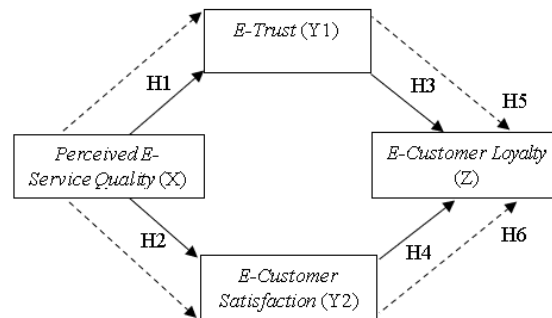


Figure 1. Research Framework

Figure 1 illustrates the relationships among perceived e-service quality, e-trust, e-customer satisfaction, and e-customer loyalty. Perceived e-service quality serves as the main antecedent, influencing both e-trust and e-customer satisfaction. In turn, e-trust and e-customer satisfaction are expected to strengthen e-customer loyalty. The framework also considers the direct relationship between perceived e-service quality and e-customer loyalty, allowing the study to assess whether trust and satisfaction function as intervening mechanisms in this relationship. The framework highlights how the quality of online services may shape customers' trust and satisfaction, which ultimately contribute to the development of stronger customer loyalty in digital service environments.

3. Methods

This study employed a quantitative approach using a survey method to examine the causal relationships among perceived e-service quality, e-trust, e-customer satisfaction, and e-customer loyalty among Lazada users in Bandung. According to Effendi and Tukiran (2012), survey methods collect data from selected samples through questionnaires, enabling hypothesis testing and analysis of relationships among variables. The study involved Lazada users who had purchased products through the Lazada application, resided in Bandung, and were aged 18–35 years. This age group was selected because young consumers represent the largest segment of e-commerce users (CNBC Indonesia, 2025). Respondents meeting these criteria were considered capable of evaluating the study variables based on their online shopping experiences.

The population in this study included male and female Lazada users in the city of Bandung. The city was chosen for its high rate of digital adoption, which is reflected in its Indonesian Digital Society Index (*Indeks Masyarakat Digital Indonesia/IMDI*) score of 64.77 and approximately 85% of internet users (Husodo, 2025). A total of 120 respondents were determined as the study sample based on Roscoe's (1975) rule of thumb, which is supported by Sekaran and Bougie (2017), which states that the sample size must be at least ten times the number of variables. The sampling technique used is purposive sampling, which is a method of nonprobability sampling

in which respondents are selected based on specific criteria relevant to the purpose of the study.

The study used primary data collected directly from respondents through online questionnaires distributed through Google Forms. Data collection was carried out using a cross-sectional design, where information was obtained in a certain period to represent the current condition of the research variables. All measurement items are graded using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The study variables were measured using established indicators from previous studies. Perceived e-service quality is measured using indicators adapted from Wardhana (2024) based on the perceived e-service quality concept proposed by Opuni (2023). The e-trust Indicator was adopted from Mayer et al. (1995) and Putri et al. (2024), while the e-customer satisfaction indicator was adapted from Trivedi and Yadav (2018) and Tjiptono (2014) based on the Kotler and Keller (2016) definition. E-customer loyalty is measured using indicators developed by Situmorang and Herawati (2024).

Prior to hypothesis testing, questionnaires were evaluated through validity and reliability tests using SPSS version 27. Validity testing was conducted using product-moment correlation, while reliability was assessed using Cronbach's Alpha, where values above 0.60 indicate acceptable reliability. Data analysis consists of descriptive and inferential statistics. Descriptive analysis is used to describe the characteristics of respondents, while inferential analysis uses multiple regression analysis to examine the direct relationship between variables. In addition, mediation analysis was conducted using sobel test to examine the role of mediation between e-trust and e-customer satisfaction (Preacher & Hayes, 2004; Kusumastuti & Kumalasari, 2017). Classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were also carried out to ensure that the regression model met the Ordinary Least Squares (OLS) assumptions (Ghozali, 2021). All statistical analyses were performed using SPSS version 27.

4. Results

Respondents in this study are Lazada users who have purchased products through the Lazada application and are domiciled in the city of Bandung. Research data were collected through online questionnaires distributed using Google Forms to respondents who met the research criteria that have been determined. A total of 120 respondents participated in the study. Demographic characteristics of respondents are presented in Table 1.

Table 1. Characteristics of Respondents

Characteristics	Categories	Frequency (n)	Percentage (%)
Gender	Male	60	50.0
	Female	60	50.0
Age	18-23 years old	35	29.2
	24-29 years old	45	37.5
	Age 30-35 years	40	33.3
Domicile	Bandung City	120	100.0
	Student	29	24.2
Jobs	Employers	34	28.3
	Public Servants	16	13.3
	Private Sector	41	34.2
	Employees		
Frequency of purchases in the last month	Less than 3 times	44	36.7
	3-6 times	37	30.8
	More than 6 times	39	32.5

By gender, the respondents were 60 males (50.0%) and 60 females (50.0%). Regarding the age distribution, the majority of respondents were aged between 24-29 years, namely 45 respondents (37.5%), followed by respondents aged 30-35 years with 40 respondents (33.3%), and respondents aged 18-23 years with 35 respondents (29.2%). All respondents are domiciled in the city of Bandung (100.0%). In terms of employment, respondents consisted of 29 students (24.2%), 34 employers (28.3%), 16 public servants (13.3%), and 41 private sector employees (34.2%). In addition, based on the frequency of product purchases through the Lazada application in the past month, 44 respondents (36.7%) made purchases less than three times, 37 respondents (30.8%) made purchases between three and six times, and 39 respondents (32.5%) made purchases more than six times. These respondent characteristics provide an overview of the demographic, geographic, and behavioral profiles of respondents as the main data source in this study.

Table 2. Validity and Reliability Tests

Variable	Items	Pearson Correlation	Cronbach's Alpha
Perceived E-Service Quality	X1.1	0.678	0.693
	X1.2	0.544	
	X1.3	0.695	
	X1.4	0.737	
	X1.5	0.394	
	X1.6	0.364	
	X1.7	0.534	
	X1.8	0.515	
E-trust	Y1.1	0.845	0.810
	Y1.2	0.851	
	Y1.3	0.858	
E-Customer Satisfaction	Y2.1	0.868	0.831
	Y2.2	0.865	
	Y2.3	0.864	
E-customer loyalty	Z1.1	0.837	0.866
	Z1.2	0.910	
	Z1.3	0.884	

Table 2 in this study presents the results of the validity and reliability tests. The results of the validity test are displayed through the calculated R value obtained from the Pearson Correlation, and the Cronbach's alpha value represents the results of the reliability test. Based on the findings, all the items or statements in the questionnaire are categorized as valid because the calculated R value for each statement is greater than the table r (0.1509). This means that the measuring devices used to collect the data in these studies can measure what is supposed to be measured.

In addition, the reliability test results showed that the Cronbach's alpha value for the perceived e-service quality instrument was greater than 0.60, indicating acceptable reliability. Meanwhile, the Cronbach's alpha value for the e-trust, e-customer satisfaction, and e-customer loyalty instruments was greater than 0.80, indicating good reliability. Therefore, it can be concluded that the measuring devices used to collect the data in this study were error-free, thus ensuring consistent measurements when performed across various time periods, as stated by Sekaran and Bougie (2017).

Table 3. Descriptive Statistics of Research Variables

Constructs	Item	Average	Categories
Perceived E-Service Quality	X1.1	3.58	Good
	X1.2	3.65	Good
	X1.3	3.12	Good enough
	X1.4	3.29	Good enough

Constructs	Item	Average	Categories
	X1.5	3.53	Good
	X1.6	3.44	Good
	X1.7	3.69	Good
	X1.8	3.77	Good
E-Trust	Y1.1	3.48	Good
	Y1.2	3.28	Good enough
	Y1.3	3.35	Good enough
E-Customer Satisfaction	Y2.1	3.53	Good
	Y2.2	3.23	Good enough
	Y2.3	3.08	Good enough
E-Customer Loyalty	Z1.1	3.04	Good enough
	Z1.2	3.07	Good enough
	Z1.3	3.66	Good

Based on the results of descriptive statistics in Table 3, all study variables showed positive perceptions of respondents, with indicators mostly categorized as good and fair. The perceived e-service quality variable received the highest average score on indicator X1.8 (3.77), indicating that respondents perceive the platform's e-services positively, although some aspects still need to be improved. The e-trust variable showed a good level of trust, with the highest score at Y1.1 (3.48), indicating that respondents generally felt confident in the platform. The e-customer satisfaction variable obtained the highest average score at Y2.1 (3.53), indicating that customers were generally satisfied with their online shopping experience, although some indicators remained moderate. Meanwhile, e-customer loyalty showed mixed results, with Z1.3 achieving the highest score (3.66), while other indicators were categorized as fair. The findings show that perceived e-service quality, e-trust, e-customer satisfaction, and e-customer loyalty are relatively positive. However, some aspects need to be improved further to strengthen customer relationships.

Table 4. Classical Assumption Test

Test	Model / Variable	Criteria	Result	Interpretation
Normality (Kolmogorov-Smirnov)	PESQ → E-Trust	Sig. > 0.05	0.200	Normal distribution
	PESQ → E-Customer Satisfaction			
	PESQ, E-Trust, and E-Customer Satisfaction → E-Customer Loyalty			
Multicollinearity	Perceived E-Service Quality	Tolerance > 0.10; VIF < 10	Tolerance = 0.275; VIF = 3.641	There is no multicollinearity
	E-Trust		Tolerance = 0.232; VIF = 4.308	
	E-Customer Satisfaction		Tolerance = 0.280; VIF = 3.571	
Heteroscedasticity Test	Perceived E-Service Quality	Sig. > 0.05	0.820	There is no heteroscedasticity
	E-Trust		0.836	
	E-Customer Satisfaction		0.900	

Based on the results of the classical assumption tests summarized in Table 4, the data met all required assumptions for regression analysis. The Kolmogorov-Smirnov normality test produced a significance value of 0.200 (> 0.05), indicating that the data were normally distributed. The multicollinearity test also showed that all independent variables met the required criteria, with tolerance values ranging from 0.232 to 0.280 (> 0.10) and VIF values ranging from 3.571 to 4.308 (< 10), indicating no multicollinearity among the independent variables. Furthermore, the

heteroscedasticity test produced significance values of 0.820 for perceived e-service quality, 0.836 for e-trust, and 0.900 for e-customer satisfaction, all exceeding 0.05. Thus, the regression models did not exhibit heteroscedasticity. The results confirm that the data satisfied the normality, multicollinearity, and heteroscedasticity assumptions required for subsequent regression analysis.

Table 5. Simple Regression Test Results

Dependent Variable	Predictor	B	Error Rate	Beta	t-statistics	p-value
E-Trust	Constant	-2.884	0.810	—	-3.561	0.001
	Perceived E-Service Quality	0.463	0.029	0.831	16.245	0.001
E-Customer Satisfaction	Constant	-2.156	0.862	—	-2.502	0.014
	Perceived E-Service Quality	0.427	0.030	0.792	14.093	0.001

Simple regression results in Table 5 show that perceived e-service quality has a positive and significant effect on e-trust and e-customer satisfaction. For e-trust, perceived e-service quality showed a positive coefficient ($B = 0.463$) with a strong standard effect ($\beta = 0.831$) and was statistically significant ($t = 16.245$, $p = 0.001$). Similarly, perceived e-service quality positively affects e-customer satisfaction ($B = 0.427$; $\beta = 0.792$; $t = 14.093$; $p = 0.001$). These findings indicate that the increase in perceived e-service quality significantly improves e-trust and e-customer satisfaction on online platforms.

Table 6. Regression Tests on E-Customer Loyalty

Variable	B	Std. Error	Beta	t-statistics	p-value
Constant	-4.835	0.869	—	-5.563	0.001
Perceived E-Service Quality	0.257	0.055	0.369	4.649	0.001
E-Trust	0.156	0.108	0.125	1.443	0.152
E-Customer Satisfaction	0.590	0.102	0.457	5.810	0.001

The regression results in Table 6 show that e-trust does not have a significant effect on e-customer loyalty ($B = 0.156$; $\beta = 0.125$; $t = 1.443$; $p = 0.152$). This finding indicates that consumer trust alone is insufficient to strengthen loyalty toward the e-commerce platform, suggesting that trust may need to be accompanied by other positive customer experiences. In contrast, e-customer satisfaction has a positive and significant effect on e-customer loyalty ($B = 0.590$; $\beta = 0.457$; $t = 5.810$; $p = 0.001$). Thus, higher customer satisfaction is associated with stronger loyalty, highlighting satisfaction as a more influential factor in fostering continued customer loyalty.

Table 7. Sobel Test

Path Mediation	Sobel Test	Critical t-value ($\alpha = 0.05$)	Result
Perceived E-Service Quality → E-Trust → E-Customer Loyalty	1.438568 87	1.43856887 < 1.98063	Not mediated
Perceived E-Service Quality → E-Customer Satisfaction → E-Customer Loyalty	5.358707 84	5.35870784 > 1.98063	Mediated

Table 7 presents the mediation analysis examining the roles of e-trust and e-customer satisfaction in the relationship between perceived e-service quality and e-customer loyalty. The results show that the t-value for e-trust is 1.43856887, which is below the t-table value of 1.98063, indicating that e-trust does not significantly

mediate the relationship. In contrast, the t-value for e-customer satisfaction is 5.35870784, exceeding the t-table value of 1.98063. Therefore, e-customer satisfaction significantly mediates the relationship between perceived e-service quality and e-customer loyalty, whereas e-trust does not demonstrate a significant mediating effect.

5. Discussion

The results of the first hypothesis show that perceived e-service quality has a positive and significant effect on e-trust. These findings are consistent with previous studies by Mahdyvianra et al. (2021) and Kartini et al. (2024), which report that perceived e-service quality positively impacts e-trust on digital platforms. The study reinforces this evidence in the context of e-commerce, particularly Lazada. These findings suggest that users develop greater trust when they view these platforms as providing reliable, convenient, and secure electronic services. A positive evaluation of the system's accessibility, transaction efficiency, order fulfillment, and protection of personal information strengthens users' confidence in Lazada's capabilities and reliability as an e-commerce platform.

The second hypothesis suggests that perceived e-service quality positively and significantly affects e-customer satisfaction. These results support the findings of Handayanti et al. (2023), Chaeruliansyah and Paramita (2024), and Alfito and Rodhiah (2026), who concluded that perceived e-service quality improves customer satisfaction in the electronic service environment. These findings suggest that user satisfaction is highly dependent on their assessment of the overall online service experience. When a platform offers efficient transaction processes, well-functioning systems, timely order fulfillment, and adequate protection of personal information, users are more likely to feel that the service meets or exceeds their expectations, resulting in higher satisfaction.

In contrast, the third hypothesis reveals that e-trust has no significant effect on e-customer loyalty. These findings are consistent with Pratama et al. (2024), who also found that e-trust does not directly affect e-loyalty in online shopping. While users may trust Lazada when it comes to the security and reliability of the service, that trust alone is not enough to build long-term loyalty. In the highly competitive e-commerce industry, consumers have access to various platforms that offer similar products, competitive prices, attractive promotions, and various incentives. As a result, users' decisions to continue using Lazada are influenced by broader considerations beyond mere trust.

The fourth hypothesis asserts that e-customer satisfaction has a positive and significant effect on e-customer loyalty. These findings are in line with Novianti (2023) and Putri et al. (2024), which emphasize the important role of customer satisfaction in strengthening loyalty to digital services. Satisfied users are more likely to continue using the platform, make repeat purchases, and recommend it to others. These results show that satisfaction is an important determinant in long-term customer relationships in the e-commerce environment.

Mediation analysis provides additional insight into the mechanisms underlying the formation of customer loyalty. The fifth hypothesis suggests that e-trust does not mediate the relationship between perceived e-service quality and e-customer loyalty. This finding is in contrast to Susanta et al. (2024), which reports on the significant mediation role of e-trust among Shopee users. The absence of mediation suggests that although high-quality e-services increase user trust, this cognitive evaluation alone does not necessarily mean loyal behavior. Therefore, the formation of loyalty among Lazada users does not primarily occur through trust as an intermediary mechanism.

In contrast, the sixth hypothesis suggests that e-customer satisfaction significantly mediates the relationship between perceived e-service quality and e-

customer loyalty. These findings support the study of Efdison et al. (2024) and Hafidz and Ali (2024), who concluded that customer satisfaction is an important mechanism linking perceived e-service quality with customer loyalty. The result means that perceived superior e-service quality does not automatically create loyal customers. On the contrary, loyalty develops when users feel satisfaction throughout their shopping journey. Convenient application features, smooth transaction processing, reliable order fulfillment, and effective protection of personal information contribute to a positive shopping experience, which further encourages continued use of the platform, repeat purchases, and positive word-of-mouth recommendations. The findings highlight that within the S-O-R framework, perceived e-service quality serves as an external stimulus, while E-trust and e-customer satisfaction represent the user's internal evaluation. However, only the affective evaluation reflected in e-customer satisfaction effectively translates perceived e-service quality into e-customer loyalty among Lazada users in Bandung City.

6. Conclusion

The findings show that perceived e-service quality has a positive impact on e-trust and e-customer satisfaction. In addition, e-customer satisfaction significantly increases e-customer loyalty, whereas e-trust does not have a significant direct effect on loyalty. Further mediation analysis revealed that only e-customer satisfaction mediated the relationship between perceived e-service quality and e-customer loyalty, while the mediation role of e-trust was not supported. These findings confirm that customer satisfaction is a key psychological mechanism that translates the quality of electronic services into customer loyalty.

This finding reinforces the application of the S-O-R theory in e-commerce by demonstrating that e-customer satisfaction plays a more instrumental role in fostering e-customer loyalty than e-trust. It also provides empirical evidence that these two organism variables contribute differently to loyalty formation. Lazada should prioritize enhancing perceived e-service quality, particularly transaction efficiency, order fulfillment, and information security, while ensuring a consistent and reliable shopping experience to strengthen customer satisfaction. These improvements may encourage repurchase intentions and long-term loyalty. Although e-trust does not directly influence loyalty, maintaining high service quality remains essential because it contributes to building e-trust among e-commerce users.

The study has some limitations. First, the sample was restricted to Lazada users in the city, limiting generalization of findings to other regions and e-commerce platforms. Second, the study adopts a cross-sectional design, which does not capture changes in customer perception over time. Therefore, future research is encouraged to use a longitudinal design, expand geographic coverage and platform comparison, and include additional variables such as perceived value, customer engagement, or switching cost to provide a more comprehensive understanding of e-customer loyalty in the context of e-commerce.

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