

DOES E-TRUST AND E-SATISFACTION HAVE AN INFLUENCE IN BUILDING E-LOYALTY TOWARD MOBILE FOOD DELIVERY SERVICES: BASED ON STIMULUS-ORGANISM-RESPONSE THEORY

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ABSTRACT

The objective of the research is to examine the impact of e-trust and e-satisfaction on the loyalty of mobile food delivery services or MFDS users. The methodology in the study follows quantitative method, with MFDS users in Indonesia as the population. This study collects 651 responses through online surveys which conducted from April 2022 until August 2022. The collected data were analysed with SEMPLS using Smart PLS. The result revealed that direct significant relationship between e-trust and e-satisfaction with e-loyalty. The result also showed that information quality, visual design and navigational design have significant impact on both e-trust and e-satisfaction, while both e-trust and e-satisfaction have influence on building loyalty. This study is one of the few papers to investigate the influence of both e-trust and e-satisfaction on customer e-loyalty toward mobile food delivery services based on SOR theory. This research has several theoretical and managerial implications that can be useful for practitioners such as marketers and MFDS brand owners.

Keywords: *E-Trust, E-Loyalty, E-Satisfaction, Visual Design, Navigational Design, Information Quality.*

1. INTRODUCTION

The Mobile food delivery service or MFDS, is an internet platform that links customers with restaurants and food vendors so users can choose and order food and beverages through the mobile platform [1], [2]. The growing internet technology, customer desire for convenience and speed, coupled with the availability of affordable smart devices, is pushing a variety of industries, including the food industry, to incorporate technology into their business models [3]; thus, sped up the growth of mobile food delivery services or MFDS business today [4]. These few years, MFDS has become a popular application service globally, with the market size value that reach 221.65 billion USD in 2022, and it is predicted to increase by 10.3% from

2023 to 2030 [5]. The MFDS market is growing rapidly in various Asian countries, one of which is Indonesia. Indonesia is one of the largest MFDS markets in Southeast Asia, which have transaction value that reach US\$4.5 billion in 2022 [6]. The current development and popularity of mobile food delivery services implies that many consumers are familiar with and use MFDS in their daily lives, especially with the COVID-19 pandemic which has indirectly changing the habit of ordering food via mobile into a new habit for consumers [7]. So, it is more important for MFDS companies to study and understand consumers' loyalty toward MFDS.

Although the use of MFDS has become popular among consumers, academic research on MFDS is still in its infant stage, where there are

still gaps in research that can be explored. Most of the academic research on MFDS examines consumers' intentions to use or adopt MFDS [4], [8], [9], [10], [11]. There is little academic research discussing customer loyalty toward MFDS [12]. From several studies regarding consumer loyalty in the context of online commerce, there are 2 important predictors of consumer loyalty, namely trust and satisfaction [13], and the second predictor of e-loyalty which is no less important is e-satisfaction, its influence has been widely proven in various academic research on e-commerce.[14], [15]. And several academic studies also provide empirical evidence that satisfaction is a predictor of consumer loyalty in the online context [16], [17], [18], [19]. The importance of e-trust and e-satisfaction is so important that several studies examine and prove the influence of e-trust and e-satisfaction simultaneously in forming e-loyalty from customers in e-commerce [13], [14], [20], but research that raises the influence of e-trust and e-satisfaction Simultaneous satisfaction in forming e-loyalty from customers using mobile food delivery services is still very small.

Meanwhile, in the MFDS context, research in the MFDS domain can be classified in a new phase, so there is not much research on customer loyalty in the MFDS context [4], [21]. There are few academic studies have investigated the importance of e-trust as predictor for customer e-loyalty toward MFDS [22], [23], and the influence of satisfaction on loyalty toward MFDS [12], [16], [24]. However, only relatively small that discuss the influence of both e-trust and e-satisfaction simultaneously on building customers' e-loyalty toward MFDS, even though customer trust and satisfaction are important predictors in forming loyalty. So it can be said that this study is one of the few studies that has initiated research on the influence of e-trust and e-satisfaction as predictor for e-loyalty on MFDS simultaneously and this study fills the gap in literature by examining the influence of e-trust and e-satisfaction on customers' loyalty toward MFDS. The main aim of this research is to investigate and examine the impact of both customer e-trust and e-satisfaction simultaneously as predictors of customer loyalty towards MFDS.

To better understand and examine the influence of e-satisfaction, e-trust on consumers loyalty toward MFDS, this research uses the framework of Stimulus Organism Response or SOR theory. The SOR theory is a popular theory that is widely used in several previous academic studies in marketing field, and several of them uses SOR

Theory to better explain the influence of trust, satisfaction on customer loyalty in the context of online commerce [25], [26], [27], [28], [29]. However, only a few studies have used SOR theory in studying MFDS.

To understand and analyze the factors that shape e-trust and e-loyalty, this research takes the perspective of the online experience felt by customers as MFDS application users by adopting MFDS application attributes, namely information quality, navigational design and visual design. The three application attributes as antecedents of e-trust and e-satisfaction, namely information quality, visual design and navigational design were adopted from previous research by Pal et al (2022) and Ray et al (2019) [11], [12].

Based on prior argument and findings, the main focus that this study propose is to investigate and examine the impact of both customer e-trust and e-satisfaction simultaneously as predictors of customer loyalty towards MFDS. So then to be able to understand and answer the main question, this research proposes several problem formulations, namely. The first is to analyze the influence of customer trust and customer e-trust on customer e-loyalty in MFDS in Indonesia, second to better understand the influence of information quality, visual design and navigation design on customer e-trust to MFDS, and third is to examine the effect of information quality, visual design and navigation design on customer e-satisfaction to MFDS.

2. LITERATURE REVIEW

2.1. The S-O-R Theory

The S-O-R theory is a popular psychological theory used in consumer behavior research, which first proposed by Mehrabain and Russel and then developed by Jacoby [30]. The S-O-R theoretical framework states that several aspects of the environment have an influence in causing emotional reactions and cognitive conditions, which then have an impact on the formation of certain behaviors [30], [31]. The S-O-R theory is acronym for its 3 components, which are: stimuli (S), organism (O), and response (R). Stimuli refers to factors that have an influence in arousing customers as individuals. The second component is the organism, which is defined as the affective and cognitive condition of the customer which consists of all processes that intervene between stimulation and response. The final component is response, which is defined as the consequences shown in the form of customer behavior towards the brand [31].

Several previous studies examined consumer trust, satisfaction and intentions using the basis of

SOR theory. Research from Song et al studied consumer purchasing intentions from live broadcasts. Research from [31] examines branding in social media. Research from Lee et al examines consumer purchasing intentions and trust in travel agencies. Research from [32] studied satisfaction in the banking sector. Prior study from [25] explain and examine e-trust in the context of social commerce using SOR theory. SOR theory has been widely used by several previous studies to study consumer satisfaction, trust and intention. However, only a few have studied the influence of e-satisfaction and e-trust on loyalty, especially in the context of mobile food delivery services.

2.2. e- Loyalty

Customer loyalty is an important factor that needs to be maintained and developed by every business, because customer loyalty is beneficial for business continuity [33]. One of the advantages of preserving consumer loyalty is that it is an asset in business strategies to survive and achieve sustainable success amidst market competition [34]. Customer loyalty manifests in several behaviour such as positive word of mouth, recommending and encouraging peers to use a certain product, while loyalty also manifests in the form of repeat purchases [35]. Consumer loyalty can be used as a parameter for a vendor's success in attracting the sympathy of consumers to become loyal customers, so that the vendor can know for sure the stability of demand in the market and can then predict the implementation of an efficient supply strategy [36]. Basically, both traditional and digital businesses have the same concept of customer loyalty in terms of meaning, the difference between the two is regarding the channels or media in which business transactions are carried out.

2.3. E-Trust

Trust in management is regards as a mechanism for carrying out and controlling transactions, and also considered as an important for relationships, which is the basis for transactions. One widely accepted definition of trust according to Rousseau (1998) which trust is defined as a psychological state, namely the existence of a desire to accept vulnerability with expectations of good intentions or behavior from other party [37]. Trust plays an important role in mobile application transactions, because trust helps reduce the consumers perceived risk in the online transactions using mobile application [38]. In e-commerce context, trust can be interpreted as: the customer's desire or willingness to depend on the seller or

service provider, willingness is based on the perception that the seller will fulfill his commitments, such as sending goods that are appropriate and on time [39]. Gefen (2000) defines trust in online commerce context or e-trust as the consumer's ability to take risks in situations of uncertainty in transactions that cannot be controlled by themselves but still act on expectations [40].

2.4. E-Satisfaction

A satisfaction that customer feels will determines their decision, when customers are satisfied, they tend to repurchase products and/or services [41]. Customer satisfaction for the service and retail industry context is based on expectancy-disconfirmation theory [42]. Expectancy-disconfirmation theory states that customer satisfaction is a comparison perspective that resulted from comparison between their expectations from a product or service with their experience after they consume the product or services [43]. Where if their expectations are below their perceived experience of the product, then satisfaction toward product or service will occurred, conversely if their expectations are far above their perceived experience then they will feel less satisfied [23]. In the online realm, online customer satisfaction or e-Satisfaction acts as a justification given by consumers for the service performance of an online vendor. This justification will result in consumer confirmation regarding the good or bad of the facilities and quality of the online vendor which provide the service [44].

2.5. Information Quality

The Information quality is an important variable in developing MFDS applications. The quality of the information presented will help users make decisions when using the application. Information quality is an assessment from consumers as application users of the information presented in the MFDS application [12], [45]. The information in MFDS application which evaluated by their users usually includes information about the product, restaurant, transaction status, delivery time, and payment method options [46]. The information presented determines the quality of the information, where good quality information will help customers when making transactions [47], [48]. The information presented needs to be easy to understand, easy to access, accurate, timely, and easy for customers to find when using the MFDS application [49].

2.6. Navigational Design

The navigational design of an application is one of the important features of the application. The

navigational design of the application reflects the quality of the application's environment, such as the layout structure of the application, the quality of the interface and other application content [50], [51]. The quality of the environment in navigational design is an important factor that shapes consumers' assessment of the quality of the application when they use the application [12]. An optimal application must incorporate user-friendly navigation into its system so that users can use it effortlessly and with minimal disruption [52]. Because customers in their online experience, they prefer an application that has navigation that makes it easy for them, so that they can save time and effort when using the application for transactions, searching for information and other activities. The importance of customer evaluation of the application [53], [54].

2.7. Visual Design

The visual design of the application is one of the attributes of the application which is characterized by its aesthetic qualities, encompassing the entire appearance and appeal. The visual design of an application consists of various elements, such as the choice of font type, the size of the font, the color palette used, the animation that appears, the shape of the content, and the frame layout used [12]. The visual design of the application will influence users' perception of the apps, by shaping their entire impression toward the apps, therefore visual design becomes one of the important attributes of an application [55]. Applications that have an attractive visual design will have the potential to augment the subjective experience of customers [56].

3. HYPOTHESES DEVELOPMENT

A number of prior studies highlights the importance of e-trust in forming customer e-loyalty in online commerce [14], [57], [58], [59]. Derived from prior study, the following hypothesis is proposed.

H1. Customer e-trust significantly influence e-loyalty on MFDS.

The importance of e-satisfaction impact on their e-loyalty is strengthened by previous empirical research in the online context [2], [16], [58], [60], [61]. Thus, the following hypothesis is developed.

H2. Customer e-satisfaction significantly affect their e-loyalty.

The importance of the significant impact of information quality as a predictor of e-satisfaction has been proven by many previous studies in the online arena [14], [62], also a part from that, there are also a number of studies which inform of information quality impact on customer e-trust [14], [62], [63]. Starting from the arguments and results of academic research, the following hypothesis is proposed.

H3. Information quality significantly leads to customer trust.

H4. Information quality significantly leads to customer e-satisfaction.

Previous research provides empirical evidence that a quality navigation experience has an influence on application user satisfaction [12], [64], [65]. Previous research also provides empirical evidence on the importance of the application environment affect in forming consumer e-trust [14], [28], [66]. Thus, the following hypothesis is presented from prior study.

H5. Navigation design significantly influencing customer e-trust.

H6. Navigation design significantly influencing customer e-satisfaction.

Empirical research in the field of online commerce proves that attractive website design influences customer satisfaction [67]. Several previous studies provide evidence that applications that have good visual design significantly leads to better consumers e-satisfaction [19], [65], [68]. Apart from that, several prior findings also reveal that website design significantly affect consumer e-trust in online sites [14], [63], [69]. Looking at the results of previous studies and arguments about visual design, the following hypothesis is proposed.

H7. There is a significant influence from visual design which affect customer e-trust.

H8. There is a significant impact of visual design on customer e-satisfaction.

Based on hypotheses formed from the results of previous research and arguments from academic journals, the research framework is displayed in Figure 1.

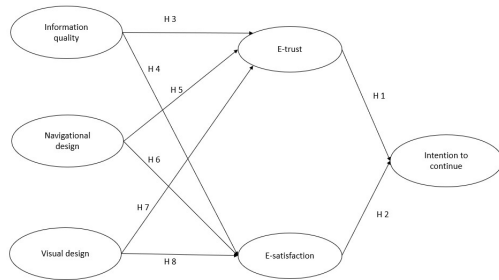


Figure 1: Research Model

4. METHODOLOGY

4.1. Data collection

The research population comprises individuals who are consumers of the FDA in Indonesia. The sample that has been chosen exhibits representativeness in relation to the population of clients of the FDA in Indonesia. The present study used a cross-sectional research design to gather data. Cause of the prevailing circumstances of the COVID-19 epidemic in Indonesia, this study employs an online poll as a means to gather data. The data gathering process conducted through online survey, which utilizing Google Forms. The data gathering period spanned from January 5th, 2022, until June 4th, 2022. A total of 660 potential participants were provided with the online survey links. Among the pool of 660 potential responders, 651 respondents individuals data were worthy of analysis at a later stage. A total of nine questionnaires were deemed unusable as a result of incomplete responses. There are two parts in the questionnaires, the first part is the demographic questions, and the second part is the main indicators questions. This research uses Five point Likert scales. The language used in Indonesia is Indonesian, so the questionnaire was first translated into Indonesian to avoid linguistic and cultural differences [2]. Then the Indonesian language questionnaire that was created was checked by academic experts in the digital marketing field. A pilot study was executed with 25 students, and the results stated that the language used was very clear, and the questionnaire was easy to understand.

In data collection process, each respondent was first asked about their consent in data collection. A written informed consent from participation in the study has been obtained through online questionnaires. The language that was used in questionnaire for this research was made in Indonesian because Indonesian is the respondent's native language. The translation process from

English to Indonesian is carried out with expert supervision. The study was approved by ethics committee of Binus University.

This research uses 651 respondents' data, collected using cross-sectional design which gathered during period spanned from January 3, 2022, to June 5, 2022. A pilot study is engaged using 25 respondents to check the comprehensibility of the questionnaire before collecting data. The respondent data has been analyzed descriptively and is delivered in the table 1.

TABLE 1: DESCRIPTIVE ANALYSIS

| | | <i>numbers</i> |
|--------|-----------------|----------------|
| Gender | Male | 309 |
| | Female | 340 |
| Jobs | College student | 302 |
| | Employee | 195 |
| | Professional | 62 |
| | Entrepreneur | 36 |
| | Housewife | 23 |
| Age | State official | 33 |
| | <20 | 173 |
| | 21 – 25 | 204 |

As revealed in Table 1, the majority of the respondents were women (52%), and the rest were men (48%). Meanwhile, for the age category, most of respondents from this study were between 21 - 25 years (39%), then 33% were less than 20 years, and 14% were between 31-35 years, and the remaining 12% were 26-30 year.

3.1. Measurements

The survey employed a Likert scale, which ranging from 1 (representing disagreement) to 5 (representing strong agreement), in order to assess each variable. The navigational design variables utilised in this study were derived from the works of Chaouali et al (2020) and Ray et al (2019). The items pertaining to the information quality variable were adapted from the empirical study conducted by Ray et al. (2019). The present study also adapted upon the studies conducted by Ray et al. (2019) and Pal et al. (2022) to measures visual design. The measurement of customer trust and satisfaction encompasses four key items, as identified in a previous study by Zhao and Bacao (2020). The four items pertaining to the customer satisfaction variable were derived from the studies conducted

by Zhao and Bacao (2020) and Pal et al. (2022). Finally, the two indicators symbolising client loyalty and satisfaction were derived from a previous investigation conducted by Pal et al. (2022).

5. ANALYSIS AND RESULTS

4.2. Confirmatory Factor Analysis

This study used the partial least squares (PLS) method, specifically utilizing the SmartPLS v3.2.7 software, to assess both the research model and the data. The process of analyzing and reporting using PLS-SEM can be divided into two primary components: outer model analysis or confirmatory factor analysis or CFA, and structural model analysis or inner model analysis. The first section of PLS SEM or CFA examination encompasses several components: indicator factor loading, internal consistency reliability, discriminant validity, and convergent validity. The result of indicator factor loading, internal consistency reliability and convergent validity calculation showed in Table 2.

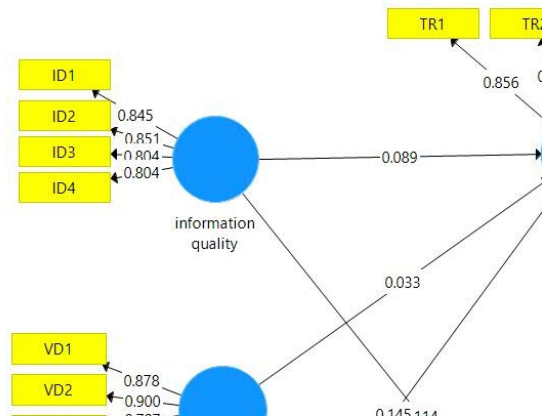


Figure 2: Loading Factors

According to the SmartPLS calculation result which presented in Table 2, it was seen that the loading factors of all the indicators associated with the latent variables exceeded the threshold of 0.708, which suggests that the latent variables possess the ability to account for more than 50 percent of the variability observed in the indicators [70]. Next, the findings presented in Table 2 indicate that the average variance extracted (AVE) values for each latent variable exceed the threshold of 0.5. This suggests that a significant proportion of the observed variance in the indicators are attributed to their respective latent variables [71]. The next result is the composite reliability (CR) values for all latent variables which presented in Table 2. The CR values of all the latent variables are surpass the recommended threshold of 0.70, suggesting that these variables exhibit strong reliability [70]. The examination of multicollinearity revealed that all the components in the research model have Variance Inflation Factor (VIF) values below 0.50, indicating the absence of multicollinearity.

The final assessment in the measurement model is focused on evaluating discriminant validity. The discriminant validity explains the degree to which each latent variable may be empirically distinguished from one another [72]. The calculation of discriminant validity is presented in Table 3..

TABLE 3: DISCRIMINANT VALIDITY

| | CL | CS | CT | IQ | ND | VD |
|----|-------|-------|-------|-------|-------|-------|
| CL | 0,904 | | | | | |
| CS | 0,833 | 0,893 | | | | |
| CT | 0,671 | 0,751 | 0,866 | | | |
| IQ | 0,581 | 0,647 | 0,636 | 0,826 | | |
| ND | 0,634 | 0,655 | 0,688 | 0,652 | 0,861 | |
| VD | 0,605 | 0,632 | 0,612 | 0,611 | 0,692 | 0,856 |

CL: Customer e-loyalty
 CS: Customer e-satisfaction
 CT: Customer e-trust
 IQ: Information quality

TABLE 2: CONFIRMATORY FACTOR ANALYSIS

| Latent variables | Items | Loading factor | CR | AVE | VIF |
|---------------------|-------|----------------|-------|-------|-------|
| Information quality | ID1 | 0,845 | 0,896 | 0,683 | 2,056 |
| | ID2 | 0,851 | | | 2,109 |
| | ID3 | 0,804 | | | 1,784 |
| | ID4 | 0,804 | | | 1,778 |
| e-Loyalty | LY1 | 0,915 | 0,900 | 0,818 | 1,680 |
| | LY2 | 0,893 | | | 1,680 |
| Navigational design | ND1 | 0,805 | 0,919 | 0,741 | 1,815 |
| | ND2 | 0,872 | | | 2,394 |
| | ND3 | 0,870 | | | 2,505 |
| | ND4 | 0,893 | | | 2,814 |
| e-Satisfaction | ST1 | 0,918 | 0,941 | 0,798 | 3,940 |
| | ST2 | 0,904 | | | 3,560 |
| | ST3 | 0,862 | | | 2,397 |
| | ST4 | 0,889 | | | 2,742 |
| e-Trust | TR1 | 0,856 | 0,923 | 0,751 | 2,267 |
| | TR2 | 0,839 | | | 2,085 |
| | TR3 | 0,886 | | | 2,634 |
| | TR4 | 0,884 | | | 2,576 |
| Visual design | VD1 | 0,878 | 0,916 | 0,733 | 2,756 |
| | VD2 | 0,900 | | | 3,063 |
| | VD3 | 0,797 | | | 1,800 |
| | VD4 | 0,846 | | | 2,050 |

ND: Navigation design
 VD: Visual design

The calculation result in Table 3 shows that the discriminant validity in the model is good, as indicated by the higher scores of the AVE for each latent variable compared to the other. All the latent variables in the research model is different from each other.

4.3. Structural Model Analysis

The subsequent step in assessing the research model using PLS-SEM involves the evaluation of the inner model. This stage is designed to test the hypotheses that were formulated based on the research model. To evaluate the inner model, the initial step involves determining the coefficient of determination, often known as R square. The coefficient of determination, often known as R Square, quantifies the extent to which an endogenous construct can be accounted for by an exogenous construct. The coefficient of determination (R Square) is anticipated to range from 0 to 1 [73]. The R square calculations results are presented in Table below.

TABLE 4: R SQUARE CALCULATIONS

| Variables | R ² |
|----------------|----------------|
| e-loyalty | 0,698 |
| e-satisfaction | 0,542 |
| e-trust | 0,549 |

The outcomes of the R squared calculations have been documented in Table 4. According to the findings shown in Table 4, the determinant coefficient value of the e-loyalty variable is 0.698. This indicates that the collective influence of all independent factors on e-loyalty is 69.8%. The determinant coefficient of the e-satisfaction variable is 0.542, indicating that the collective influence of all independent factors on e-satisfaction is 54.2%, also the determinant coefficient value of the e-trust variable is 0.549. This indicates that the collective influence of all independent factors on e-loyalty is 54.9%.

The next stage of the structural model analysis involves the examination of the hypothesis through the evaluation of the statistical significance of the link established, which is determined by calculating the path coefficients and t values. The process of hypothesis testing was conducted using SMART PLS, employing the bootstrapping technique. The stage was conducted using bootstrapping by employing 5,000 resamples and calculating a 95% corrected bias confidence interval [74]. The outcomes of the hypothesis testing are displayed in Table 5 and Figure 2.

TABLE 5: HYPOTHESIS TESTING

| Hypothesized | T values | P Values | Path coefficient (β) |
|---|----------|----------|----------------------|
| H1. e-trust -> e-loyalty | 2,355 | 0,019 | 0,104 |
| H2. e-satisfaction -> e-loyalty | 20,393 | 0,000 | 0,755 |
| H3. information quality -> e-trust | 6,534 | 0,000 | 0,276 |
| H4. information quality -> e-satisfaction | 6,967 | 0,000 | 0,315 |
| H5. navigational design -> e-trust | 8,520 | 0,000 | 0,387 |
| H6. navigational design -> e-satisfaction | 5,805 | 0,000 | 0,280 |
| H7. visual design -> e-trust | 4,220 | 0,000 | 0,175 |
| H8. visual design -> e-satisfaction | 5,531 | 0,000 | 0,246 |

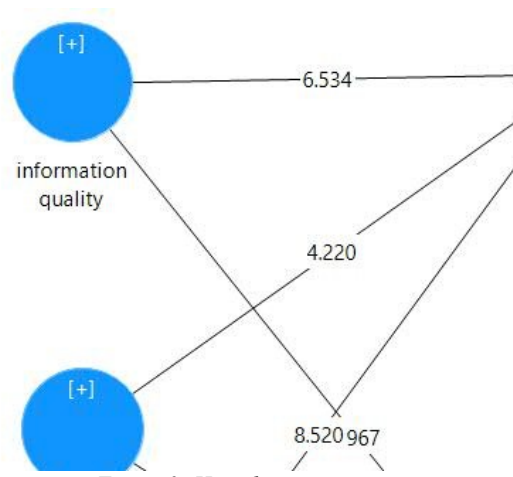


Figure 3: Hypotheses testing

The hypothesis relationship test based on the calculation and analysis of the t value and P value as shown in Table 5 and figure 2. The relationship testing between variables is analysed through t-value calculations. If the relationship's t value is higher than the suggested level, specifically 1.96, the hypothesis is considered significant. All of the hypotheses testing were confirmed by the structural model test of the research model in Table 4 and Figure 1. The results of the calculations in Table 4 and Figure 2 show that customer e-trust (t-value =2,353) and e-satisfaction (t-value =20,393) are proven to have a significant positive effect on e-loyalty so that H1 and H2 are accepted. Then the results of the structural test also show that the relationships between information quality (t-value =6,354), visual design (t-value =4,220) and navigational design (t-value =8,520) and customer e-trust have their t-value above the recommended value so that H3, H5 and H7 are accepted.

Structural tests on the research model also show that the relationship between information quality (t-value =6.967), visual design (t-value =5.531) and navigational design (t-value =5.805) and customer e-satisfaction have their t-value above the recommended value therefore H4, H6 and H8 are accepted.

6. DISCUSSIONS

There are three research questions discussed in this study. The first and main research question is to analyze the influence of customer trust and customer e-trust on customer e-loyalty in MFDS in Indonesia. The results of PLS-SEM calculations and analysis show that H1 and H2 are accepted, which indicates that customer e-trust and customer e-satisfaction both have a positive and significant influence in forming customer e-loyalty in MFDS. The results of this research are in line with previous studies which provide empirical evidence of the influence of e-trust and e-satisfaction on e-loyalty in the context of e-commerce [14], [58], [75]. The results of this research are also in accordance with previous research which used SOR theory in analyzing the influence of customer trust and satisfaction on customer loyalty [32], [76], [77], [78], [79]. The results of this research are in accordance with the results of research from Wong et al (2020) which provides empirical evidence of the influence of trust on e-loyalty in online shopping based on SOR theory. Then the results of this research are also in accordance with research from Ting et al (2020) which uses SOR theory to analyze the influence of satisfaction and trust on loyalty in telecommunications services. This result is also in line with research from Famiyeh et al (2018) which provides evidence of the influence of satisfaction on loyalty in the banking sector with the application of SOR theory. These results show that customer e-trust and e-satisfaction are equally important when forming customer e-loyalty in the MFDS context. These results indicate that when customers feel satisfied and trust the MFDS, the customer will be more likely to become a loyal customer of the MFDS. So MFDS management must pay attention to e-satisfaction and e-trust from customers as well as the factors that build both e-satisfaction and e-trust so that many customers become loyal MFDS users.

Apart from that, the findings from the hypothesis test of H1 and H2 also show that the beta value of H2 (0.755) is much greater than the beta value of H1 (0.144) as shown in Table 4. This shows that the two variables e-trust and e-satisfaction have an influence significant and

positive on e-loyalty, but the influence of e-satisfaction on e-loyalty is greater than the influence of e-trust on e-loyalty. These results indicate that customers feel that the influence of their satisfaction with MFDS when forming loyalty to MFDS is greater than their trust in MFDS. MFDS management must prioritize the satisfaction and trust of users as MFDS customers to build their customer loyalty, but MFDS management must prioritize customer satisfaction first rather than trust when building a customer loyalty strategy.

Then regarding second research questions. The results of this research also show that H3, H5, and H7 are accepted, indicating that information quality, visual design and navigational design are proven to have a significant and positive influence in forming e-trust. These results answer the second research question of this study. This result is in accordance with the results of previous research from [14] regarding the influence of information and website quality on customer e-trust in the context of online shopping. These results are also in line with research from [63] which proves that information quality and website design are predictors of customer e-trust in online commerce. This result is also in line with research from [28] et al which proves that interface quality and information quality have a significant impact on customer e-trust in e-commerce. The results of this research indicate that customers feel that good quality information, smooth navigation and good visual design quality will increase their perceived trust in MFDS providers.

The final research question concerns the influence of information quality, navigational design and visual design on customer e-satisfaction. The results of the hypothesis test show that H4, H6 and H8 are accepted so that information quality, navigational design and visual design have a significant and positive influence on customer e-satisfaction at MFDS. This result is in accordance with previous research which proves that information quality has a significant effect as a predictor of customer satisfaction in the MFDS context [2], [12]. The results of this research are also in line with research from [14], [16], and [58] which provides empirical evidence of the influence of website design on customer satisfaction in the context of e-commerce and e-banking. This research proves that MFDS customers are satisfied with their experience using MFDS when the information presented is of good quality, the navigation runs smoothly, and the visual design is good.

MFDS management can address the findings of this research to develop customer trust and satisfaction in their MFDS by providing accurate and relevant information, easy and smooth navigation, and improving the quality of visual design.

7. CONSLUSIONS AND IMPLICATIONS

7.1. Conclusions

The main aim of this research is to examine the influence of e-satisfaction on the formation of customer loyalty from developers in the apartment construction industry. To answer the main research question, this study proposes 4 hypotheses. This research tests the hypothesis with a quantitative approach, using data from respondents consisting of 316 project managers from apartment developers, then the data is processed using structured equation modelling or SEM via SmartPLS. This study then conducted SEM analysis, specifically confirmatory factor analysis, following the guidelines from Hair et al. (2019) to ensure the validity and reliability of the data and research model. The results of the hypothesis test show that service quality, corporate image, value co-creation and guanxi actually have a positive and significant influence on customer loyalty from developers to apartment contractors in the apartment construction industry.

7.2. Theoretical Implications

This study contribute to academic literature in several implications. The The main theoretical implication of this research is to fill the gap in the TAM application for online food delivery by analysing and empirically proving customer trust as a mediating variable of information quality, visual design and delivery experience with customer intention to continue using MFDS. Previous studies in the context of MFDS that apply TAM in most studies regarding the influence of various factors on consumers' intention to use MFDS [9], [44], [80], [81]. Previous studies discussing the effect of trust on the intention to use MFDS have only been few [82]. Research that discusses the topic of customer trust as a mediating variable on the intention to use MFDS again has not been widely discussed. This study fills a gap in the TAM literature in the context of MFDS by providing empirical evidence that customer trust plays a significant role in partially mediating information quality, visual design and delivery experience with customer intentions to reuse OF This research has several implications for academic theory. Firstly, this research has implications for SOR theory, where

this research is one of the few studies that examines the relationship between customer trust and customer satisfaction with customer loyalty using the basis of SOR theory in the MFDS industry. Second, this research has implications for the development of SOR theory by applying information quality, visual design, and navigation design as stimuli in the SOR theory series. Third, this research also provides implications for the development of MFDS research literature by examining the influence of customer satisfaction and customer trust on customer loyalty simultaneously in the context of MFDS.

7.3. Practical Implications

In addition to theoretical implications, this research also carries managerial implications. From a managerial perspective, this research has several practical implications for MFDS management and MFDS marketing. First, the results of this research found that e-satisfaction and e-trust have the same effect on e-loyalty. MFDS management must prioritize e-trust and e-satisfaction from its customers to be able to create loyal customers. The results of this research also show that MFDS management must prioritize e-satisfaction first and then develop e-trust from customers in designing their strategy. Second, the results of this research show that MFDS management must focus on the quality of the information presented, the quality of the visual design, and the navigation of their MFDS applications, because these three factors have an influence in shaping customer satisfaction and their trust. Third, MFDS management must develop information quality by presenting relevant, up to date information about food and restaurants in their applications. Fourth, MFDS management must provide good navigation with a focus on smooth application navigation, navigation that is easy for users to understand. Lastly, management must develop quality visual design by selecting good fonts, using good layouts that are easy to understand.

8. LIMITATIONS AND SUGGESTIONS

Despite yielding several results and implications, this study also has several limitations. This research has both practical and theoretical implications, but this research has limitations. The limitations of this research are as follows. First, in this research the predictors of customer e-loyalty studied are e-trust and e-satisfaction. Future research could include other predictors such as customer engagement. Second, in this research the antecedents used are normative quality, visual design and navigational design, where the three

antecedents are taken from the perspective of MFDS application attributes. Future research could take antecedents from the perspective of individual customers as MFDS users, such as hedonics, utilitarianism, entertainment.

Authors contributions.

Authors contributions. Wanda Wandoko, Ignatius Enda Panggati, and Asep Nuhdi developed the theoretical formalism, performed the analytic calculations. Wanda Wandoko, and Asep Nuhdi verified the analytical methods. Wanda Wandoko, Ignatius Enda Panggati, investigate and supervised the findings of this research. Wanda Wandoko, Ignatius Enda Panggati, and Asep Nuhdi discussed the results and contributed to the final manuscript.

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