The driving factors of E-loyalty marketplace customer: A structural equation modeling

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Abstract

The research aims to determine the effect of webpage quality, Payment System, and E-satisfaction on the E-loyalty and E-satisfaction of E-Commerce customers. This research implied data from 180 Shoppe's E-commerce customers in Indonesia, selected using convenience sampling. Through Structural Equation Modeling (SEM), we showed that website quality and payment systems directly influence E-satisfaction and E-loyalty. E-satisfaction mediates the effect of website quality on E-loyalty but does not mediate the impact of the payment system on E-loyalty. This implies that E-commerce can cultivate customer E-loyalty by creating E-satisfaction that affects website quality and providing a convenient payment system to maintain customer loyalty.

Keywords: Market place; payment; E-satisfaction; E-loyalty; modeling

Introduction

Internet and E-commerce are now part of Indonesian daily lives. E-commerce has launched yet another revolution, altering how business is performed and how conventional commerce is handled. E-commerce also known as electronic commerce, refers to distributing, buying, selling, marketing, advertising, and servicing goods and it services using the Internet and other computer networks (Jan, 2019; Thomas & Jose, 2015). The emergence of the Internet has had a rising and passionate impact. As a result, Indonesia has the highest number of E-commerce service users. April 2021 We Are Social survey result of 88.1% is the highest compared to other countries. The expansion of E-commerce in Indonesia has intensified online business competitiveness. Consequently, E-commerce firm participants must be able to compete with customers. (Kaur & Kharbanda, 2019). Customer loyalty is crucial to the success of any business (Kandampully, Zhang, & Bilgihan, 2015). A loyal customer is a highly significant company asset because they continue to use the firm's products or services and can also suggest them to others (Khadka & Maharjan, 2017). Customer loyalty in internet commerce is frequently referred to as electronic loyalty (E-loyalty) (Purnamasari, 2018). It is demonstrated by the regularity with which buyers visit online retailers to shop (Putri & Pujani, 2019). One factor influencing customer loyalty is consumer opinions of the company's service quality (Sharma & Bahl, 2018). In online transactions, perceived quality influences clients' perceptions of the overall service quality that they experience online shopping (Li, 2018). The website is an essential component of E-commerce. The quality of the website (Website Quality) is a deciding factor for consumers when purchasing from online retailers. The higher the website's rate, the more positively customers perceive online buying and it, improves consumer loyalty. If online business people wish to enhance consumer loyalty, they must focus on the quality of their website.

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Previous research has examined the relationship between website quality and client happiness or loyalty in E-commerce. For instance, Giao, Vuong, and Quan (2020), Husain (2017), Puspitasari, Kumadji, and Sunarti (2013) found that the quality of a website could be an indirect predictor of customer loyalty via other variables. However, the findings Wibowo and Wahid (2019), Gotama and Indarwati (2019), and Melani (2021) contrarily, there is no correlation between website quality and customer retention. Therefore, it is believed that variables that moderate the relationship between website quality and client loyalty are responsible for the inconsistency of the research findings.

Customer satisfaction is intimately tied to customer loyalty; hence customer loyalty can be explained in terms of customer satisfaction (Odunlami & Matthew, 2015). Peter and Olson (2013) demonstrate that customer satisfaction is an essential marketing and consumer research term. Customers who are satisfied typically continue to make purchases and share their positive experiences with others. If consumers are unsatisfied, they will switch to alternative items or brands and lodge complaints with manufacturers, retailers, and other consumers. A high degree of customer satisfaction will have a good effect on boosting customer loyalty. The research outcome of Nasimi, and Basit (2018) demonstrates that customer pleasure as a proxy of customer satisfaction is the most crucial variable if a company wishes to establish customer loyalty. Similar studies were conducted by Lin, Luo, Cai, Ma, and Rong (2016), Ahmad, Rahman, and Khan (2017b), and Alhider and Hassan (2018). Moreover, evidence suggests a positive correlation between E-satisfaction and E-loyalty in E-commerce businesses. In the meantime, it was discovered that many items were revealed through research undertaken by Anderson and Srinivasan (2003), Janita and Miranda (2013), and also Suprapti and Suparmi (2020); They have demonstrated that E-satisfaction does not affect E-loyalty. Unlike typical business transactions conducted offline, online transactions are conducted electronically.

Therefore, in online business transactions involving online display E-commerce, the website becomes a determining element for client pleasure and loyalty (Achmadi & Andriansyah, 2022; Candiwan & Wibisono, 2021). The quality of a website alone is insufficient to promote consumer pleasure. Other electronic service features are also required to ensure customer satisfaction and loyalty (Sasono et al., 2021; Wirapraja A., Aribowo H., & E T Setyoadi, 2021). The payment method is a service that is also essential for customers. Because in transactions, one of the crucial factors for online shoppers is the availability of multiple payment options (Eka Putri, Kaderi Wiryono, Anny Nainggolan, & Dwi Cahyono, 2019; Lim & Dubinsky, 2004; Patel, 2021). Customer satisfaction is positively affected by the E-commerce industry's provision of simple payment alternatives (Liu, He, Gao, & Xie, 2008; Szymanski & Hise, 2000).

Previous investigators have employed various models to examine the impact of variables on webpage quality, customer satisfaction, and customer loyalty. Hendrawan and Agustini (2021) search for evidence of how E-satisfaction and trust mediate brand image and E-loyalty. On the other hand, Ting, Mohd Ariff, Zakuan, Sulaiman, and Saman (2016) attempted to investigate the impact of web design and numerous other variables on E-satisfaction without a mediating variable. Khanh, Nhat, and Nhu (2020) investigated the effect of online quality as an independent variable on E-satisfaction, with trust and perceived enjoyment serving as mediators. Moreover, in the tested model, E-satisfaction is a mediator between E-loyalty and E-satisfaction. Kaya, Behravesh, Abubakar, Kaya, and Orús (2019) investigated the impact of service quality on E-loyalty through the mediation of E-satisfaction and online familiarity. The web design is used as an indicator of service quality in this evaluation. Several of this study's findings point to a variable relationship model that varies. There are models that treat the web as the dependent variable, while others treat it as an indicator. Moreover, there are academics who view E-satisfaction as the single mediator, as well as others who view it as a mediator alongside other variable. Abandoning these criteria allows for capturing an exceptionally intriguing gap to explore. None of the models evaluated in the previous study attempted to test the variables of the payment system. Therefore, the researcher tried to put a payment system as the dependent variable and E-satisfaction as the mediator.

Shopee Marketplace is one of Indonesia's most prominent E-commerce websites. Since its inception, Shopee Indonesia has enjoyed tremendous growth. Shopee got the most visitors in 2020 and will continue to be one of the most popular E-commerce sites in 2021 (CNBC, 2021). Shopee was awarded the Top Brand Award in 2021 compared to its closest competitor, whose score is lower based on an evaluation of multiple existing marketplaces. In 2022, Shopee will remain on top of the leading brands. Compared to other marketplaces, one of the unique and exciting things about Shopee is that it offers its consumers capabilities for using a sophisticated and cutting-edge payment system. Customers can transact on Shopee using various payment methods, including bank transfer with many bank options, Shoppe pay, Indomaret, Alfamart, Pay later, and Cash on Delivery. The transaction procedure is relatively straightforward, modern, and packed with intriguing features. An intriguing question is if the quality of Shopee's website and payment methods favor consumer happiness and loyalty.

We intrigue to investigate, through structural equation modeling, the impact of website quality and payment mechanisms on the loyalty of E-commerce customers, given the observed phenomena and the empirical evidence of inconsistency in that evidence. Due to the existence of payment system improvements and acceptable online quality, Shopee's popularity as a marketplace reflects its consumers' commitment. Therefore, an intriguing question is whether the quality of Shopee's website and payment method might influence consumer satisfaction, fostering customer loyalty. This paper investigates the impact of web quality variables and payment systems on electronic satisfaction (E-satisfaction) and subsequent customer loyalty (E-loyalty).

Literature Review
The influence of E-satisfaction on E-Loyalty

Customer loyalty is a concept that can be measured by evidenced by repeated purchases, online store visits, and word-of-mouth recommendations. Positive word of mouth, recommend to others, encourage others to use, the first choice for future, intend to continue operating (Khan, Zubair, & Malik, 2019; Suharyanto & Damayanti, 2022). This situation may occur because these ccustomers are pleased with the store where they make purchases. They receive what they anticipate before abandoning the purchasing deal. Security can measure the level of satisfaction felt by customers who shop online, provides personal information, assurance that the ordered product will be delivered as promised, accessibility, and a single face (one review already shows everything (Khanh et al., 2020). Satisfied consumers will make regular repeat purchases, whereas dissatisfied customers will seek information about alternatives or accept offers from competitors. The level of perceived satisfaction influences the degree of customer satisfaction. When perceived satisfaction grows, so does consumer loyalty (Nasimi et al., 2018), (Lin et al., 2016), (Ahmad et al., 2017b), (Alhider & Hassan, 2018). In the context of E-commerce customers, Nasimi et al. (2018) researched Pakistani E-commerce users. As a result, consumer satisfaction has a significant influence on customer loyalty. In electronic commerce, satisfaction and loyalty are more commonly referred to by their corresponding names, E-satisfaction, and E-loyalty. Some pertinent findings from earlier studies found that E-satisfaction is favorably associated with E-loyalty (Rodríguez, Villarreal, Valiño, & Blozis, 2020). The pleasure of online store customers influences their loyalty (Widayat & Artika, 2019). E-Satisfaction was found to have a positive but not statistically significant effect (S. Suprapti & Suparmi, 2020). From the above empirical evidence, we can formulate a hypothesis:

H1: E-satisfaction significantly influences E-loyalty

The influence of website quality on E-satisfaction and E-loyalty

Websites are crucial to web-based enterprises, such as E-commerce. A company with a high-quality website demonstrates that it values its clients as the key to doing business. Furthermore, customers who believe that the quality of the website meets their expectations are more likely to revisit the site in the future (Sai Vijay, Prashar, & Sahay, 2019). Therefore, we can assert that the quality of a website will boost consumer loyalty (Khan et al., 2019). The indication is that the service provider oversees its website's quality significantly impacts customer loyalty. Giao et al. (2020) studied the extent of customer loyalty in online purchasing in Vietnam and found that quality of the website influences customer loyalty. For example, Numerous previous research conducted by Husain (2017), Puspitasari et al. (2013), Widayat and Artika (2019), and Wirapraja, Aribowo, and Setyoadi (2021), found that the quality of website influences customer loyalty.

Under the findings of some studies, the level of service provided by a website serves as an initial step in determining the attitudes and actions of customers making online purchases. For example, Wu and Lin (2006) having a high-quality and straightforward transaction website would make it simpler for customers to return and make additional purchases, ultimately leading to customer satisfaction. According to findings from a study by Ting, Ariff, Zakuan, Sulaiman, and Saman (2016), the expansion of internet use and online purchasing in Malaysia presents excellent opportunities in the E-commerce business, particularly for the B2C section of the industry. The level of E-satisfaction experienced by online purchasers is positively and significantly impacted across the board by the quality of the website the purchasers use. The findings of study carried out by Anita (2019) and Hsieh (2019), which shows that the quality of a website influences E-satisfaction, lend support to the conclusion that this finding reaches. The quality of the website has an effect on the user's level of satisfaction. Based on the empirical evidence, we can formulate the following hypotheses:

H2: The quality of a website influences E-loyalty.
H3: The quality of a website influences E-satisfaction.

Effect of the payment system on E-Satisfaction and E-loyalty

Customers will feel secure if they are required to provide a variety of information for making payments conveniently, receive order tracking, and are supplied with solid security guarantees. When clients believe that E-commerce offers security guarantees for personal data and payment, they are more likely to transact on the website and promote it to others possibility. This indicates that the payment system in online retailers, mainly E-commerce, influences client happiness. One of the crucial variables in boosting customer loyalty is the convenience of the payment system. This implies that the comfort of payment methods affects customers' loyalty; the more convenient the payment method, the greater the customer loyalty (Pandey and Chawla, 2018). In addition to the website quality, the payment method is a crucial consideration in E-commerce. A payment system that fulfills the requirements of online store customers can increase customer satisfaction. Various prior research indicates that the payment system is one of the most influential factors in customer happiness. Lim and Dubinsky (2004) show that the payment method is one of the most significant aspects of online buying. Customers will be delighted if they have payment method options. The convenience of payment methods favors customer happiness (Liu et al., 2008; Szymanski & Hise, 2000). Hence, E-commerce needs to retain customers and boost consumer satisfaction (Grace, 2009). According to research by Verry and Winarno (2019) and Ismael and Indrajaya (2019), E-commerce typically offers various payment options and will always be the customer's preference. The majority of customers choose payment methods based not only on convenience but also on security. This indicates that the convenience of payment options influences the customer's loyalty. Based on the empirical evidence, we can formulate the following hypotheses:

H5: payment system influences E-satisfaction.
H3: The payment system influences E-loyalty.

The Mediating role of E-Satisfaction

In this study, online quality and payment systems are independent factors, while E-loyalty is the dependent variable. The proposed model for testing the association between the dependent and independent variables includes a mediating variable, E-satisfaction. This suggests that online quality and the payment system may not directly affect E-loyalty but indirectly through E-satisfaction. The quality of a website is crucial to achieving consumer happiness. Customers who have viewed the website will be satisfied with its quality if it is high caliber, increasing the likelihood that they will return in the future. Therefore, contentment mediates the effect of website quality on client loyalty. Al-dweeri, Ruiz Moreno, Montes, Obeidat, and Al-dwairi (2019) stated that satisfaction could operate as a mediator between website quality and client loyalty because if the service quality is not good, the customer will not be loyal. The same conclusion was reached by Purnamasari (2018), Wibowo and Wahid (2019), and also Giao et al. (2020) that Customer satisfaction serves as a bridge between website quality and consumer loyalty in E-commerce.
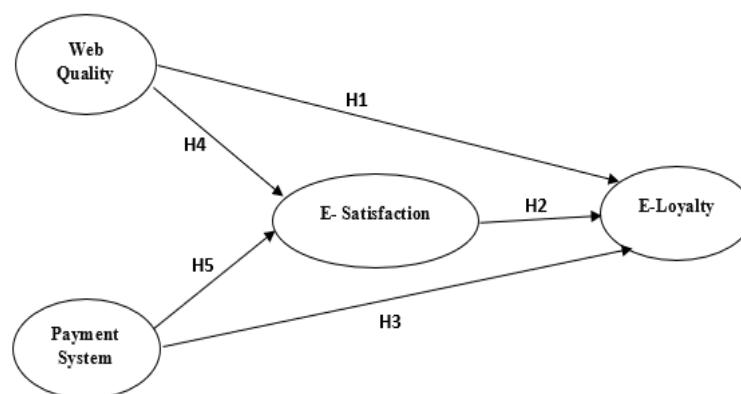

Figure 1: Theoretical framework

Customers will be satisfied with E-commerce websites that offer various payment options due to the added convenience. The payment system is part of online services that can influence satisfaction. Previous research showed that service quality affects customer satisfaction; for instance, Mashaqi, Al-Hajri, Alshurideh, and Kurdi (2020), Juwaini et al. (2022), Sasono et al. (2021), and also Wirapraja A. et al. (2021). The comfort of the payment method will encourage the consumer to desire to transact. The more convenient the payment mechanism, the more delighted consumers will be, increasing customer loyalty.

Customers will not only return in the future, but they will also encourage their closest relatives to visit the website if they have had pleasant experiences. Therefore, we can state that consumer happiness will moderate the influence of payment system convenience on customer loyalty. The hypothesis is consequently formulated:

H6: E-Satisfaction mediates the influence of website quality on E-loyalty.
H7: E-satisfaction mediates the impact of payment systems on E-loyalty.

Conceptually, the proposed hypotheses H1-H5 are depicted in Figure 1.

Research Method

This study intends to investigate the relationship between the influence of unobserved latent factors. Closed are the primary data collected by surveys created by researchers. With a five-point Likert scale, they are closed questions. Therefore, a quantitative explanatory research methodology is employed. This study's demographic comprises consumers or Shopee users in Indonesia who conduct transactions/shopping using the application as a research population. One hundred eighty users and purchasers of merchandise at Shoppee, 2021, in East Java, Indonesia. Since there is no list of Shopee customers, the sample was selected using the convenience sampling technique.

Table 1: Respondent's characteristics

Category	Number of respondents	Percentage (%)
Gender		
Male	32	21.3
Female	118	78.7
Ages		
17-20	26	17.3
21-30	94	62.7
31-40	21	14.0
More than 40	9	6.0
Job		
Students	28	18.7
Entrepreneur	21	14.0
Private Employee	53	35.3
Government Employee	24	16.0
Housewife	13	8.7
Others	11	7.3
Income (IDR)		
Less than 1.000.000	35	23.3
1.000.000 – 1.999.000	19	12.7
2.000.000 – 2.999.000	27	18.0
More than 3.000.000	69	46.0
Total respondents	150	

Several variables were acquired from the distribution of the questionnaire to respondents, including age, gender, education, occupation, and average income, as shown in Table 1, below. There are more female respondents than male respondents, as seen in Table 1. Compared to male respondents, females are more likely to favor online purchasing via the Shopee application. Shopee's appealing features, which range from free delivery to discounts, have piqued the interest of many women in using the application for shopping. In contrast, the age range of 21 to 30 years is the largest when examined. This demonstrates that the majority of Shopee consumers are young adults. It appears that people frequently shop online at Shopee to save time and for convenience. On the other hand, based on occupation, there are a more significant number of private employees than in other professions. There are suggestions that private sector employees are so busy that they will choose shopping online for more effective and efficient reasons. Furthermore, it is recognized that respondents with incomes higher than Rp 3.000.000 are more prosperous than others. These statistics imply that respondents who use the Shopee program to make purchases have sufficient income.

Data collecting technique and variables

A questionnaire was distributed to sample respondents to collect information. The valid and reliable questionnaire comprised 23 items with five responses Likert scale of Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree. The questionnaire was distributed immediately to the selected responders via a Google form link. This investigation used the quality of the website (X1) and the payment system (X2) as independent variables. While E-loyalty (Y) is the dependent variable and E-satisfaction (Z) is the mediator. All of these factors are latent and cannot be directly measured. The measurement employs the indicator items detailed in Table 2.

Table 2. Variable and Indicators

Variable & references	Definition	Indicator(s)
E-Loyalty Anderson and Srinivasan (2003) and Tambusai, Suharyono, and Pangestuti (2019)	Future commitment to maintaining a constant level of client service	Positive word of mouth Recommend to others Encourage others to use First choice for future Intend to continue using
Website Quality (Ahmad, Rahman, & Khan, 2017a; Landaoe & Sari, 2018)	The assessment of the quality of the shop website	Ease of using the website/application The website/application has an appealing appearance Provide easy-to-understand information Provide timely information Security provides personal information Assurance that the ordered product will be delivered as promised Accessibility A single face (one review already shows everything)
Payment System Barnes and Vidgen (2002), (Novianti & Wibisono, 2020)	Regarding the payment system, the E-commerce payment mechanism provides a convenient payment mechanism.	Simple to comprehend payment system Transaction-friendly payment system Flexible payment system User-friendly payment system Rapid payment system
E-Satisfaction Bulut (2015)	The extent to which clients are satisfied after utilizing the program to complete a transaction.	Enjoy the service rendered. Content with the company's service. Willing to do transactions using the application. Experience satisfaction with the application's transaction choice. Consider the decision to transact prudently.

Data analysis

Using the Structural Equation Model, the acquired data were examined in three stages: conceptual model construction, assumption testing, and model evaluation. The testing of assumptions involves multivariate and univariate data normality tests. This is accomplished by comparing the critical ratio value in the assessment of normality to the essential value of kurtosis. Hair, Anderson, Babin, and Black (2010) recommend if the CR value is between -2.58 to 2.58, it is considered normal. Additionally, outlier detection is performed. Data outliers are excluded from model construction. Outlier analysis is conducted by: (1). Identifying Univariate Outliers using the z-score. Observational data with a z-score more significant than three are considered outliers and are therefore discarded (2)—multivariate Outliers, using the Mahalanobis distance and p 0.001 as the criterion.

Assessment Goodness of Fit and Hypothesis testing

According to the Goodness of Fit (GOF) criterion, the optimal and understood model must be identified first. GOF appropriateness evaluation is based on many indicators, as stated in Table 3. Furthermore, initially, the proposed hypothesis is evaluated. We are testing to establish whether the hypothesis should be rejected. Next, the T-test examines the association hypothesis between two direct variables. The hypothesis cannot be dismissed if the T-statistic value is above the critical threshold (1.96). In addition, this can be determined by comparing the P value (Significance) to the alpha value of 5% in this study. During this time, the Sobel test will be used to assess the role of the mediating variable. Comparing the Z-statistical value to the essential Z-value is how the Sobel test is carried out. If the value of Z-Statistics

is above Z-critical, then the null hypothesis is not rejected, indicating that the tested variable (E-satisfaction) serves as a mediator.

Table 3. The goodness of fit index

The goodness of Fit Index	*Cut off Value*
Significance probability	≥ 0.05
RMSEA	≤ 0.08
GFI	≥ 0.90
AGFI	≥ 0.90
CMIN/DF	≤ 2.00
TLI	≥ 0.90
CFI	≥ 0.90

Table 4. Confirmatory Factor Analysis (CFA) for each variable indicator

Variable(s)	Loading Factor	Notes
Website Quality		
X1.1	0.616	
X1.2	0.564	
X1.3	0.530	
X1.4	0.612	
X1.5	0.548	
X1.6	0.558	
X1.7	0.603	
Payment System		
X2.1	0.603	
X2.2	0.697	
X2.3	0.529	
X2.4	0.518	
X2.5	0.567	Used
X2.6	0.704	
E-Satisfaction		
Z1.1	0.716	
Z1.2	0.759	
Z1.3	0.759	
Z1.4	0.740	
Z1.5	0.625	
E-Loyalty		
Y1.1	0.603	
Y1.2	0.558	
Y1.3	0.556	
Y1.4	0.606	
Y1.5	0.641	

Result and Discussion

Structural Equation Modeling (SEM) analysis is utilized in this work. In performing this approach, it is necessary to test many essential assumptions—first, the appropriateness of the sample. One hundred eighty respondents comprised the model employed in this study as a case study. Assuming the data is normally distributed, the minimum number of samples necessary for the Maximum Likelihood (ML) technique is between 100 and 200. Second, there are no outlier data, which is also a criterion for the AMOS SEM. In this study, the outlier test was administered in two different methods. First, an outlier observation is identified by examining the value of the Mahalanobis distance on the output of AMOS modeling, with the conditions that p1 and p2 are less than 0.05. Both outlier tests are conducted by examining the z-score, a value of 3 to 4 or greater than 3.0. If the Z value exceeds the threshold, it is an outlier. Based on the findings of detecting the presence of outliers in a sample of 180 instances, 32 were deemed to be outliers. Therefore, there are only 150 cases that match the standards and should be utilized. Therefore, the sample is adequate from the perspective of maximum likelihood estimate sample adequacy. The final AMOS SEM criterion is data normality. We obtain the critical ratio if we examine the statistical value of the z-value or Critical Ratio (C.R) based on the importance of skewness and kurtosis of the data distribution. The critical ratio (C.R) for each variable's skewness and kurtosis is significant. They indicated that the data are generally not distributed at the univariate level. At the level of multivariate kurtosis, the C.R value is 2.241, which is

in the recommended CR (-2.58 to 2.58), indicating that the data demonstrates a multivariate normal distribution. So, up to 150 data satisfy the requirements

Model Assessment and Explanation
Latent Variable Validity and Reliability Development
This study's validity was determined using Confirmatory Factor Analysis (CFA) with the criteria if the indicator has a valid loading value greater than 0.5 and a critical ratio (CR) of regression weight with a value greater than 2.00 and a p-value of less than 0.05. As indicated in Table 4, the building structure of each latent variable is derived through data processing using AMOS 21 software. All components have a loading greater than 0.500. Hence the latent variable structure building satisfies the requirements.

Reliability
In addition to evaluating the construct validity of latent variables, modeling necessitates an evaluation of construct reliability. When the construct dependability (CR) rating is at least 0.70, the construct is deemed dependable. The CR value of 0.6-0.07 is, however, still acceptable. Additionally, it is essential to consider the Variance Extracted (VE) value. The suggested cutoff value for the variance extracted test is 0.50. As indicated in Table 5, the values of CR and VE are derived from the data processing. Table 5's data suggest that all variables are reliable, with CR greater than 0.70 and VE greater than 0.50.

Table 5: Results of Construction Reliability Tests

Variable	*Construct Reliability*	*Variance Extracted*	Note
Website Quality (X1)	0.879	0.510	Reliable
Payment System (X2)	0.875	0.543	Reliable
E-Satisfaction (Z)	0.892	0.623	Reliable
E-Loyalty (Y)	0.838	0.509	Reliable

Model Evaluation of Goodness of Fit
As indicated in Table 6, processing with AMOS yielded many GOF indicators. Several indicators in the table fit both criteria (RMSEA, CMIN/DF, TLI, CFI), while others are marginal (Chi-Square, Significance Probability, GFI, and AGFI). In addition, some of the marginal indicators fall short of the criteria for absolute fit and incremental fit, and they satisfy the requirements since they are near the standards for the goodness of fit. Thus, it is possible to infer that the model in this study is acceptable because it meets the Goodness of Fit criterion.

Table 6. Goodness of Fit

The goodness of Fit Index	Result	Cut off Value	Evaluation
Chi-Square	273.435	Expected Small Df = 224	Marginal Fit
Significance probability	0.013	$\geqslant 0.05$	Marginal Fit
RMSEA	0.038	$\leqslant 0.08$	Good Fit
GFI	0.865	$\geqslant 0.90$	Marginal Fit
AGFI	0.833	$\geqslant 0.90$	Marginal Fit
CMIN/DF	1.221	$\leqslant 2.00$	Good Fit
TLI	0.945	$\geqslant 0.90$	Good Fit
CFI	0.951	$\geqslant 0.90$	Good Fit

Appraisal of the Path of Direct Influence
This study investigates the relationship between variables' influence without using a mediator. The final model resulting from data processing with AMOS 21 is depicted in Figure 1 and Table 7. Several channels for the direct influence of the factors can be explained in Table 7. The hypothesis is that website quality influences electronic customer loyalty (H1). The CR value (3.542) is more than the CR-Critical value (2.00), and the significance value of Sig. p (0.000) is less than 0.05, with a coefficient value of 0.503. The hypothesis is not reject, indicating that the website's quality significantly affects E-loyalty. Furthermore, the positive coefficient value of 0.503 suggests that the two variables move in the same direction: as online quality increases, consumer loyalty increases (E-loyalty).

Table 7. Output of regression weight

Direct Path	Estimate	SE	CR	p-value	Hypothesis Decision
E-Loyalty ← Website Quality	0.503	0.160	3.542	0.000	Not Reject
E-Loyalty ← E-Satisfaction	0.246	0.890	2.252	0.024	Not Reject
E-Loyalty ← Payment System	0.309	0.124	2.467	0.014	Not Reject
E-Satisfaction ← Website Quality	0.355	0.194	2.528	0.011	Not Reject
E-Satisfaction ← Payment System	0.349	0.167	2.540	0.011	Not Reject

The second hypothesis (H2) asserts that electronic satisfaction influences electronic loyalty. According to the route analysis results (Table 7), the coefficient value is 0.246, the CR (2.252) is above the crucial significance of 2.00, and the Sig. P-value is less than 0.05. Thus, it may be stated that hypothesis 2 is not refuted, signifying that electronic satisfaction influences electronic loyalty. The relationship between E-satisfaction and E-loyalty is linear and positive, meaning that if E-satisfaction increases, so will E-loyalty. Additionally, it is hypothesized that the payment system influences electronic loyalty (H3). In the path of the direct influence of the payment system on electronic commitment, the analysis reveals that the coefficient value is 0.309, the CR (2.467) is greater than the critical value, and the p-value is 0.014 less than 0.05. So as not to reject the stated hypothesis, namely that the payment system affects electronic loyalty (H3). This indicates that the higher the quality of the payment mechanism, the greater the E-loyalty.

Alternatively, it is theorized that website quality influences electronic contentment (H4). The path associated with the fourth hypothesis is depicted in Table 7 as CR (2,528), sig-p(0.011), and a coefficient of 0.355. The statistical value demonstrates that the fourth hypothesis is not rejected; website quality influences electronic satisfaction. The path coefficient is positive, indicating that the linear rate, the greater the E-satisfaction of consumers. In contrast, it is hypothesized, concerning E-loyalty, that the payment system influences electronic satisfaction (H5). This path determined a coefficient of 0.349, CR(2.540), and Sigp-value of 0.011. Thus, it is possible to conclude that hypothesis 4 is true, namely that the payment system influences electronic satisfaction. The coefficient without a positive sign indicates that the greater the quality of the meal payment method, the greater Sophee's customers' E-satisfaction.
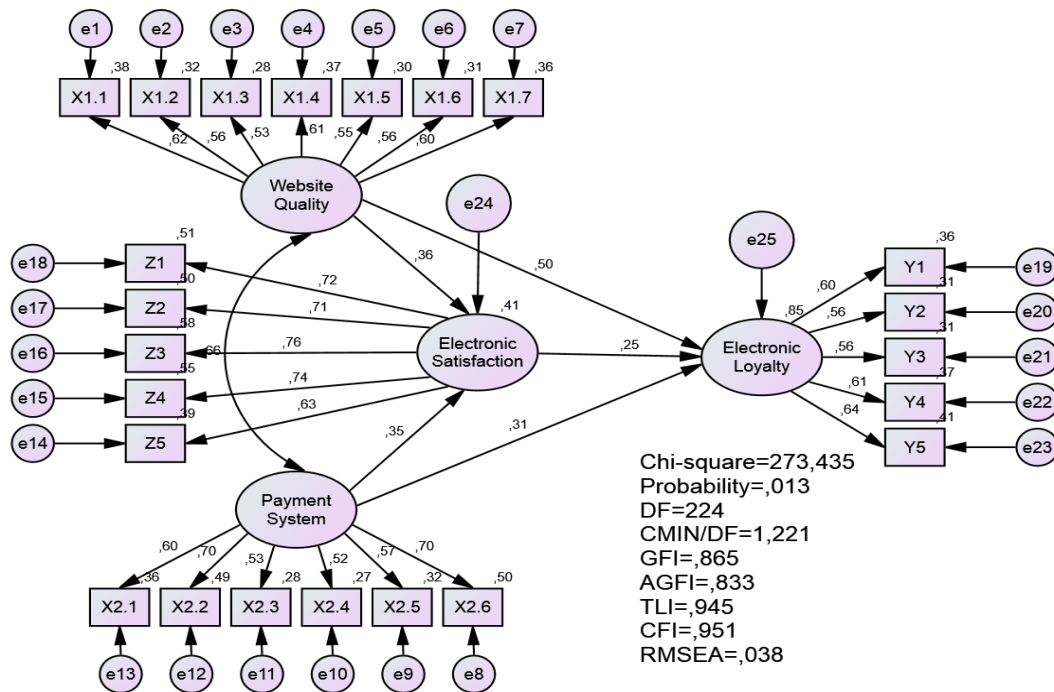

Figure 2. Final model

The Role of Electronic Satisfaction Variables as Mediator

The purpose of this study is also to investigate the role of the mediate of variable E-satisfaction. The proposed hypothesis (H6) is that E-loyalty mediates the relationship between website quality and E-

loyalty. Furthermore, E-loyalty mediates the effect of the Payment System on E-loyalty and vice versa. Using the Sobel test, this research examined the mediating role of E-satisfaction. The Sobel value is derived from the statistical value of the AMOS analysis output for the path of the variable's influence as a mediator. The Sobel value is determined following Table 8.

Table 8. Sobel test of mediator

Path	Test statistic	Std. error	p-value	Hypothesis Decision
Website Quality → E-Satisfaction → E-Loyalty	2.022	0.047	0.043	Not Reject
Payment System → E-Satisfaction → E-Loyalty	1.689	0.051	0.091	Reject

The mediating effect of E-satisfaction on the indirect influence between website quality, payment system, and E-loyalty is shown in Table 8. The value of the Sobel statistic for the route from E-satisfaction to E-loyalty, 2.023, is greater than 1.96 (sig=0.0430<05). This suggests that H6 is not rejected, indicating that E-Satisfaction is a mediator between website quality and E-loyalty. On the Payment System route to E-Loyalty, however, the Sobel value of 1.698 is less than 1.96 (Sig=0.091>0.05); hence H7 is refused. This indicates that E-satisfaction does not mediate between the payment system and E-loyalty.

Impact of website quality, payment method on E-loyalty

Web-quality payment systems have a direct impact on E-satisfaction as well as E-loyalty. The significance of the positive effect of website quality on E-loyalty in the context of the Shopee object is supported by the findings of the hypothesis test shown above. In other words, consumer loyalty is proportional to the quality of Shopee's website. This research finding in line with previous study conducted by Alkhouli (2017) and also Khan et al. (2019) that E-service quality have significant impact on E-loyalty. Besides, Suharyanto and Damayanti (2022), Nasution, Fauzi, and Rini (2019) and Sai Vijay et al. (2019) investigation found that the quality of an E-service has an effect on customer loyalty, and customer satisfaction has a big effect on customer loyalty. Comparable research does not contradict this study's conclusions. For example, the earlier research conducted by Husain (2017), Puspitasari et al. (2013), Widayat and Artika (2019), Giao et al. (2020), and Wirapraja et al. (2021) discovered that website quality affected customer loyalty.

This research demonstrates that, according to customers, the Shopee website falls into the category of sites that are simple to navigate and operate. It does not take long for customers to find the products they need. Shopee also makes product recommendations based on a user's previous item searches. As a result, customers will ultimately promote to others due to their positive experiences. A visually appealing store page can increase client engagement and encourage them to examine other products. The website's aesthetically pleasing design keeps consumers pleased while purchasing, hence driving repeat purchases. At the same time, the following indicator relates to the simplicity of locating the necessary information. It has been empirically demonstrated that a high-quality website reflects a company's concern for the transactional convenience of its customers. In other words, the quality of a website affects consumer pleasure, ultimately leading to customer loyalty in line with studies carried out in the past, such as Ong Soo Ting et al. (2016) online retailer study in Malaysia, (Khanh et al., 2020) an evidence from online shopping in Vietnam and investigated by Wibowo, Wahid, and Nafiudin (2019) in Bukalapak Indonesia.

The investigation reveals that the payment system has a statistically significant effect on E-loyalty. This research examines the payment system from the perspective of Shopee's payment. A digital currency held by Shopee and usable for various transactions. Shopee also provides Cash on Delivery (COD) services. Shopee demonstrates its desire to simplify transactions by providing a variety of alternative payment methods and a convenient payment solution for clients. As a result, customers repeat purchases and promote the products to others. Compared to numerous prior studies on the same topic, this research complements them. For instance, the survey done by Ahmad et al. (2017b), Potdar et al. (2018), Pandey and Chawla (2018), and Jain et al. (2018) demonstrates that the payment system's simplicity of use is one of the crucial aspects in boosting consumer loyalty. The convenience of the payment system influences client loyalty; the more convenient the payment method, the greater the consumer loyalty. The evidence from prior studies does not contradict the conclusions of this investigation.

Influence of E-satisfaction on E-loyalty

The hypothesis claim that electronic satisfaction influences customer loyalty has been verified. Positively and significantly, satisfaction influences loyalty. This research finding was supported by the previous study, for instance, Khan et al. (2019), Nasution et al. (2019) (Purwanto, 2022), and Juwaini et al. (2022). Relating to the variable indicators, we can explain that the more Shopee customers' have pride, the greater their loyalty. This is because Shopee aspires to be an online purchasing platform capable of providing outstanding customer care. Therefore, Shopee provides higher service characteristics for purchasing and selling things following the necessities of modern society. As a result, Shopee's customers are pleased with its services and do not feel cheated. The second signal is the convenience of Shopee's application for recurring purchases. Convenience can lead to client contentment. If the customer is satisfied, the consumer will repurchase when they shop on Shopee due to the variety of enticing services that benefit them and meet their expectations. The indicators relate to the customer's happiness with their decision to shop at Shopee, presuming that the decision to shop at Shopee was prudent. This condition causes loyal Shopee customers to continue transacting in the future and not switch to another E-commerce platform.

Furthermore, satisfied customers are resistant to persuasion by competitors and tolerant of E-commerce errors. For instance, prior studies by Nasimi et al. (2018), Lin et al. (2016), Ahmad et al. (2017b), and Alhider and Hassan (2018) demonstrate that electronic satisfaction influences electronic loyalty. Satisfied consumers are more likely to make regular repeat purchases, but dissatisfied customers will seek information about alternative options or accept offers from competitors. Therefore, the level of perceived satisfaction influences the level of client loyalty. Thus, it can be stated that past research and this study's findings are consistent and mutually supportive.

The influence of website quality and payment method on E-satisfaction

Testing hypotheses about the relationship between website quality and E-satisfaction demonstrates that website quality significantly positively affects E-satisfaction. In other words, the more effectively Shopee manages its website, its customers will be happier. Customers are now pleased with the quality of the Shopee website. The quality of a website is the starting step in identifying a relationship that influences the attitudes and behaviors of online shoppers. This study's findings are consistent with prior research. For instance, Ahmad et al. (2017a), Ting et al. (2016), Anita (2019), and Hsieh (2019) assert that website quality influences electrical pleasure. However, according to many measures, the website quality in this study is latent. This research indicates that the Shopee website falls within customer service. Customers can quickly locate the things they need. Shopee also suggests something consumers may enjoy based on previous item searches, enhancing the shopping experience. The Shopee website is designed with vibrant hues and features a tote bag with a striking hue as its brand identity than can influence satisfaction, supported by Alkhouli (2017) and Sai Vijay et al. (2019). Customers can interact with the website to view other products. The aesthetically pleasing design of the website can make users feel content when purchasing, encouraging repeat purchases (Khan et al., 2019). The following indication relates to the simplicity with which clients can locate the required information. Shopee has many tools that make ease consumers to find shop and product information. Existing primary menus provide customers with information that facilitates their experience. A consumer's desire to shop at Shopee in the future can be increased by providing them with complete details. Additionally, Shopee's provision of current information to clients is the fourth indicator of this study. Shopee delivers news that is easily accessible and always up-to-date with the most current conditions

The payment method is one of the most significant concerns when making an online purchase. As indicated by Verry and Winarno (2019) and Ismael and Indrajaya (2019), typically, E-commerce offers a variety of payment options for the customer's convenience. The majority of clients choose payment methods based not only on comfort but also on security. The results of the investigation indicate that the payment system influences electronic satisfaction. In other words, when consumers make purchases using applications made possible by the payment system, they will feel satisfied. Customers will be happier or more confident if the E-commerce application includes a payment mechanism that meets their needs. Consumers will be more comfortable if the payment method for transactions efficiently uses the customer's accessible payment instruments. The variety of possible payment methods can be a competitive advantage for an E-commerce site.

The Mediating Effect of E-Satisfaction on Web-Quality, Payment System, and E-Loyalty

According to the mediation test, electronic satisfaction can mediate the relationship between website quality and electronic loyalty. This finding indicates that customer happiness mediates the relationship between website quality and electronic dedication. Web Quality can affect customers'loyalty

to a business. Nevertheless, the direct influence is less significant than the indirect effect. This result indicates that Web Quality does not directly influence customer loyalty; satisfaction precedes commitment. Consumers have a positive image and experience with Shopee's website quality, according to an examination of the effect of online quality on customer loyalty. This produces a sense of enjoyment and conformity with expectations, resulting in customer satisfaction. The degree of pleasure will raise the customer's desire to repurchase or even suggest the product or service to others. The involvement of this mediating variable is consistent with earlier research. For instance, Al-dweeri et al. (2019), Purnamasari (2018), Wibowo and Wahid (2019), and Giao et al. (2020) explain that customer satisfaction acts as a mediator between website quality and customer loyalty in E-commerce since if the service quality is not adequate, the client will not be loyal.

E-satisfaction does not mediate between the effect of the payment system and electronic loyalty, as indicated by mediation tests. This result is contrary to research by Ismael and Indrajaya (2019) and Nasimi et al. (2018), which claims that the payment system influences electronic satisfaction, which then affects electronic loyalty. Differences in research results may occur due to differences in the subject of the study and the respondent's country compared to earlier studies. Customers would be satisfied with E-commerce that offers multiple payment options due to the added convenience. Shopee has provided Alfamart and Indomaret with various payment options, such as cash on delivery, Shopeepay, Shopeepay Later, and bank transfers. This option is free of transaction administration costs and includes instructions for paying by automatic teller machine, mobile banking, and other methods. Shopee provides the second layer of security by requiring a transaction password when Shopeepay is used for payment. Consumers will be more inclined to transact if the payment procedure is simplified. The more convenient a payment method is, the happier consumers will be, resulting in increased customer loyalty. The customer will not only return in the future to make additional purchases but also recommend the website to others, such as close friends. It means that the amount of consumer happiness will moderate the influence of the simplicity of payment systems on customer loyalty.

Conclusion, Suggestions and Limitations

Several inferences can be taken from the preceding description. The loyalty of shop E-commerce customers is influenced by website quality and payment options. Second, electronic loyalty is proportional to the quality of the Shopee website. Third, satisfaction with shop E-commerce is influenced by website quality and payment options. Fourth, electronic contentment benefits electronic loyalty; the more satisfied Shopee consumers are, the greater their electronic loyalty. Finally, electronic loyalty is proportional to the quality of Shopee's payment system and the easiness of its transaction procedure. Payment mechanisms and adherence are not mediated by electronic satisfaction. The quality of Shoppe's website and payment system has influenced customer happiness and customer loyalty. Based on the findings, the researcher might make the following practical and scholarly recommendations: Website quality must continue to be addressed and maintained to ensure consumer satisfaction. In addition to maintaining the quality of the website, it is vital to create a simple and secure payment method for customers to foster brand loyalty. The conclusions of this study contain limitations, such as minimal sample size and a distribution strategy that cannot guarantee the correctness of the collected data. Therefore, the subsequent researcher can change or improve the study by expanding the number of samples and selecting representative samples from specific elements, such as age ranges, geographies, and demographic groupings. In addition, the model developed in this study is less complex, allowing future researchers to build a more sophisticated model by incorporating other variables mediating electronic loyalty, such as electronic trust.

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