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# The Effect of Service Quality on Customer Satisfaction and Trust in Using Tokopedia Services

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**Abstract**

*The development of internet users encourages a great potential for the creation of online shopping. Consumers have several factors considered in making online purchasing decisions through an electronic market. This is because one of the problems in online sales in Indonesia is the difficulty in building buyer trust. However, customer satisfaction level towards Tokopedia site is relatively low due to the high level of complaints, specifically the one that is provided by its customer service that is deemed to be very slow in responding to complaints. The aim of this study is to find out the effect of service quality on customer satisfaction, service quality on consumer trust, and customer satisfaction on consumer trust in utilizing Tokopedia services. This study used a quantitative approach with a casual type. The sample used was 100 users who use Tokopedia services. The analysis technique used in this study is Structural Equation Modeling (SEM) Partial Least Square (PLS), with the help of SmartPLS program. The results showed that Service quality has a positive effect on customer satisfaction, Service quality has a positive effect on trust, and customer satisfaction has a positive effect on trust.*

*Keywords: Service Quality, Customer Satisfaction, Trust, SEM, PLS.*

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## I. INTRODUCTION

The development of technology and information is growing rapidly. It is marked by the increasing extent of Internet coverage in the community. Nowadays, most people are broad connected to the Internet, including Indonesia. The significant increase in Internet users encourages the development of online shopping. This is due to the fact that out of 143.26 millions of total Internet users, 36 millions of it, or 32.19% of it use online shopping service (APJII, 2017). Increasing the number of internet users, it also increases the Indonesian selling and buying process through e-commerce. This development surely changes a lot of elements in the business activities sector. E-commerce is promised to create a virtual market that is way more economical, efficient and effective. The number of business entities and marketers will continue to increase, and they will complete each other to develop e-commerce. This is due to the fact that e-commerce is experiencing a significant increase each year. One of the fastest growing e-commerce in Indonesia is e-marketplace. This is a great deal for the producers because they no longer need to spare a budget for creating their own website or even a physical store. (Alwafi and Magnadi, 2016).

In general, there are two types of e-commerce being developed; those are, e-commerce Business to Consumer (B2C) such as Zalora and Lazada, and Consumer to Consumer (C2C) such as Tokobagus, Bukalapak, and Tokopedia. In Indonesia, there are several marketplaces; such as, tokopedia.com, bukalapak.com, blibli.com, zalora, lazada, etc. According to Indonesian Ecommerce Association (Idea) 2019, among those e-commerce stores, Tokopedia is the most visited platform with 805.5 million visits. In second place, Bukalapak recorded 588.3 million visits. Meanwhile, in third place followed by Shopee with a total of 476.5 million visits. Tokopedia.com website first released on 17 August 2009. In its 5th year anniversary, Tokopedia has partnered up with tens of thousand online stores and has served more than 18,5 million IDR transactions per month throughout Indonesia. Its current visit level has reached tens of million visitors each month, which is dominated by mobile traffic as high as 72.35 percent ([www.tokopedia.co.id](http://www.tokopedia.co.id)).

Tokopedia.com facilitates online transactions along with its payment method. To some extent, Tokopedia is involved in precautions of fraud involving sellers and buyers. Tokopedia has the right to hold the distribution of payment to the seller until the buyer receives the product. It helps in increasing the safety of the buying and selling process. This method also increases customer trust. The precaution does not stop there as Tokopedia is also responsible for returning any kinds of failed payment (Alwafi dan Magnadi, 2016). Based on such a phenomenon, it can be concluded that consumers have several factors to be considered in deciding to purchase products from the online market. This issue is essential

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due to the fact that one of the biggest problems in online sales in Indonesia is the difficulty in building customer trust. According to Alwafi and Magnadi (2016), purchasing products via the Internet has its own uniqueness compared to purchasing products conventionally in which it is from some aspects such as uncertainty, anonymity, the minimum level of control, and potential taking chances. To build such trust and security, Nevertheless, the level of customer satisfaction on Tokopedia's website is still relatively low. One of the responses is caused by complaints addressed to the company. Most of the complaints received are associated with the service quality provided by Tokopedia, specifically on its low-quality responses provided by the customer service team (Nurlina, 2017).

To maintain and improve customer trust, an online store must be able to keep a positive perception of its customers' minds. Without a positive perspective, the trust, which is being built, cannot be maintained (Kotler dan Armstrong, 2014). Customer trust towards service providers is the most important element in the service transaction process. Without trust from customers to the company, the transaction will never take place. As in online transactions, trust is the most important thing because the transaction itself takes place in a virtual world (Sinaga and Mely, 2016). Good service quality will positively encourage customers. Service quality in e-commerce is also known as e-service quality, which in practice, is defined as when an online shop provides service via a website. Zeithaml, Parasuraman, dan Malhorta (2002) stated that e-service quality is how a website can facilitate the effectiveness and efficiency in the shopping, processing a purchase, and the delivery of product and service. Santouridis (2009) in his research explained that the impact of service quality on customer satisfaction is something that is expected, considering the high level of Internet use and online shopping tendency. The dimensions of e-service quality such as ease of use and service guarantee are proven to be a great impact on customer satisfaction. Part of this conclusion is actually contrasting to the result from Ribbink et al. (2004) which found that other than customization, an assurance also has an important role in customer trust development. E-service quality is found to be one of the predictors of customer trust in the research from Kundu and Datta (2015), Sinaga and Mely (2016), Setyaningsih (2017), Nurlina (2017).

Tokopedia.com is in third place of the Top Brand award 2019 with the Top Brand index is 13.4 % after,shopee 15.6 %,and Lazada.co.id with 31.6% for online marketplace site category. Based on the previous research, it can be concluded that the result is inconsistent such as on the matter of service quality and its effect on customer satisfaction (Santouridis, 2009; Torres-Moraga et al., 2013; Kundu and Datta, 2015; Sundaram et al., 2017; Setyaningsih, 2017). This result is contradicting the result from Mardatilla et al. (2017) which

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stated that service quality does not have an effect on e-commerce customer trust. Service quality has an effect on customer trust (Ribbink et al., 2004; Kundu and Datta, 2015); Sinaga and Mely, 2016; Setyaningsih, 2017; Nurlina, 2017). The only dimension of e-service quality that has a significant effect on customer trust is only customization (Santouridis, 2009).

Service quality has several unique measurements which can be applied differently in different companies, or even in different products at the same company. It is important to modify a specific measurement to gather an accurate analysis and accurate proposed solutions for a company or for certain products which need to be improved. The objectives of this study are to determine the effect of service quality on customer satisfaction, customer trust, and the effect of customer satisfaction on customer trust in using Tokopedia services.

## II. SERVICE QUALITY

According to Tjiptono (2008), service quality is the level of excellence, which is expected, as well as the control of such level of excellence to fulfill customers' wants. Service quality is a form of customers' evaluation of the perceived service with the expected service. Customer's demand in terms of the perceived service makes the company pull all of its effort to ensure that they provide the best service for the customers. According to Lovelock and Wright (2011), service quality is a long-term cognitive evaluation from the customers towards a service provided by a company. Service quality is the whole customers' attitude towards a service, which is formed by a series of both successful and not successful service experiences. While Parasuraman, et al. (1988), cited from Kotler and Keller (2016), stated that service quality is an attitude and the comparison of expectation and the perceived performance. This refers to the customers' evaluation of the excellence or superiority of an entity. A company's service quality is tested on each of its service applications.

Thus, it can be concluded that service quality is a comparison between the perceived results with the actual result received by the customers. On the other hand, service quality can also be understood as one aspect of marketing which requires attention to the customer's perspective, so that the quality of service can be imaged by the customer according to what is expected.

There are five dimensions in SERVQUAL according to Tjiptono et al. (2004): a. Tangibles, b. Reliability, c. Responsiveness, d. Assurance, e. Empathy.

E-service quality has an important role in establishing a value for customers in the online shopping environment. The value perceived by the customers is the evaluation from the customers, which are conducted by comparing the benefits obtained by the customers from a

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certain service in which it is provided by the company to certain sacrifices provided by the customers to get certain products (Nurlina, 2017). Ribbink et al., (2004); Santouridis (2009); Mardatilla et al. (2017), developed 3-SERVQUAL dimension on e-commerce which has five dimensions or components, which are ease of use, web design, responsive, personalization, and assurance.

### III. CONSUMER TRUST

Trust is defined as a model of a fundamental relation which involves an individual's expectation in which other people would act in a certain way. Trust also refers to the wish to rely on an exchange partner in which an individual possesses confidence. (Kundu dan Datta, 2015). Trust is considered as the basis of the relationship between customers and trust is the most important tool, which a company can have. In business, trust is seen as one of the stable antecedents, which are most relevant and collaborative. Trust can only exist if one party has confidence in exchanging a partner's reliability and integrity (Setyaningsih, 2017). Based on the above explanation, it can be concluded that trust, on an online network is the confidence of an individual on an online exchange, or on an online exchange line. Trust is considered as the foundation of the customer relationship.

Trust dimension is defined as a business relation dimension, which determines a level in which a person feels that they can rely on the integrity of a promise offered by other people. In detail, the factors that influence the process of trust development are company reputation, company scale, and the quality of being comforting both between customers and companies and between customers and employees.

According to Mayer et al. (1995 in Santouridis, 2009), there are three factors which develop somebody's trust in others, those are; ability, benevolence, and integrity which are described as follows: Ability, Benevolence, Integrity. Kundu and Datta (2015) used the trust construction with four indicators such as: (1) websites and service with a good reputation, (2) a good past history of the service provided, (3) clear information, and (4) accurate information. Nurlina (2017) stated that the factors which can increase customer trust in online shopping are customers' knowledge about technology, good quality websites, and good quality company. Technology knowledge is defined more as how an individual trusts him/herself in which he/she is able to do a specific task.

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## IV. CUSTOMER SATISFACTION

According to Kotler and Armstrong (2014) "satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product's perceived performance (or outcome) to expectations". Lovelock and Wright (2011) stated that customers experience a lot of level of satisfaction or dissatisfaction after experiencing each service according to how far their expectation is fulfilled or exceeded. Since satisfaction is an emotional state, a post-purchase reaction can be in anger, dissatisfaction, neutrality, happiness or joy. Satisfaction is also a sentiment of joy or disappointment, which emerges from comparing a perceived performance from a product (or result) with their expectation. If the performance fails to meet customers' expectations, then the customers will be dissatisfied. If it exceeds the expectation, the customers will be satisfied (Kotler & Keller, 2016). In costumers' perspective, Oliver (2010) gave a definition of satisfaction as follows: "satisfaction can be likened to an individual pursuit, a goal to be obtained from the consumption of products and the patronization of services". Hill, et al. (2007) explained that the keyword from customer satisfaction is "the most appropriate label for the range of attitudes and feelings that customers hold about their experience with an organization".

In evaluating satisfaction on a product, service, or certain companies, customers will generally refer to several factors or dimensions. The factors which are often used in evaluating customer satisfaction on a certain product are as following (Tijptono et al., 2008):

In evaluating it, customers will use expectation as the standard. Therefore, the expectation is the background of why two different companies can be perceived differently by its customer. In the context of customer satisfaction, the expectation is an assumption or belief from the customers about what they are about to get (Tijptono et al., 2008). Kotler and Armstrong (2014) stated that the factors which influence customer satisfaction are listed as follows: Quality, Reliability, Responsiveness, Access, Courtesy, Communication, Credibility,

## IV. RESEARCH FINDING

### A. Validity and Reliability

In this research, the sample was selected using proportional sampling. Proportional sampling is used in this research due to the fact that the total of the population is unknown. The formula used to determine total sample for such population is as follows (Eriyanto, 2007):

In this research since the total population in this research is unknown, then the population variation is assumed to be heterogeneous (with the proportion of 50:50). The level of trust used is 95%, and error sampling is 10% (0,1). Based on such a survey plan since the

total population in this research is unknown, then the population variation is assumed to be heterogeneous (with the proportion of 50:50). The level of trust used is 95%, and error sampling is 10% (0,1). Based on such a survey plan, it can be formulated as follows:

$$n = \frac{(1.96)^2 \cdot 0.5(1 - 0.5)}{(0.1)^2} = 96.04 \approx 100$$

Based on the calculation in the above formula, it can be known that the sample used in this research is 100 samples

This research used a questionnaire as a research data collection technique. Response scaling technique used in this research is Likert scale. Likert scale is often referred to as a summated scale which consists of a set of questions with response categories as strongly disagree, disagree, enough agree, agree, and strongly agree (Silalahi, 2009). The score of each response in this research is as follows: Highly agree is equal to 5 points, Agree is equal to 4 points, Enough agree is equal to 3 points, Disagree is equal to 2 points, Highly disagree is equal to 1 points

As for evaluating validity from each question item included in the questionnaire, this research used data processing techniques with the SEM method and Partial Least Square (PLS) basis. There are three criteria in the use of data analysis techniques using SmartPLS to measure validity. These criteria are Convergent Validity, Construct Validity, and Discriminant Validity.

Table 1. Convergent Validity Result

| Name of Variable      | Indicator | Loading Factor |
|-----------------------|-----------|----------------|
| Service Quality       | SQ.1      | 0.741          |
|                       | SQ.2      | 0.716          |
|                       | SQ.3      | 0.765          |
|                       | SQ.4      | 0.761          |
|                       | SQ.5      | 0.781          |
| Customer Satisfaction | CS1       | 0.856          |
|                       | CS2       | 0.849          |
|                       | CS3       | 0.885          |
|                       | CS4       | 0.893          |
|                       | CS5       | 0.880          |
| Trust                 | T1        | 0.775          |

|  |    |       |
|--|----|-------|
|  | T2 | 0.825 |
|  | T3 | 0.905 |
|  | T4 | 0.842 |

Table .1 provides the result from data processing using PLS. Based on the result, it can be identified that all dimensions and indicators have passed the requirement for loading value, which should be above 0.5. Therefore, it can be concluded that the whole collected data is valid and it has good convergent validity.

Construct validity is validity, which shows how far a test measure constructs a theory in which it is the basis of the test itself. A construct is said to have good construct validity if the value of Average Variance Extracted (AVE) is above 0.5 (Ghozali, 2014). The result of Construct Validity is presented as follows:

**Table 2** Average Variance Extracted (AVE)

| Variable              | AVE   |
|-----------------------|-------|
| Service Quality       | 0.567 |
| Customer Satisfaction | 0.762 |
| Trust                 | 0.702 |

Based on Table 2, it can be identified that the value of AVE on each dimension and variable in this research analysis model has a good construct validity due to the AVE is higher than 0.5.

Reliability is tested by Composite Reliability to evaluate construct reliability. This research aims to measure the value among variables to see whether there is good reliability. The quality of composite reliability can be seen from the composite reliability table. It is by checking the value of composite reliability, if it is higher than 0.7, then it can be classified as good (Ghozali, 2014).

**Table 3** Composite Reliability Result

| Name of Variable      | Composite Reliability |
|-----------------------|-----------------------|
| Service Quality       | 0.867                 |
| Customer Satisfaction | 0.941                 |
| Trust                 | 0.904                 |

Based on Table 3 it can be seen that the whole construct has the value of composite reliability more than 0.7. From this data, it can be concluded that all constructs are reliable.

The Cronbach's Alpha is the most common measure of internal consistency. It measures consistency of the likert scale. Cronbach's alpha is commonly used when you have a

questionnaire, the test will ensure whether the scale is reliable or not. If it is higher than 0.7, then it can be classified as reliable.

**Table 4** Cronbach's Alpha Result

| Name of Variable      | Cronbach's Alpha |
|-----------------------|------------------|
| Service Quality       | 0.810            |
| Customer Satisfaction | 0.922            |
| Trust                 | 0.858            |

Based on Table 4 it can be seen that the whole construct has a Cronbach's Alpha value, which is more than 0.7. From this data, the writer can conclude that all constructs are reliable.

## B. Path Analysis

### B.1 Coefficient of Determination

The coefficient of determination is in the Adjusted R-square table. The test results, which show the coefficient value of determination, are as follows:

**Table 5** R-square

| Name of Variable      | R-Square Adjusted |
|-----------------------|-------------------|
| Customer Satisfaction | 0.454             |
| Trust                 | 0.480             |

Based on the value of R-square adjusted above in which each has been multiplied by 100%, produces a determination coefficient value of customer satisfaction of 45.4%. Such value of the coefficient of determination is categorized as moderate. Such value shows that 45.4% of the variation in customer satisfaction values can be explained by service quality, while the remaining 54.6% can be explained by other variables outside the analysis model.

The coefficient of determination of trust produces a value of 48.0%. It is categorized as moderate. It shows that 48.0% of variation in trust value can be explained by service quality and customer satisfaction, while the remaining 52.0% is explained by other variables outside the analysis model.

The R-square Value is small because statistically the distribution cannot be explained by an independent variable or can be more explained by a variable outside the independent variable (component error). So it's not strange if the r-square value is small, it means a larger error component. In other words, small R-Square means the ability to explain from the independent variable to the low dependent variable. This can be influenced by many factors. One of the

factors, which cause the value of R-square to be very small, is that the correlated variable does not have a connection so the correlation value is small

## B.2 Hypothesis Test

The path coefficient estimation is evaluated based on the value of T-statistics. The path coefficient estimation shows the estimation value, which describes the relation between latent variables gained by bootstrapping procedure. The measurement items used can be classified as significant if the value of T-statistics is higher than 1.96 on the error margin of 5% (Ghozali, 2014).

**Table 6** Path Coefficients

|  | Original Sample (O) | T-Statistics | P-Value |
|--|---------------------|--------------|---------|
| Service Quality -> Customer Satisfaction | 0.678               | 12.122       | 0.000   |
| Service Quality -> Trust                 | 0.315               | 2.810        | 0.005   |
| Customer Satisfaction -> Trust           | 0.448               | 4.064        | 0.030   |

Based on Table 6, the data can be elaborated as follows:

1. The first hypothesis proposed is that Service Quality has a positive effect on customer satisfaction. The result of SEM analysis obtained from the value of Original sample is 0.678 (positive), T Statistic is 12.122 (>1.96) and the p-value is 0.000 (< 0.05). Therefore, Hypothesis 1 is accepted. It shows that the better the service quality, the higher the satisfaction of Tokopedia users.
2. The second Hypothesis presented is Service Quality has a positive effect on trust. The result of SEM analysis obtained from the value of Original sample is 0.315 (positive), T Statistic is 2.810 (>1.96) and the p-value is 0.005 (< 0.05). Therefore, Hypothesis 2 is accepted. It shows that the higher the service quality, the higher the trust of Tokopedia users.
3. The third hypothesis proposed is that customer satisfaction has a positive effect on trust. The result of SEM analysis obtained from the value of the original sample is 0.448 (positive), T Statistic is 4.064 (>1.96) and the p-value is 0.000 (< 0.05). Therefore, Hypothesis 3 is accepted. It shows that the higher the customer satisfaction, the higher the trust of Tokopedia users.

### The Effect of Service Quality on Customer Satisfaction

Test results by using Partial Least Square (PLS) showed that service quality has a positive and significant effect on customer satisfaction. Thus, the hypothesis, which stated that service quality has a positive effect on customer satisfaction, is acceptable. This result is consistent

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with the research conducted by Torres-Moraga et al., (2013) in which he concluded that service quality has an effect on customer satisfaction. This statement is supported by the research conducted by Kundu and Datta (2015) that e-Service Quality is found to be highly correlated with customer satisfaction. The same result is also presented by Sundaram et al. (2017), Setyaningsih (2017), that e-Service Quality is an important predictor in increasing customer satisfaction.

#### The Effect of Service Quality on Customer Trust

Test results by using Partial Least Square (PLS) showed that Service Quality has a positive and significant effect on Trust. Thus, the hypothesis, which stated that service quality has a positive effect on trust is acceptable.

Service quality was found to be the predictor of Customer Trust in e-Commerce. It means that it has an important role in the development of Customer Trust (Ribbink et al., 2004). The result of this research is consistent with the result from the research conducted by Kundu and Datta (2015), Sinaga and Mely (2016), Setyaningsih (2017), Nurlina (2017).

#### The Effect of Customer Satisfaction on Trust

Test results by using Partial Least Square (PLS) showed that Customer Satisfaction has a positive and significant effect on Trust. Thus, the hypothesis which stated that Customer Satisfaction has a positive effect is acceptable. According to Kotler and Armstrong (2014), to maintain and increase customer trust, an online store must be able to maintain a positive perception in the customer's mind. Without a positive perception, the Trust which is being built cannot be maintained.

As in online transactions, Trust is important due to the fact that the transaction is conducted online (Sinaga and Mely, 2016). Earning Customer Satisfaction has an important effect on Trust, in e-Commerce, due to the fact that its development can reduce the risk of using Internet service (Santouridis, 2009). This statement is supported by the research that Customer Satisfaction in conducting an online transaction has an effect on Customer Trust (Santouridis, 2009; Torres-Moraga et al., 2013; Sidharta dan Suzanto, 2015; Mardatilla et al., 2017).

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## V. CONCLUSION AND RECOMMENDATION

### A. Conclusions

Based on the analysis and test on the hypothesis which has been done, the result of the research can be concluded as follows:

First Hypothesis which stated that there is an effect of Service Quality on Customer Satisfaction is accepted. 2. Second Hypothesis which stated that there is an effect of Service Quality on Trust is accepted. 3. Third Hypothesis which stated that there is an effect of Customer Satisfaction on Trust is accepted.

### B. Implication

The results of this research provide empirical evidence that Service Quality has a significant positive effect on Customer Satisfaction and Trust. It shows that the quality of online retail Service Quality such as performance, access, sensation, information, and security are important in improving Customer Satisfaction. In other words, online customers may be most satisfied and believe in factors such as retailers' ability to provide good products on time (performance), to provide the informative interface (information), and to ensure security and privacy in terms of financial and personal data of the customers. In addition, this research provides support for the strength of strong prediction from the whole scale to predict the satisfaction by a trust. It means that Customer Satisfaction can be an important predictor in improving Online Customer Trust.

Customer satisfaction can be improved if the online shopping site (Tokopedia) improves its service quality and covers the dimensions of performance, access, sensation, security, and information. These dimensions must improve at the same time to maximize Customer Satisfaction.

To optimize Customer Satisfaction, the operator of an online shopping website must prioritize the attributes which are included in the dimension of information. This is due to the fact that attribute is included in the most dominant variable from other variables. For customers, the elements such as the availability of information, the quality of product information, and the accuracy of product information are very important. It makes sense if Online Customer Satisfaction is improved, then the Online Customer Trust on Tokopedia will also be improved.

### C. Suggestions

The next limitation is the limited sample in this research. To generate good research, it is highly advised to conduct a similar test using a greater number of samples and a stricter data collection, so that better answers from respondents will be obtained. In addition,

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it would be better to test a hypothesis using other analysis techniques such as Structural Equation Modelling with the help of different programs such as Lisrel, AMOS, and others.

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