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The Effect of *E-Service Quality* and *E-Trust* on *E-Customer Loyalty* on Non-Cash Transaction Users of the Shopee Application Mediated by *E-Satisfaction* In Jambi Province

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ABSTRACT

This study aims to determine the Influence of *E-Service Quality* and *E-Trust* on *E-Customer Loyalty* of Non-Cash Transaction Users in the Shopee Application Mediated by *E-Satisfaction* in Jambi Province. The sampling technique uses *a purposive sampling technique,* using the Lemeshow formula so that a sample of 96 people was obtained.

Research data collection techniques through online questionnaires *(googe form)* with a Likert scale. Based on the results of the calculation using *the Partial Least Square* (PLS) research tool. The results of the research from the data testing that have been carried out show that (1) *E-Service Quality* has a significant influence on *E-Satisfaction,* (2) *E-Trust* has a significant influence on *E-Satisfaction.* The results of the study on (3) *E-Service Quality* did not have a significant effect on *E-Customer Loyalty.* (4) *E-Trust* does not have a significant effect on *E-Customer Loyalty.* (5) *E-Satisfaction* has a significant influence on *E-Customer Loyalty.* As well as (6) *E-Service Quality* has a significant influence on *E-Customer Loyalty* through *E-Satisfaction* and (7) *E-Trust* has a significant influence on *E-Customer Loyalty* through *E-Satisfaction.*

This means that the variables *e-service quality* and *e-trust* can explain the *e-satisfaction* (Z) variable of non-cash transaction users in the Shopee application in Jambi Province by 70.7%, the remaining 29.3% is influenced by other variables that are not observed in this study. Furthermore, *the variables e-service quality* and *e-trust* can also explain the e-customer *loyalty* (Y) variable of non-cash transaction users in the Shopee application in Jambi Province by 85.4% and the remaining 14.6% influenced by other variables that are not observed in this study.

Keywords : *E-Service Quality, E-Trust, E-Customer Loyalty* and *E-Satisfaction*

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1. INTRODUCTION

Along with the significant increase in the number of internet users, the development of *e-commerce* in Indonesia is also accelerating. Many entrepreneurs take advantage of this to reach potential consumers through electronic media. To reach potential consumers, the business world, among others, can take advantage of current information technology developments. Ultimately, these entrepreneurs are using *e-commerce* to expand sales around the world in a relatively short and cost-effective way.

In Indonesia itself, there are many *e-commerce companies*, including Tokopedia, Shopee, Lazada, Bukalapak, Blibli, JD.ID, *Upwork*, *Freelancer* and others. The increasing number of *e-commerce companies in Indonesia has caused competition between* e-commerce *to become increasingly fierce in* retaining their consumers. According to *the Top Brand Index* at the *Top Brand Award*, Shopee is one of the *e-commerce* whose sales percentage fluctuates very significantly compared to other *e-commerce*, this causes Shopee's ranking in the *Top Brand Award* to rise. Shopee is the leading *online* shopping *platform* in Southeast Asia and Taiwan, with an application-based on *Smartphones* that are very popular in Indonesia. Shopee was first founded in 2009 by Forrest Li, and in 2015 shopee was first launched in Singapore. Shopee was first launched as a *consomer to cunsomer* (C2C) marketplace. But now they have switched to *a hybrid* C2C and *business-to-consumer* (B2C) model since launching Shopee Mall which is an *online store* platform for well-known brands. Shopee is a *platform* that is tailored to each region and provides a variety of products that it sells, as well as a non-cash payment system that makes it easier for customers to transact safely.

Shopee is one of the *e-commerce* that issues 13 payment methods, namely pay on the spot (COD) and 12 others are non-cash payment methods such as *ShopeePay*, *SPayLater*, Bank Transfer, Credit/Debit Cards, Credit Card Installments, BRI *Direct Debit*, OneKlik, Shopee Partners, BRILink Agents, BNI Agen46, Alfamart, and Indomart. Shopee's increasingly strong dominance in *online sales*, it can be seen that *e-wallet* as the most widely used payment method by Indonesians in online shopping, plays an important role in increasing Shopee's popularity. Utilizing *e-wallets* or other cashless payments as a preferred payment option for customers can be an effective strategy to increase customer loyalty. The following is data on *e-wallets, the* most widely used digital payment methods by Indonesian citizens when shopping *online.*

According to Kotler and Keller (2018:164), customer loyalty is defined as a commitment to buy back or buy a preferred product or service. *E-service quality* is an important factor in creating customer loyalty, it is necessary to provide good service quality. According to Kotler and Keller (2018:167) service is all actions or performance provided by one party to another party and are *intangible*, but their influence can be felt. Meanwhile, *quality* or quality is the totality of service or product features, whether the service or product is able to satisfy and meet consumer desires or not.*E-customer loyalty*, *e-service quality* and *e-trust* are interrelated factors. Customers who are satisfied with the quality given by a company tend to become loyal customers. This customer satisfaction can increase customer trust in the company. High customer trust will further increase customer loyalty. According to Kotler and Keller (2019:106) trust is a company's willingness to rely on business partners. In business operations, trust is not something that can be acknowledged by other parties. If this trust is built from the beginning and can be shown, then this trust will emerge so that consumers feel satisfied.

According to Kotler and Keller (2019:138), satisfaction is the feeling of pleasure or disappointment that a person has after comparing the work or results of a product to the consideration of performance or expected results. If a service company provides goods or services that consumers want, consumers will be satisfied. Likewise, vice versa, if the company does not provide goods or services that consumers want, then consumers will not feel satisfied.

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1.1 Purpose

1. To find out the effect of *e-service quality* on *e-satisfaction* on users of non-cash transactions of the Shopee application in Jambi Province.
2. To find out the effect of *trust* on *e-satisfaction* on users of non-cash transactions of the Shopee application in Jambi Province.
3. To find out the effect of *e-service quality* on *e-customer loyalty on users* of non-cash transactions of the Shopee application in Jambi Province.
4. To find out the effect of *e-trust* on *e-customer loyalty* on users of non-cash transactions of the Shopee application in Jambi Province.
5. To find out the effect of *e-satisfaction* on *customer loyalty* on users of non-cash transactions of the Shopee application in Jambi Province.
6. To find out the influence of *e-satisfaction* mediating the relationship between *e-service quality* and *customer loyalty* of shopee application non-cash transaction users in Jambi Province.
7. To determine the effect of *e-satisfaction* mediating the relationship between trust and *customer loyalty*
8. users of non-cash transactions of the Shopee application in Jambi Province.

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2. LITERATURE REVIEW

2.1 E-Customer Loyalty

According to Kotler and Keller (2018:164), customer loyalty is defined as a commitment to buy back or buy a preferred product or service. According to Griffin (2020:13), there are several factors that affect consumer loyalty, namely: Product Quality, Service Quality, Consumer Satisfaction, Fulfillment of Consumer Needs (Consumer Value), Trust, Experience.

2.2 E-Serivice Quality

According to Kotler and Keller (2018:167) service is all actions or performance provided by two parties to another party and are *intangible*, but their influence can be felt. Meanwhile, *quality* or quality is the totality of service or product features, whether the service or product is able to satisfy and meet consumer desires or not. According to Kotler and Keller (2018:168-170) there are five factors that determine service quality, namely, *Reliability*, *Responsiveness*, *Assurance*, *Empathy* and *Tangible* (tangible).

2.3 E-Trust

According to Kotler and Keller (2019:106) trust is a company's willingness to depend on business partners, in business operations trust is not something that can be taken for granted by other parties. If this trust is built from the beginning and can be shown, then this trust will emerge so that consumers feel satisfied. According to Priansa, (2021:125) states that there are 3 factors that can affect trust, namely: *Perceived Web*, *Vendor Raputation*, *Perceived Web Site quality*. According to Kartono (2019) there are 3 indicators of e-trust variables , namely: Ability, *Benevolence*, Integrity

2.4 E-Satisfaction

According to Kelly (2020:206), customer satisfaction is a measurement or indicator of how much customers or users of a company's product or service are very happy with the products or services received. According to Meithiana, (2019:91) mentioned five main factors that need to be considered in relation to consumer satisfaction, namely: Product Quality, Service Quality, Emotional, Price, Cost.

3 METHOD

The type of research used in this study is *associative* research. Data processing and hypothesis testing using SmartPLS. The population taken in this study is users of non-cash transactions of the Shopee application in the Jambi Province Community. The number of samples was 96 respondents using the Lemeshow formula.

4 RESULTS

The sample in this study is 96 people who are respondents in this study. The sample in this study is consumers who make non-cash transactions on the Shopee application in Jambi Province. In this study, respondents were divided into several characteristics. From these respondents, a description of the respondents can be made as follows:

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Table 1
Respondent Characteristics by Gender

It	Gender	Sum	Percentage (%)
1.	Man	34	35%
2.	Woman	62	65%
	Sum	**96**	**100%**

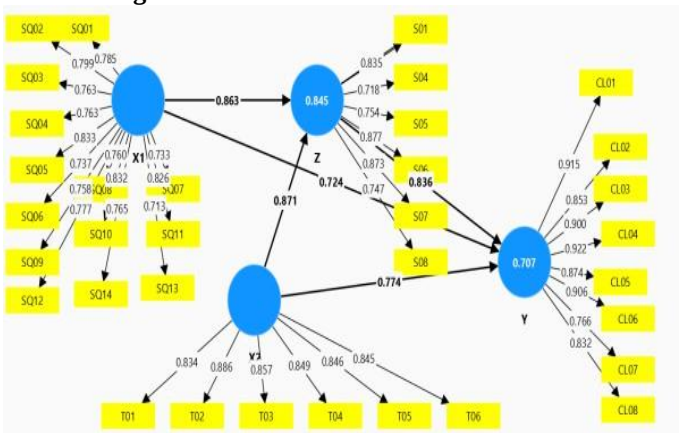
Based on table 1, it can be seen that the majority of respondents come from the female gender, which is 62 or 65%, followed by respondents who come from the male gender, which is 34 or 35%.

4.2 SEM-PLS Analysis

1. Outer Model *Analysis*

The outer *model* analysis explains how much variation each indicator can be explained in latent variables. Using *the outer model*, it is possible to identify which indicators have a dominant influence in the formation of latent variables. The outer model analysis stage was assessed based on the validity and reliability of Dyah lintang measurements (2018:48-66). The results of the *outer model* can be seen in the image below:

Figure 1 : Outer Model Structural Model



A. Convergent *Validity*

Convergent validity refers to the measurement of the validity of reflective indicators as a marker of variables that are reflected in the external loading of each variable. In confirmatory research, the value used must > 0.70 to be considered valid. The validity test values can be seen in the following table:

Table 2 : *Convergent Validity Test*

Variable	Items	*Outer Loading*	Information
E-Customer Loyalty (Y)	CL1	0,915	Valid
	CL2	0,853	Valid
	CL3	0,9	Valid
	CL4	0,922	Valid
	CL5	0,874	Valid
	CL6	0,906	Valid
	CL7	0,766	Valid
	CL8	0,832	Valid

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Variable	Items	*Outer Loading*	Information
*E-Satisfaction (*Z)	S1	0,853	Valid
	S2	0,835	Valid
	S3	0,813	Valid
	S4	0,718	Valid
	S5	0,754	Valid
	S6	0,877	Valid
	S7	0,873	Valid
	S8	0,747	Valid
*E-Service Quality (*X1)	SQ1	0,785	Valid
	SQ2	0,799	Valid
	SQ3	0,763	Valid
	SQ4	0,763	Valid
	SQ5	0,833	Valid
	SQ6	0,737	Valid
	SQ7	0,733	Valid
	SQ8	0,76	Valid
	SQ9	0,758	Valid
	SQ10	0,832	Valid
	SQ11	0,826	Valid
	SQ12	0,777	Valid
	SQ13	0,713	Valid
	SQ14	0,765	Valid
*E-Trust (*x2)	T1	0,834	Valid
	T2	0,886	Valid
	T3	0,857	Valid
	T4	0,849	Valid
	T5	0,846	Valid
	T6	0,845	Valid

Source: processed in Smart PLS 4 (2024)

Based on table 4.4, it can be seen that each variable indicator has an *outer loading value* in the variable, which is >0.70, which means that the variable indicators are declared feasible or valid in measuring the research variables. The validity of convergence can also be measured by looking at the *Average Variance Extracted* (AVE) value. The AVE value parameter is if > 0.50 then it is said to be valid. The results of the convergent validity test of the AVE value can be seen in the table below:

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Table 3 : *Average Variance Extracted* (AVE) Value

Variable	AVE	Information
X1	0,601	Valid
X2	0,727	Valid
Y	0,761	Valid
Z	0,657	Valid

Source: processed in Smart PLS 4 (2024)

Based on table 4.5, it is stated that the dimensions of all variables obtained an AVE value of > 0.50 so that the data of the research variables can be said to be valid.

B. *Discriminant Validity*

Discriminant validity is a form of evaluation where to ensure that variables are theoretically different and empirically proven statistical testing. In its measurement, the validity of discrimination is evaluated by looking at *cross loading* between indicators of latent variables and other constructs.

C. Cross Loading

Cross loading is the assessment of the validity of discrimination at the level of an indicator or measurement item. The *cross loading* criterion is considered eligible when the measurement item has a higher correlation with the variable it is measuring and a lower correlation with other variables. The *cross loading* value of each indicator can be seen in the table below:

Table 4 : *Cross Loading*

	X1	**X2**	Y	Z
X1.1	0,83	0,523	0,369	0,387
X1.10	0,763	0,183	0,161	0,393
X1.11	0,711	0,471	0,149	0,246
X1.12	0,755	0,504	0,307	0,262
X1.13	0,715	0,511	0,073	0,292
X1.14	0,71	0,503	0,156	0,167
X1.2	0,749	0,199	0,078	0,113
X1.3	0,775	0,253	0,016	0,337
X1.4	0,752	0,382	0,027	0,123
X1.5	0,742	0,252	0,135	0,515
X1.6	0,716	0,186	0,124	0,252
X1.7	0,78	0,331	0,381	0,223
X1.8	0,822	0,348	0,333	0,249
X1.9	0,793	0,672	0,508	0,267
X2.1	0,238	0,736	0,349	0,212
X2.2	0,46	0,769	0,198	-0,032
X2.3	0,411	0,763	0,344	-0,052
X2.4	0,385	0,721	0,173	0,102
X2.5	0,413	0,804	0,329	-0,149
X2.6	0,275	0,727	0,083	0,102
Y1	0,227	0,35	0,884	0,174
Y2	0,288	0,295	0,834	0,249
Y3	0,256	0,163	0,778	0,136
Y4	0,34	0,484	0,874	0,218
Y5	0,24	0,302	0,743	0,137
Y6	0,057	0,177	0,744	0,063
Y7	0,199	0,175	0,819	0,159
Y8	0,306	0,27	0,766	0,269
Z1	0,267	-0,004	0,248	0,761
Z2	0,191	-0,091	0,152	0,74

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Z3	0,388	-0,074	0,139	0,783
Z4	0,389	0,056	0,149	0,791
Z5	0,239	0,063	0,178	0,715
Z6	0,171	-0,02	-0,052	0,774
Z7	0,203	0,025	0,162	0,809
Z8	0,382	0,186	0,363	0,793

Source : processed in Smart PLS 4 (2024)

In table 4.6, it can be seen that each indicator in the research variable has the largest *cross loading* value compared to other variables. So it can be concluded that the latent variable has become a good comparator for each model. So overall the validity of discrimination with *cross loading* is met.

D. Reliability Test

The reliability in this study using PLS can be known from the *Cronbach alpha* value. A high level of reliability in a construct is usually achieved when the *Cronbach Alpha* and *Composite Relaibility* values > 0.70, so it can be said that the variables in the study are reliable. The values of *Cronbach Alpha* and *Composite Reliability* can be seen in the table below:

Table 5 : *Cronbach Alpha* and *Composite Reliability Values*

	Cronbach's alpha	***Composite reliability (rho_c)***	**Ket**
X1	0,949	0,955	Reliable
X2	0,925	0,941	Reliable
Y	0.955	0,962	Reliable
Z	0,925	0,939	Reliable

Source : processed in Smart PLS 4 (2024)

Table 4.7 shows that the *Cronbach Alpha* value of each variable in this study is above 0.70, thus showing that the variables in this study meet the requirements of the *Cronbach Alpha value.* Then the *Composite Reliability* value of each variable in this study is above 0.70, thus showing that the variables in this study meet the requirements of the *Composite Reliability value.* So it can be concluded that all variables in this study are reliable.

2. Inner Model *Analysis*

Inner model *analysis* is a structural model that is used to predict cause-and-effect relationships between latent variables or variables that cannot be measured directly. The structural model, or *inner model*, illustrates the causality between latent variables that have been formed based on the substance of the theory used.

A. R square test (R2)

The R-square test is used to explain the amount of variation in the proportion of the dependent variable described by the independent variable. According to Ghozali and Laten (2015), if the R-square value is 0.25 (weak model), 0.50 (medium model), and 0.75 (strong model). The following R-square test results from *the e-satisfaction* (Z) and *e-customer loyalty* (Y) variables can be seen in the table below:

Table 6 : R-Square Value (R2)

	R-square	**R-square *adjusted***
E-Customer Loyalty(Y)	0,707	0,698
E-Satisfaction (Z)	0,845	0,842

Source : processed in Smart PLS 4 (2024)

Based on table 4.8, it shows that the R-square value of the *e-satisfaction* (Z) variable is 0.707 which is included in the medium category, so that *e-satisfaction* (Z) can be explained by existing variables of 70.7% and the remaining 29.3% is influenced by other variables. While the R-square value of *e-customer loyalty* (Y) is 0.854 which is included in the strong category, so that the *e-customer loyalty* (Y) variable can be explained by the existing variables of 85.4%, the amount of *variance* is the remaining 14.6% influenced by other variables.

B. *Predictive relevance* (Q2)

In addition to considering the R-square, *the Predictive relevance* assessment also shows how well the observed

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value is generated. A Q-square value of > 0 indicates that the model has *predictive relevance,* on the other hand, if Q-square has a value of < 0, then the model lacks *predictive relevance.* To calculate the value of Q-square, it can be done using the Ghozali formula (2019:232):

$$Q2 = 1 - (1 - RL2)(1 - R_2{}^2) . . (1 - Rp^2)$$

Where $R\ 2_1$, $R\ 2_2$ $R\ 2_P$ The R-square variable is dependent.

Based on table 4.18 *of the output* about R-square, the value of Q-square in this study is: Q2 = 1

– (1-0.707) x (1-0.845)

Q2 = 1- (0.293) x (1.155)

Q2 = 1- 0.338

Q2 = 0.66

From the results of the calculation above, the Q-square value in this study is 0.66. The results are known that this research model has predictive *relevance* because Q2 has a value greater than 0 and is close to a value of 1.

C. F-square *(F2)*

The interpretation of the F-square value is a value of 0.02 (small), 0.15 (medium), and 0.35 (large). While a value of less than 0.02 indicates that there is no effect (Ibid). The results of the F-square test can be seen in the table below:

Table 7 : f-Square value (f2)

	***E-Service Quality* (X1)**	***E-Trust* (x2)**	***E-Customer Loyalty* (Y)**	***E-Satisfaction* (Z)**
X1			0,000	0,561
X2			0,03	0,652
Y				
Z			0,243	

Source : processed in Smart PLS 4 (2024)

In table 4.9, it can be explained that the *variable e-service quality* (X1) to *e-customer loyalty* (Y) has an F-square value of 0.000. This means *that e-service quality* (X1) does not contribute to *e-customer loyalty* (Y). Furthermore, *e-trust* (X2) to *e-customer loyalty* (Y) has an F-square value of 0.03. This means *that e-trust* (X2) has a moderate contribution to *e-customer loyalty* (Y). The F-square value of the *e-service quality* variable (X1) to *e-satisfaction* (Z) is 0.561. This means *that e-service quality* (X1) has a large contribution to *e-satisfaction* (Z). Then *e-trust* (X2) to *e-satisfaction* (Z) has an F-square value of 0.652. This means *that e-trust* (X2) has a large contribution to *e-satisfaction* (Z). The F-square value *of* the e-satisfaction *variable (Z) to* e-customer loyalty *(Y) is 0.243, which means that it has a moderate contribution.*

D. *Goodness Of Fit (GOF)*

Goodness Of Fit is an important concept of the *Structural Equation Model (SEM). Goodness Of Fit* is used to evaluate the extent to which the SEM model matches the observed empirical data. In this case, the researcher used the SRMR model. SRMR is *Strandardized Rood Mean Square Residual,* this value is a measure of *model fit* (model fit), which is the difference between the data correlation matrix and the model estimated correlation matrix. According to Hair et., al., (2021) an SRMR value below 0.08 indicates a fit model. The results of SRMR in this study can be seen in the table below:

Table 8 : *Strandardized Root Mean Square Residual* (SRMR)

	Saturated model	**Estimated model**
SRMR	0,065	0,065

Source : processed in Smart PLS 4 (2024)

Based on table 4.10, the model estimate result is 0.065 which means that the model has an *accettable fit fit.* This means that the proposed model is suitable, so it can be explained well by the data. The purpose of conducting a validity test is to determine the feasibility of items in a list of questions in defining a

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variable. Validity testing can be done by correlating each of these instruments by using the product moment correlation formula (r calculate) with its critical value, where r calculation can be achieved by the correlation coefficient approach formula for the value of n = 30 r table = 0.36

4.3 Test the hypothesis

A. Direct Influence

Table 9 : Direct Influence Hypothesis Test

	***Original Sample* (O)**	***Sample Mean*(M)**	***Standard Deviation* (STDEV)**	**T *statistics***	**P *value***
X1->Y	-0,008	0,075	0,235	0,035	0,972
X1->Z	0,469	0,52	0,145	3,239	0,001
X2->Y	0,191	0,134	0,17	1,122	0,262
X2->Z	0,506	0,451	0,163	3,101	0,002
Z->Y	0,677	0,641	0,172	3,935	0

Source : Research Results, processed with Smart PLS 4 (2024)

From table 4.23. It can be concluded that the results of the hypothesis test are:

Hypothesis 1: *E-Service Quality* (X1) Has a Direct Effect on *E-Satisfaction* (Z)

Based on the analysis in table 4.23, it can be concluded that the variables *e-service quality* (X1) and *e-satisfaction* (Z) have a path coefficient of 0.469 (positive) with a t-stat value greater than the t-table (3.239 > 1.96) and a P *value* of 0.001<0.05, then hypothesis 1: H0 is rejected and H1 is accepted, meaning *that e-service quality* (X1) is relative to *e-satisfaction* (Z) has a positive and significant effect.

Hypothesis 2 : *E-Trust* (X2) Has a Direct Effect on *E-Satisfaction* (Z)

Based on the analysis in table 4.23, it can be concluded that the variables *e-trust* (X2) and *e-satisfaction* (Z) have a path coefficient of 0.506 (positive) with a t-stat value greater than the t-table (3.101 > 1.96) and a P *value* of 0.002<0.05, then hypothesis 2: H0 is rejected and H_1 is accepted, meaning that *e-trust* (X2) on *e-satisfaction* (Z) has an effect positive and significant.

Hypothesis 3: *E-Service Quality* (X1) Has a Direct Effect on *E-Customer Loyalty* (Y)

Based on the analysis in table 4.23, it can be concluded that the variables *e-service quality* (X1) and *e-customer loyalty* (Y) has a path coefficient of -0.008 (negative) with a t-stat value smaller than the t-table (0.035<1.96) and a *P-value* of 0.972 >0.05, then hypothesis 3: H0 is accepted and H1 is rejected, meaning that *e-service quality* (X1) on *e-customer loyalty* (Y) has no significant effect.

Hypothesis 4: *E-Trust* (X2) has a direct effect on *E-Customer Loyalty* (Y)

Based on the analysis in table 4.23, it can be concluded that the variables *e-trust* (X2) and *e-customer loyalty* (Y) have a path coefficient of 0.191 (positive) with a t-stat value smaller than the t-table (1,122 < 1.96) and a P *value* of 0.262>0.05, then hypothesis 4: H0 is accepted and H_1 is rejected, meaning *e-trust* (X2) towards *e-customer loyalty* (Y) has no significant effect.

Hypothesis 5: *E-Satisfaction* (Z) has a direct effect on *E-Customer Loyalty* (Y)

Based on the analysis in table 4.23, it can be concluded that the variables *e-satisfaction* (Z) and *e-customer loyalty* (Y) have a path coefficient of 0.677 (positive) with a t-stat value greater than the t-table (3.935 > 1.96) and a P *value* of 0.000<0.05, then hypothesis 5: H0 is rejected and H_1 is accepted, meaning that the perception *of e-satisfaction* (Z) towards *e-customer loyalty* (Y) has a positive and significant effect.

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B. Indirect Influence

Table 10 : Indirect Influence Hypothesis Test

	***Original Sample* (O)**	***Sample Mean*(M)**	***Standard Deviation* (STDEV)**	**T *statistics***	**P *value***
X1->Z->Y	0,318	0,322	0,097	3,284	0,001
X2->Z->Y	0,342	0,303	0,151	2,261	0,024

Source : processed in Smart PLS 4 (2024)

Based on table 4.24. above, it can be concluded as follows:

Hypothesis 6: *E-Service Quality* (X1) has an indirect effect on *E-Customer Loyalty* (Y) through *E-Satisfaction* (Z)
Testing the *e-service quality* variable on *e-customer loyalty* through *e-satisfaction* as a mediation variable with a path coefficient value of 0.318, and having a t-stat greater than the t-table of (3,284>1.96) and a P *value* of 0.001, then in hypothesis 6, H0 is rejected H_1 is accepted, meaning that significantly *the e-satisfaction* variableAffect the relationship between *e-service quality* variables to *e-customer loyalty* of non-cash transaction users in the Shopee application on the Jambi Province Community.

Hypothesis 7: *E-Trust* (X2) has an indirect effect on *E-Customer Loyalty* (Y) through *E-Satisfaction* (Z)
Testing the *e-trust* variable on *e-customer loyalty* through *e-satisfaction* as a mediation variable with a path coefficient value of 0.342, and having a t-stat greater than the t-table of (2,261>1.96) and a P *value* of 0.024, then in hypothesis 7, H0 is rejected H_1 is accepted, meaning that the *e-satisfaction variable* significantly affects The relationship between *the e-trust* variable and *the e-customer loyalty* of non-cash transaction users in the Shopee application in the Jambi Province Community.

5 DISCUSSION

***E-Service Quality* (X1) has a direct influence on *E-Satisfaction* (Z)**
Based on the results of the *derect effect* analysis, *e-service quality* has a positive and significant effect on *e-satisfaction*. This can be proven by the results of the calculation obtained from the result of the path coefficient value of 0.469 with a t stat value greater than the t table (3.239 > 1.96) and a P *value* of 0.001<0.05. This result is in line with previous research conducted by Rojiqin *et., al* (2022) with the results showing that the t-count value > t-table (8,957>1,660) with a significance of 0.000<0.05 so that Ha is accepted. It can be concluded that *e-service quality* has a positive and significant effect directly on *e-satisfaction.*

***E-Trust* (X2) has a direct influence on *E-Satisfaction* (Z)**
Based on the results of the *derect effect* analysis, *e-trust* has a positive and significant effect on *e-satisfaction*. This can be proven by the calculation results obtained from the result of the path coefficient value of 0.506 with a t stat value greater than t table 3.101 > 1.96 and a P *value* of 0.002<0.05. This result is in line with previous research conducted by Ramli *et., al* (2023) with the results showing that the t-statistical value is 5.769>1.96 and the p-value is 0.000<0.05. This shows that trust is a variable that determines customer satisfaction with users of non-cash transactions on the Shopee application.

***E-Service Quality* (X1) has no direct influence on *E-Customer Loyalty* (Y)**
Based on the results of the *derect effect* analysis, *e-service quality* does not have a significant effect on *e-customer loyalty*. This can be proven by the calculation results obtained from the results of the path coefficient value -0.008 with a t stat value smaller than the t table 0.035<1.96 and a P *value* of 0.972 >0.05. This result is in line with previous research conducted by Ramli *et., al* (2023) with the results showing that the t-statistical value is 0.858<1.96 and the p-value is 0.196>0.05. This shows that service quality is not a variable that determines customer loyalty to users of non-cash transactions on the Shopee application.

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E-Trust (X2) has no direct influence on *E-Customer Loyalty* (Y)

Based on the results of the *derect effect* analysis, *e-trust* has no significant effect on *e-customer loyalty*. This can be proven by the calculation results obtained from the result of the path coefficient value of 0.191 with a t-stat value smaller than the t-table (1,122 < 1.96) and a P *value* of 0.262>0.05. This result is in line with previous research conducted by Ramli *et., al* (2023) with the results showing that the t-value is 0.638<1.96 and the p-value is 0.262>0.05. This shows that trust is not a variable that determines customer loyalty to users of non-cash transactions on the Shopee application.

E-Satisfacton (Z) has a direct influence on *E-Customer Loyalty* (Y)

Based on the results of the *derect effect* analysis, *e-satisfaction* has a positive and significant effect on *e-customer loyalty*. This can be proven by the results of the calculation obtained from the result of the path coefficient value of 0.677 with a t stat value greater than t table t of 3.935 > 1.96 and a P *value* of 0.000<0.05. This result is in line with previous research conducted by Ramli *et., al* (2023) with the results showing that the t-value is 14,277>1.96 and the p-value is 0.000<0.05. This shows that satisfaction is a variable that determines customer loyalty to users of non-cash transactions on the Shopee application.

E-Service Quality (X1) has an indirect effect on *E-Customer Loyalty* (Y) through *E-Satisfaction* (Z)

Based on the results of the indirect effect analysis, *e-service quality* has a positive and significant effect on *e-customer loyalty* through *e-satisfaction* as an intervening variable. This can be proven by the calculation results obtained from the result of the path coesifien value of 0.318, and has a t-stat greater than the t table of (3,284>1.96) and a P *value* of 0.001<0.05. This result is in line with previous research conducted by Ramli *et., al* (2023) with the results showing that the t-statistical value is 4.948>1.96 and the p-value is 0.000<0.05.

E-Trust (X2) has an indirect effect on *E-Customer Loyalty* (Y) through *E-Satisfaction* (Z)

Based on the results of the indirect effect analysis, *e-trust* has a positive and significant effect on *e-customer loyalty* through *e-satisfaction* as an intervening variable. This can be proven by the calculation results obtained from the result of the coesifien value of the path 0.342, and has a t-stat greater than the t table of (2.261>1.96) and a P *value* of 0.024<0.05. This result is in line with previous research conducted by Ramli *et., al* (2023) with the results showing that the t-statistical value is 4.948>1.96 and the p-value is 0.000<0.05. This shows that *e-satisfaction* plays a role as a mediating variable between *e-trust* and *e-customer loyalty*, meaning that with or without *e-satisfaction*, users are still satisfied with *e-trust* non-cash transactions in the Shopee application.

6 CONCLUSION

Based on this study, the author researched the influence of *e-service quality* and *e-trust* on *e-customer loyalty* of non-cash transaction users in the Shopee application, after conducting research, the following conclusions can be drawn:

1. *E-Serive Quality* has a positive and significant effect on *e-satisfaction*
2. *E-Trust* has a positive and significant effect on *e-satisfaction*
3. *E-Service Quality* does not have a significant effect on *e-customer loyalty*
4. *E-Trust* does not have a significant effect on *e-customer loyalty*
5. *E-Satisfaction* has a positive and significant effect on *e-customer loyalty*
6. *E-Service quality* has a positive and significant effect on *e-customer loyalty* through *e-satisfaction* as an intervening variable
7. *E-Trust* has a positive and significant effect on *e-customer loyalty* through *e-satisfaction* as an intervening variable

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