The Influence of E-Service Quality, E-Trust, and E-Satisfaction on E-Loyalty among the Customers of Online Travel Agent Tiket.com

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ABSTRACT

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| **Aims:** This study aims to examine the influence of e-service quality, e-trust, and e-satisfaction on e-loyalty among users of the online travel agent Tiket.com in Indonesia.  **Study Design:** The research employed an explanatory quantitative design, utilizing a survey strategy to explore causal relationships among the variables.  **Place and Duration of Study:** The study was conducted in Indonesia, with data collection taking place over a period of two months in 2025.  **Methodology:** Data were gathered from 300 Tiket.com users who had completed at least two bookings. A structured questionnaire was distributed via Google Forms and social media platforms. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS version 4. The analysis included evaluation of the measurement model (covering convergent validity, discriminant validity, and reliability) and the structural model.  **Results:** All hypothesized relationships were found to be statistically significant. Components of e-service quality—security, reliability, convenience, and responsiveness—positively affected both e-satisfaction and e-loyalty. Reliability had the strongest effect on e-satisfaction, while security showed a modest but significant impact. E-trust significantly predicted both e-satisfaction and e-loyalty. E-satisfaction also had a significant influence on e-loyalty. The model demonstrated moderate predictive power.Additionally, these findings underscore the critical role of service quality dimensions, particularly reliability, in shaping positive customer perceptions and fostering long-term relationships in the e-commerce landscape.  **Conclusion:** The findings indicate that Tiket.com has successfully fostered customer loyalty through strong service quality and trust. However, continuous improvements in transparency, responsiveness, and user engagement are essential to deepen customer satisfaction and encourage long-term loyalty. |

*Keywords: E-Service Quality, E-Trust, E-Satisfaction, E-Loyalty, Tiket.com*

1. INTRODUCTION

Information technology has rapidly increased global internet users, making Indonesia the fourth-largest internet market with 212 million users, 74% of its 285 million people, according to Statista (2025). This high digital penetration has offered several domestic digital service development prospects, notably in financial technology, online education, and e-commerce. Internet infrastructure has enabled e-commerce platforms like Online Travel Agents (OTA) to expand, allowing consumers to easily plan trips, book flights, accommodations, and travel packages online.

Local and international OTA platforms including Traveloka, Tiket.com, and Pegipegi.com, as well as Agoda, Booking.com, and Klook, see Indonesia as a prime market for growth and development. Online travel agents are the main channel for internet users to book travel tickets and accommodations, acting as intermediaries between hotels, airlines, and tour operators and consumers (Satuvision, 2023). Technology and OTA-based application travel agents have revolutionised trip planning and disrupted direct-interaction travel agency business models (Suryantara, 2019).

Major OTA platform performance shows strong competitive dynamics in Indonesia. According to February 2025 Similar Web statistics, Booking.com leads internationally with 446.5 million monthly visitors and a global rating of 47, while Traveloka does well domestically with 28.9 million monthly visits and a national ranking of 74. Although Tiket.com has 13.76 million monthly visitors, it has the lowest bounce rate at 22.01%, suggesting better user engagement and investigation. This low bounce rate suggests that users spend more time on the site and are more likely to complete a purchase, indicating good user experience design and content relevancy.

Statista (2023) reports Traveloka's 84.62% market share in Indonesia, much ahead of Tiket.com's 64.43%. Tiket.com, which pioneered Indonesia's OTA business in 2011, remains a competitive market contender despite this large difference. Customer loyalty is key to Tiket.com's long-term performance and competitive advantage. Loyal customers purchase more and are more willing to try new products from the same company, indicating higher lifetime value and emotional attachment to the brand (Kumar & Rahman, 2015; Reinartz & Kumar, 2002).

Travel services' digital transformation requires sustainable client interactions via digital platforms, which increases electronic happiness (E-happiness) and loyalty (E-Loyalty) (Lee et al., 2023). Ashiq and Hussain (2024) found that E-Service Quality and E-Trust improve consumer electronic loyalty. E-Service Quality includes Security, Reliability, Convenience, and Responsiveness, which influence consumer perceptions and behaviour on digital platforms.

Website security measures that secure personal data and information during transactions are essential to electronic service quality (Guo et al., 2012). SSL encryption protects credit card details, bank account information, and personal data on Tiket.com. The site also verifies and offers safe payment ways to avoid fraud. However, consumer reviews have raised worries about system vulnerabilities and poor security measures like two-factor authentication, which is now common across many platforms.

Tiket.com's dedication to precise pricing and schedule information ensures accessibility and quick issue resolution, demonstrating reliability (Parasuraman et al., 1988). Price guarantee programs reward consumers who locate cheaper pricing on rival OTA platforms, proving trustworthiness. Customer feedback shows application failures, inexplicable transaction cancellations, and trouble obtaining bought ticket information, underlining the need for better program stability and data access mechanisms.

Online convenience includes speed, accessibility, and efficient transactions (Ladhari et al., 2019). Tiket.com's website is easy to use and offers airline ticket searches, hotel bookings, and rail reservations. The portal accepts many payment options and instantly delivers e-tickets. Regular promotions and discounts improve client convenience and transaction comfort. User evaluations include navigation difficulty, non-intuitive checkout procedures, and frequent pop-up ads that distract from the user experience.

Response is being accessible and providing fast service (Parasuraman et al., 1988). Tiket.com provides 24/7 customer assistance via live chat, email, and social media. Smart Refund and Smart Reschedule provide step-by-step instructions for refunding or rescheduling reservations without contacting customer care. Despite automated solutions, customer feedback shows email answers lasting up to a week and poor solutions for complicated issues, showing the need for enhanced customer service efficiency and capabilities.

The intricate relationship between E-Service Quality, E-Trust, and customer happiness affects electronic loyalty. Ashiq and Hussain (2023) found that both e-service quality and e-trust significantly influenced e-loyalty but had no significant impact on e-satisfaction, while e-satisfaction itself had a positive effect on e-loyalty. Emamdin et al. (2020) observed that e-loyalty and e-satisfaction were significant determinants of online buying behavior among millennials in Kuala Lumpur, although e-trust was not. Septyandari et al. (2022) confirmed the positive and significant influence of e-service quality on e-satisfaction and e-satisfaction on e-loyalty. Interestingly, e-service quality did not significantly affect e-loyalty directly, but e-satisfaction could mediate the effect. Furthermore, e-trust directly and significantly influenced e-loyalty but failed to mediate through satisfaction. These findings reveal nuanced interdependencies among the variables and indicate the potential complexity of consumer loyalty formation in e-commerce.

Rita et al. (2019) broadened the e-service quality dimensions to include website design, customer service, security/privacy, and fulfillment, identifying positive impacts on customer satisfaction, trust, and repurchase intentions. Mofokeng (2023) reinforced the significance of platform attributes—such as perceived ease of use, product variety, and online delivery—in shaping customer trust and loyalty, with online shopping experience acting as a moderating factor. Mashaqi et al. (2020) highlighted that both e-service quality and e-recovery services significantly influence customer loyalty in online shopping contexts. Lastly, Al-dweeri et al. (2017) emphasized the mediating role of satisfaction between e-service quality (efficiency, privacy, customer service) and both behavioral and attitudinal loyalty. Collectively, these studies underscore the multifaceted roles of service quality, trust, and satisfaction in fostering consumer loyalty in digital commerce environments. Research inconsistencies on the relationships between these variables across geographical contexts and platforms highlight the need for comprehensive studies in Indonesia's unique market characteristics, particularly on domestic OTA platforms like Tiket.com, to develop robust theoretical frameworks and provide practical recommendations for improving customer satisfaction and loyalty.

2. methodology

**2.1 Research Design**

This study uses an explanatory research approach to explore hypotheses about causal links (Creswell, 2014). Structured research instruments were used to collect quantitative data from a population or sample (Sugiyono, 2017). Hypotheses were tested via statistical analysis of data. A survey strategy was used to gather primary data from chosen community members using questionnaires (Malhotra, 2016). This method provides systematic and objective examination of variable influences.

**2.2 Data Sources and Data Collection Methods**

This research uses primary and secondary data. Surveys of Tiket.com website and mobile app users provided primary data. Scholarly publications, books, and pertinent research projects provided secondary data. A systematic questionnaire with pre-written questions and clear response alternatives was used to gather data (Sekaran, 2017). The researcher circulated the questionnaire using Google Forms and distributed through Instagram, WhatsApp, LINE, Facebook, and Tiktok.

**2.3 Population and Sample**

This survey includes Tiket.com users, although their quantity and attributes are unclear. Sugiyono (2017) defines a population as all participants or objects with the researcher's stated qualities. Malhotra (2017) defines a sample as a demographic group that represents the entire. This study uses non-probability sampling to choose samples based on criteria without probabilities (Malhotra, 2017). Purposive sampling selects respondents based on specified criteria. Indonesian Tiket.com users and those who have made at least two reservations are the sample criterion. Considering time and expense restrictions, Roscoe's 1975 in Sekaran, 2003 guideline recommended a sample size of 300 respondents.

To ensure that the data collected is relevant and aligned with the research objectives, this study employed purposive sampling, a technique under non-probability sampling. Purposive sampling allows researchers to intentionally select individuals who possess specific characteristics deemed essential for the study (Malhotra, 2017). In this case, the inclusion criteria targeted Indonesian users of Tiket.com who have completed at least two reservations, ensuring that respondents have sufficient experience with the platform to provide informed evaluations. This method is particularly suitable for exploratory and explanatory research where the goal is to gain insights from a specific, information-rich group rather than to generalize to a broader population. While purposive sampling limits the ability to generalize findings statistically, it enhances the depth and relevance of the data collected from experienced users.

**2.4 Measurement Scale and Research Variables**

This study measured respondents' attitudes, perceptions, and views on the research variables using a five-point Likert scale (Sugiyono, 2016). The Likert scale is commonly used in marketing research for its clarity and capacity to express agreement or disagreement with claims. The scale provides a structured answer framework from "Strongly Disagree" (score 1) to "Strongly Agree" (scoring 5). Each questionnaire question appropriately represents the variable being examined since it was created using theoretical construct indicators. Systematic organisation of these indicators guided measurement and data analysis.  
  
Security, dependability, ease, and responsiveness comprised the operationalisation of E-Service Quality. Personal and transactional data security is measured by security indicators (Ashiq & Hussain, 2024; Guo et al., 2012). Information reliability involves correctness, timeliness, and usefulness (Ashiq & Hussain, 2024; Parasuraman et al., 1988). Convenience includes accessibility, transaction efficiency, and 24/7 availability (Jiang et al., 2016). The platform's responsiveness shows its readiness to help users resolve difficulties quickly and efficiently (Ashiq & Hussain, 2024; Parasuraman et al., 1988). All factors were assessed using the Likert scale to ensure consistent user ratings of Tiket.com's service quality.  
  
E-Trust, E-Satisfaction, and E-Loyalty are other variables. Users' faith in the platform's data safety, trustworthiness, and dependability assessed e-trust (Ashiq & Hussain, 2024; Lin, 2007). E-Satisfaction measured consumers' emotional reactions and overall satisfaction with their buying experience (Ashiq & Hussain, 2024; Jameel et al., 2021), including platform usage and purchase results. E-loyalty included repurchase willingness, good word-of-mouth, and referrals (Ashiq & Hussain, 2024; IIsever, Cyr, & Parent, 2007). Ashiq and Hussain (2024) studies were used to modify and improve all operational definitions and indicators for Tiket.com's user experience.

**2.5 Data Analysis Methods**

Herman O.A. Wold used regression-based Partial Least Square (PLS) in the 1960s to construct predictive social science models and procedures. PLS can analyse non-normally distributed data, making it useful for research that do not fulfil statistical assumptions. PLS is a good alternative to Structural Equation Modelling (SEM) for analysing complicated latent variable interactions, even with a small sample size (30–100 observations). PLS allows examination of latent variable interrelationships and observable indicator linkages. The inner model (structural model) describes latent variable associations, while the outer model (measurement model) describes how latent variables are assessed by their indicators (Wold, 1960).

**2.5.1 Measurement Model or Outer Model**

Partial Least Squares (PLS) uses the outer model, or measurement model, to analyse the connection between observable indicators and latent variables. Validity and reliability tests assure measurement quality (Hair et al., 2019). Validity and reliability testing establish if an instrument measures what it's supposed to and whether respondents' replies are consistent.Reliability refers to the consistency of a measure, while Validity is the extent to which the scores from a measure represent the variable they are intended to (Price et al., 2015). Outside loadings and Average Variance Extracted assess convergent validity. An outer loading value over 0.70 means the indicator explains over 50% of latent concept variation. Similarly, an AVE score over 0.50 indicates that a latent concept explains half of its indicators' variation. Cross loadings, the Fornell-Larcker criteria, and the Heterotrait-Monotrait Ratio (HTMT) assess discriminant validity, which assures that an indicator measures just its construct (Henseler, 2015).

Cross loadings need each indication to match its build more than any other, preferably over 0.70. The conventional Fornell-Larcker criteria compares the square root of AVE to inter-construct correlations; a larger square root indicates discriminant validity (Wong, 2013). HTMT compares average correlations across constructs to those within the same construct, making it more sensitive (Henseler et al., 2015). Values below 0.85 or 0.90 are acceptable. Composite reliability and Cronbach's alpha are employed for reliability, with a minimum threshold of 0.70. High internal consistency, between 0.80 and 0.90, indicates that the indicators accurately assess the hidden component.

**2.5.2 Structural Model Evaluation (Inner Model)**

The structural model, or inner model, in Partial Least Squares (PLS) assesses latent variable predictive correlations based on the study's theoretical framework (Hair et al., 2019). It evaluates how effectively external constructs explain endogenous constructs. A significant metric is the Coefficient of Determination (R²), ranging from 0 to 1. Sarstedt et al. (2017) found that R² values of 0.75, 0.50, and 0.25 imply high, moderate, and poor explanatory power. Ghozali (2016) offers 0.67 (strong), 0.33 (moderate), and 0.19 (weak) standards. Q², established by Stone-Geisser, is a crucial metric of prediction significance. The model's accuracy is assessed using the formula Q² = 1 – (1–R1²) (1–R2²)...(1–R²). A Q² value over 0 suggests predictive significance, whereas values below 0 indicate limited capacity (Ghozali et al., 2015).

Other evaluations include Effect Size (f²) and Goodness of Fit (GoF). Hair et al. (2022) define effect size as f² values of 0.02, 0.15, and 0.35 as small, medium, and large, respectively, whereas values below 0.02 are inconsequential. The GoF index assesses model fit by calculating the geometric mean of average AVE and R² values. Small, medium, and large GoF thresholds are 0.10, 0.25, and 0.38 (Ghozali, 2016). Finally, the t-test assesses if the claimed associations are statistically significant. At a 5% significance level (α = 0.05), the hypothesis is supported if the t-statistic surpasses 1.96. When t-statistic > 1.96, H0 is rejected and H1 is approved; if < 1.96, H0 is accepted and H1 is rejected.

3. results and discussion

**3.1 Respondent Data Collection Results**

This research used primary data from 300 respondents who completed questionnaires. Descriptive statistics are used to characterise respondents, followed by measurement model (outer model) evaluations like convergent, discriminant, and reliability tests. Structural Equation Modelling with Partial Least Squares (SEM-PLS) in SmartPLS version 4 is used for inner model analysis and hypothesis testing. This survey includes Tiket.com website and mobile app users who have done two purchases. Purposive sampling was used to determine the sample. Data was collected from June to July 2025 by sending a Google Form questionnaire via broadcast messaging, WhatsApp, and social media. All 300 replies qualified for analysis.

**3.1.1 Respondent Characteristics**

Based on 300 participants' replies, this research may investigate Tiket.com users' demographic and behavioural features. The bulk of responders were female (61%), while 39% were male. This shows that women use online booking services like Tiket.com more. This may be due to their involvement in arranging family outings and social events and their desire for efficient, trustworthy, and accessible services. Most users (59%) were 21–30 years old, followed by 31–40 (27%). These studies show that younger folks who are tech-savvy and appreciate speed and flexibility in travel utilise the platform. Most users have bachelor's degrees (51% S1/D4) and master's degrees (31% S2). This shows that Tiket.com customers are digitally literate enough to plan vacations.

Private sector workers made up 45% of the workforce, followed by public servants and military or police officials (23%). These users probably have consistent earnings and internet access. Students and entrepreneurs made up 10% of replies, indicating that younger and independent users use the site. Housewives (7%) and other vocational groups (5%) show Tiket.com attracts non-professional customers with various demands. Users are concentrated in western Indonesia, where internet infrastructure and economic activity are better. 79% of respondents lived there. According to Koswara (2024), urban and rural areas had different digital access, and central and eastern Indonesia had 16% and 4% of users, respectively.

Based on monthly expenditures, 37% of Tiket.com customers spent between IDR 7,500,001 and IDR 10,000,000, implying that many of them are middle- to upper-income and regularly spend on travel-related services. Eighteen percent spent more than IDR 10,000,000 each month, 18% spent between IDR 5,000,001 and 7,500,000, and 26% spent less. Transport was the most booked service (34%), followed by housing (30%), activities (23%), and travel support services including insurance and visa help (13%). These findings show that Tiket.com is a popular site for arranging transportation, accommodations, and experience-based and protection-related travel services. In the last six months, 41% of users booked 5–6 times, followed by 2–4 times (32%), indicating regular use. In addition, 64% of respondents had used Tiket.com for over five years, demonstrating customer loyalty. These data show that Tiket.com has a dedicated, broad user base. This allows the platform to improve its services with inclusive and adaptable digital service improvements for a wide range of consumers.

**3.1.2 Respondent Response Results**

Security, essential to digital service trust, had a mean score of 4.01 across three important parameters in the Tiket.com platform research. Users had the greatest trust in transaction security (S3: 4.09), showing that they understand the need of safe digital payments. The lowest ranking was for personal information security (S1: 3.95), showing ongoing worries about data protection and online data exploitation. Privacy protection (S2: 3.98) showed modest trust in the platform's privacy management practices. These results support Gefen et al. (2003)'s claim that security perception strongly impacts electronic trust. The security ratings show that Tiket.com has appropriate protections, although data protection transparency and user education about security aspects might be improved.

According to Parasuraman et al. (1988), reliability was the highest-rated service quality component with a mean score of 4.13. The platform excelled in providing thorough product information (R3: 4.17), including service descriptions, price, booking instructions, and return procedures. The platform's content organisation and correctness (R2: 4.13) also rated highly. Overall information usefulness and reliability (R1: 4.08) rated somewhat lower, suggesting that consumers with different digital literacy levels may have trouble accessing information. This pattern implies that Tiket.com provides accurate and complete information, but its presentation may not be obvious for all users.

A mean convenience score of 4.16 indicates consumers' satisfaction with the platform's accessibility and efficiency. Transaction speed and ease (C3: 4.24) was the highest grade, suggesting effective transformation of booking procedures to reduce user effort and time. User-centred design approaches were also evident in search and navigation (C1: 4.16) performance. However, 24/7 availability (C2: 4.07) scored lowest, indicating system accessibility may be limited during peak hours or maintenance. These results corroborate the E-SERVQUAL model's point that efficiency is key to digital service satisfaction (Parasuraman et al., 2005).

Mean responsiveness, indicating the platform's ability to quickly meet customer requests, was 4.04. Problem resolution sincerity (RE3: 4.12) topped this dimension, suggesting that consumers value the platform's efforts to resolve their issues. Interactive information retrieval (RE1: 4.05) was sufficient but might be improved for personalisation. Customer service readiness (RE2: 3.93) scored lowest, indicating that response times and real-time help might be improved. E-SERVQUAL theory emphasises responsive customer service in competitive digital markets, and this dimension's performance shows that.

Electronic trust (e-trust) averaged 4.08, indicating user confidence in the platform. Website/application trustworthiness (ET2: 4.13) was greatest, suggesting platform credibility. Data protection trust (ET1: 4.08) and transaction confidence (ET3: 4.02) were somewhat lower but nonetheless good, supporting security dimension results. These findings confirm Gefen et al. (2003) and Pavlou (2003)'s theory that e-trust mediates service quality and customer loyalty.

E-satisfaction averaged 4.15, with total satisfaction (ES3: 4.21) leading. This high score supports Oliver's (1980) Expectation-Confirmation Theory by aligning user expectations with service delivery. Purchase confidence (ES1: 4.17) and decision satisfaction (ES2: 4.07) completed the satisfaction profile, showing that customers are confident in their platform choice. Finally, e-loyalty scored 4.11, with repeat purchase intention (EL1: 4.19) being the most committed. Recommendation willingness (EL2: 4.09) and positive word-of-mouth (EL3: 4.06) showed good but improveable loyalty. These interrelated findings support Anderson and Srinivasan (2003)'s theory that service quality characteristics impact trust, satisfaction, and client loyalty in digital contexts. The data show that Tiket.com has built customer loyalty, but strategic improvements in security transparency, responsiveness, and user interaction might deepen it.

**3.2 Measurement Model Analysis (Outer Model)**

Validity testing determines whether a questionnaire measures as intended. Convergent and discriminant validity were tested in this work to assure measurement model correctness. Both outer loading values and Average Variance Extracted were used to evaluate convergence. Hair et al. (2019) define excellent convergent validity as an AVE over 0.50, suggesting that the latent variable captures more than half of the indicator variation. Individual outer loadings should exceed 0.70, although values between 0.60 and 0.70 are acceptable provided AVE and dependability are good. Table 1 shows that all outer loading values exceeded 0.70 and each construct had an AVE above 0.50, confirming that all indicators accurately represent latent variables like security, reliability, convenience, responsiveness, e-trust, e-satisfaction, and e-loyalty.

The Heterotrait-Monotrait Ratio (HTMT) examined discriminant validity, which determines if constructs are distinct. This approach compares cross-construct correlation to intra-construct correlation. According to Hair et al. (2019), HTMT values below 0.90 imply discriminant validity, guaranteeing each concept represents a distinct study model component. Table 4.18 shows that all study HTMT levels are below the recommended threshold. E-satisfaction and e-loyalty have an HTMT score of 0.811, whereas e-trust and e-satisfaction have 0.749. These findings strongly suggest that each construct is different, supporting its inclusion in structural model analysis. Henseler et al. (2015) found that this technique is more sensitive than Fornell-Larcker or cross-loadings to overlapping construct concerns.

**Table 1. Heterotrait-Monotrait Ratio (HTMT) result**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | *Convenience* | *E-*  *Loyalty* | *E-*  *Satisfaction* | *E-*  *Trust* | *Reliability* | *Responsiveness* | *Security*\_ |
| *Convenience* |  |  |  |  |  |  |  |
| *E-Loyalty* | 0.702 |  |  |  |  |  |  |
| *E-Satisfaction* | 0.648 | 0.811 |  |  |  |  |  |
| *E-Trust* | 0.696 | 0.744 | 0.749 |  |  |  |  |
| *Reliability* | 0.521 | 0.704 | 0.735 | 0.588 |  |  |  |
| *Responsiveness* | 0.506 | 0.591 | 0.625 | 0.604 | 0.403 |  |  |
| *Security* | 0.711 | 0.734 | 0.681 | 0.692 | 0.608 | 0.525 |  |

Reliability testing assesses indicators' construct-measurement internal consistency. Cronbach's Alpha and Composite Reliability were key measures. Hair et al. (2019; 2014) define reliability as Cronbach's Alpha and CR values over 0.70. All construct reliability data are in Table 1 Composite Reliability ratings (rho\_a and rho\_c) vary from 0.751 to 0.896, whereas Cronbach's Alpha values are 0.745 to 0.827. These statistics show strong internal consistency across all constructs, demonstrating that indicators accurately measure latent variables.

**xTable 2. Reliability testing result**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Variable** | **Cronbach’s Alpha** | **rho\_A** | **Composite Reliability** | **Average Variance Extracted (AVE)** |
| Security | 0,759 | 0,760 | 0,862 | 0,675 |
| Reliability | 0,745 | 0,751 | 0,854 | 0.578 |
| Convenience | 0,770 | 0,773 | 0,867 | 0.649 |
| Responsiveness | 0,780 | 0,785 | 0,872 | 0,662 |
| E-Trust | 0,773 | 0,773 | 0,868 | 0.630 |
| E-Satisfaction | 0,827 | 0,827 | 0,896 | 0,742 |
| E-Loyalty | 0,784 | 0,785 | 0,874 | 0.683 |

**3.3 Structural Model Analysis (Inner Model)**

After evaluating the outer model, the inner model, or structural model, is analysed to assess the strength and significance of relationships among latent constructs. This evaluation is based on two primary components: the coefficient of determination (R²), which quantifies the extent to which variation in an endogenous construct is accounted for by exogenous variables, and the t-statistics of the path coefficients, which assess the strength and significance of these relationships.A higher R² value indicates increased explanatory power of the model. Furthermore, t-values exceeding 1.96 at a 5% significance level signify statistically significant relationships among constructs. These assessments enable researchers to assess the model's predictive accuracy and explanatory capacity.

**3.3.1 Coefficient of Determination (R2)**

The coefficient of determination (R²) measures the extent to which independent latent variables explain variation in dependent variables. According to Hair et al. (2019), R² values of 0.25-0.50 are poor, 0.51-0.75 are moderate, and 0.75+ are high. The R² value for E-loyalty in this research is 0.556, suggesting that the predictor components explain 55.6% of its variation. The R² score for E-satisfaction is 0.551, indicating that independent factors account for 55.1% of its variation. The corrected R² values of 0.547 for E-loyalty and 0.544 for E-satisfaction demonstrate the reliability of the model's estimates, accounting for the number of predictors. These findings indicate modest model predictive power. This research did not consider external variables like price, marketing, prior user experiences, or other technological aspects that may explain the remaining variance—44.4% for E-loyalty and 44.9% for E-satisfaction.

**3.3.2 Predictive Relevance Test Results (Q2)**

Predictive relevance (Q²) assesses the model's ability to predict dependent variable indications. Blindfolding removes and predicts some of the data to test the model's replication accuracy. A Q² score below 0.25 indicates poor predictive relevance, 0.25-0.50 indicates medium relevance, and over 0.50 indicates high relevance. The Q² score for E-loyalty is 0.500, indicating good prediction ability. E-satisfaction also has a good predictive significance with a Q² value of 0.529. These findings show that the model fits current data and predicts future observations. Q² enhances R² by emphasising model external validity and generalisability, crucial for PLS-SEM models.

**3.3.4 Overall Model Fit**

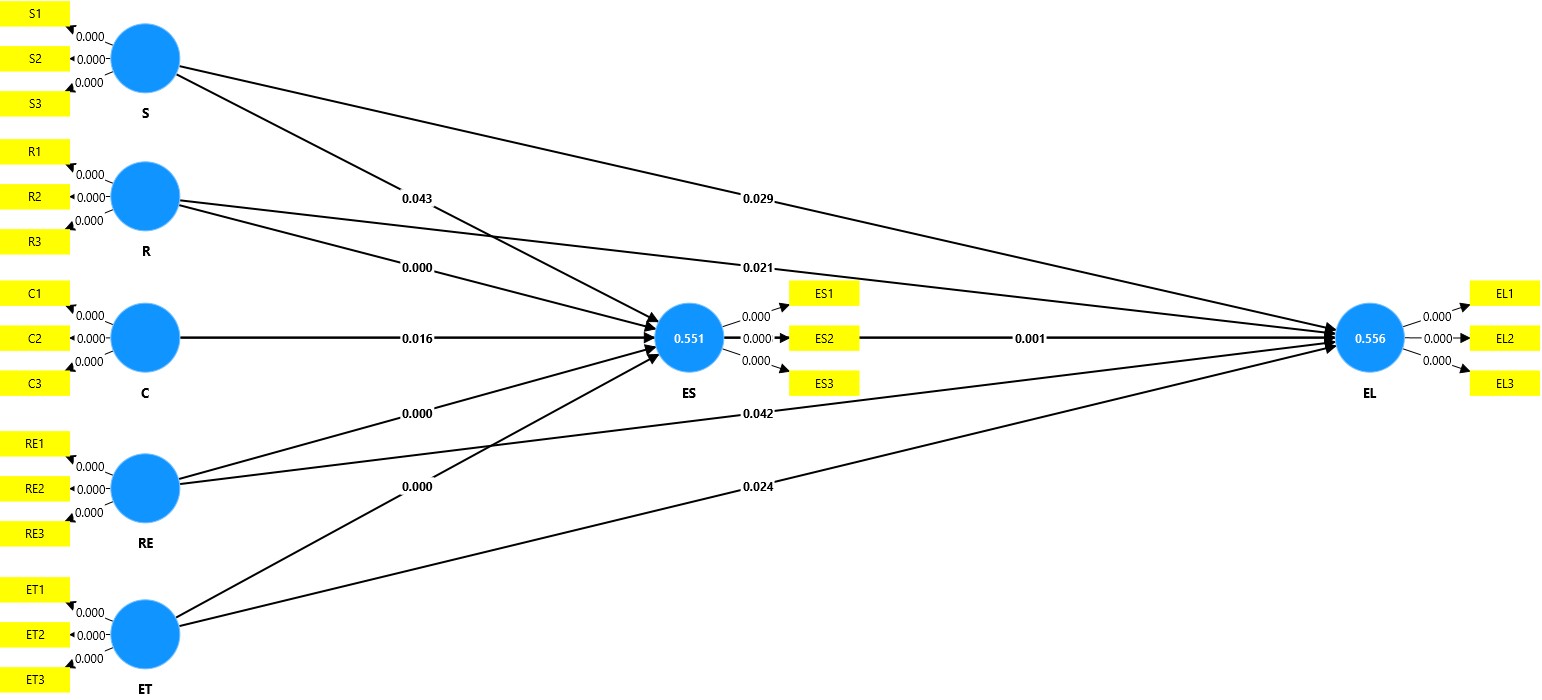
SRMR (Standardized Root Mean Square Residual), NFI (Normed Fit Index), and Chi-Square measure model fit. SRMR below 0.10, NFI below 0.90, and Chi-Square values over 0.05 indicate a strong model fit, according to Ghozali and Latan (2020). In this investigation, the saturated and estimated models' SRMR values are 0.063, far below the suggested threshold, suggesting a strong model fit. Chi-Square is 984.034 and NFI is 0.690, which are somewhat below ideal but demonstrate the model's adequacy. These signs indicate that the structural model matches the data effectively, facilitating hypothesis testing and theoretical validation.

**Table 3. Overall Model Fit**

|  |  |  |
| --- | --- | --- |
|  | **Saturated Model** | **Estimated Model** |
| SRMR | 0.063 | 0.063 |
| d\_ULS | 0.925 | 0.925 |
| d\_G | 0.533 | 0.533 |
| Chi-Square | 984.034 | 984.034 |
| NFI | 0.690 | 0.690 |

**3.3.5 Hypothesis Test Results**

This study tested the structural model using path coefficients and t-statistics at a 5% significance level (α = 0.05) and 95% confidence level. A hypothesis is supported if the one-tailed t-statistic is 1.96. If the t-statistic is 1.96 or above, indicating a strong construct relationship, H0 is rejected and H1 accepted. T-statistics < 1.96 indicate insufficient statistical evidence for the link. Bootstrapping on a 300-respondent dataset resample tested this hypothesis. This method improves parameter estimations in complex models like PLS-SEM. This bootstrapping study's interrelationships and significance levels are shown in Figure 1.



**Figure 1. Structural Model Evaluation (Inner Model)**

Table 3 shows all hypotheses are supported statistically. Each route has a t-statistic over 1.96 and a p-value below 0.05, indicating significant variable correlations. These findings support the study's theoretical assumptions and structural model.

**Table 4. Hypotheses Test Result**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Hypothesis** | **Path Relationship** | **Original Sample (O)** | **T-statistic** | **P-value** | **Conclusion** |
| H1 | Security → E-Satisfaction | 0.124 | 2.025 | 0.043 | Accepted |
| H2 | Reliability → E-Satisfaction | 0.308 | 5.340 | 0.000 | Accepted |
| H3 | Convenience → E-Satisfaction | 0.123 | 2.399 | 0.016 | Accepted |
| H4 | Responsiveness → E-Satisfaction | 0.198 | 3.553 | 0.000 | Accepted |
| H5 | E-Trust → E-Satisfaction | 0.237 | 3.821 | 0.000 | Accepted |
| H6 | Security → E-Loyalty | 0.155 | 2.182 | 0.029 | Accepted |
| H7 | Reliability → E-Loyalty | 0.160 | 2.317 | 0.021 | Accepted |
| H8 | Convenience → E-Loyalty | 0.146 | 2.477 | 0.013 | Accepted |
| H9 | Responsiveness → E-Loyalty | 0.160 | 2.317 | 0.021 | Accepted |
| H10 | E-Trust → E-Loyalty | 0.144 | 2.261 | 0.024 | Accepted |
| H11 | E-Satisfaction → E-Loyalty | 0.269 | 3.407 | 0.001 | Accepted |

**3.4 Effect of Security on E-satisfaction**

Based on the hypothesis testing, the influence of security on e-satisfaction is confirmed with a t-statistic value of 2.025 and a p-value of 0.043. Since the p-value falls below the 5% significance threshold, the hypothesis (H1) is accepted, indicating a statistically significant and positive relationship between perceived security and users’ satisfaction on Tiket.com. Although the path coefficient of 0.124 (12.4%) reflects a relatively modest contribution compared to other variables in the model, it still underscores the foundational role of digital security in shaping user satisfaction. The descriptive analysis supports this, with an average score of 4.01 for the security variable—classified under the "agree" category—suggesting that most respondents view Tiket.com as secure in terms of protecting personal data and ensuring transaction safety.

At the indicator level, users expressed higher confidence in transactional security (mean score = 4.09) than in data privacy protection (mean score = 3.95), suggesting that users are more assured by visible security features like OTPs and data encryption than systemic privacy mechanisms. These findings align with studies by Beshir and Zelalem (2020), Joghee and Pillai (2019), and Kim et al. (2009), which highlight that secure systems foster trust and satisfaction. However, the relatively low impact of security found in this study contrasts with Pavlou (2003) and Yoon (2002), who assert that security is a strong predictor of online satisfaction. This discrepancy may stem from Indonesian users’ growing familiarity with digital platforms, prioritizing convenience and price over technical security, which they now assume to be a default standard. Nevertheless, even with a modest coefficient, security remains a prerequisite for e-satisfaction, as its absence may deter users from continuing transactions, regardless of other service qualities.

**3.5 Effect of Reliability on E-satisfaction**

Hypothesis testing shows a positive and substantial association between dependability and e-satisfaction. Hypothesis H2 is accepted with a t-statistic of 5.340 and a p-value of 0.000, substantially below 0.05. This implies that Tiket.com consumers are happier when they think its digital offerings are dependable. Averaging 4.13 across all variables, respondents evaluated dependability highly. The highest-rated item (R3), “Tiket.com provides information about products and services, including prices, detailed descriptions, booking instructions, and refund processes,” scored 4.17. This shows how clear and full information affects platform dependability views.

The lowest-rated item (R1), “Tiket.com provides useful and reliable information,” scored 4.08, suggesting clarity or user understanding issues. Although information is available, words like “non-refundable” or “additional charges by third-party” might confuse non-travel industry consumers. These results demonstrate that dependability is about both system functioning and human-centered communication. According to the E-SERVQUAL model (Parasuraman et al., 2005) and Oliver's Expectation-Confirmation Theory (1980), service performance that matches user expectations leads to satisfaction. Reliability in digital services increases confidence and pleasure (Gefen et al., 2003; Joghee & Pillai, 2019). Thus, improving information correctness and clarity will boost e-satisfaction and cultivate Tiket.com customer loyalty.

**3.6 Effect of Convenience on E-satisfaction**

Hypothesis H3 shows that Tiket.com consumers' e-satisfaction is favourably influenced by convenience. This is indicated by a t-value of 2.399—exceeding the necessary t-table value of 1.96—and a p-value of 0.016, which is below the 0.05 significance criterion. Thus, H3 is supported, indicating that user pleasure with the digital experience increases with platform convenience. This includes transaction speed, time flexibility, and easy platform navigation, as well as simplicity of access. With a mean score of 4.24, respondents evaluated indication C3, “I can complete my transactions quickly and easily,” highest, emphasising transaction efficiency. Simple and effective features like Quick Checkout, Instant E-ticket delivery, and auto-verified digital payments (e-wallets, virtual accounts) were welcomed.

The lowest average score was 4.07 for indication C2, which reflects 24/7 access from wherever. Service availability may be hampered by technical difficulties like app crashes at busy hours or device interface inconsistencies, albeit still high. These findings support the Expectation Confirmation Model (Bhattacherjee, 2001) and the E-SERVQUAL framework (Parasuraman et al., 2005), which states that exceeding user expectations increases satisfaction and loyalty. Prior research also shows that convenience and transaction speed drive online travel platform consumer satisfaction (Al-Debei et al., 2015; Yoon, 2002). In digital services, convenience is a strategic aspect that boosts competitiveness and user loyalty.

**3.7 Effect of Responsiveness on E-satisfaction**

Hypothesis testing shows that responsiveness positively and significantly affects Tiket.com users' e-satisfaction. Hypothesis H4 is accepted since the t-statistic is 3.553, above the crucial threshold of 1.96, and the p-value is 0.000, below the 0.05 significance level. This suggests that Tiket.com's service timeliness increases digital customer happiness. A mean score of 4.04 indicated that respondents liked the platform's responsiveness. However, RE2, which measures Tiket.com's customer service readiness, has the lowest mean score at 3.93. Despite WhatsApp Business, email, telephone, live chat, and automated notifications, users still "agree" that booking confirmations, ticket cancellations, and refund processes could be faster.

RE3 scored the highest, indicating users' belief that Tiket.com resolves issues honestly, with a mean of 4.12. Although consumers report favourable experiences, personalisation may be improved by leveraging browser history to give targeted discounts or suggestions. According to Parasuraman et al.'s (2005) e-service quality model, responsiveness is a key determinant of online service quality, and Oliver (1980)'s Expectation-Disconfirmation Model suggests that satisfaction arises when service performance exceeds expectations. Time-sensitive digital travel services need responsiveness for instant satisfaction and long-term loyalty (Hapsari et al., 2016).

**3.8 Effect of E-trust on E-satisfaction**

Hypothesis testing shows that Tiket.com users' e-satisfaction is positively and statistically significant affected by responsiveness. The t-statistic value of 3.553 above the crucial value of 1.96, while the p-value of 0.000 is below the 0.05 significance level, supporting Hypothesis H4. This suggests that fast and responsive offerings boost platform users' digital pleasure. The mean score of 4.04 implies respondents like Tiket.com's responsiveness. However, RE2, which measures the company's customer service readiness, had the lowest mean of 3.93. This falls under the "agree" category, but it shows that users want to improve booking confirmations, ticket cancellations, and refund handling, even though WhatsApp, email, telephone, live chat, and automated notifications are already available.

The highest mean score was 4.12 for RE3, which measures user views of issue resolution sincerity. These findings indicate a favourable experience, but consumers may benefit from greater personalisation, such as using browser history to propose more relevant offers or services. The Parasuraman et al. (2005) e-service quality framework emphasises responsiveness as a key component of online service excellence. The Oliver (1980) Expectation-Disconfirmation Model states that pleasure arises when service results surpass customer expectations. Digital travel systems need real-time response for client satisfaction and loyalty (Hapsari et al., 2016).

**3.9 Effect of Security on E-loyalty**

According to hypothesis testing, Tiket.com's digital services' security variable positively and significantly affects users' e-loyalty. The t-value of 2.182 above the crucial value of 1.96, while the p-value of 0.029 is below the 0.05 significance level, supporting hypothesis H6. This shows that Tiket.com users with stronger security perceptions have higher electronic loyalty. The path coefficient of 0.155 shows that security considerably affects e-loyalty, although less than e-trust (0.237). Security fosters trust rather than loyalty. Privacy issues are also evident in descriptive results. Indicator S3 (“I feel safe when completing transactions on Tiket.com”) had the highest average score (4.09), indicating users' transaction security awareness. However, signal S1 (“I feel safe providing personal information to Tiket.com”) scored lower (3.95), showing ongoing worries about data security.

Limited openness in data management rules, restricted user control over shared data, and rising worries about personal data breaches in Indonesia's digital ecosystem may cause these problems. The E-SERVQUAL model (Parasuraman et al., 2005) states that security is essential to electronic service quality. Digital security in OTA includes safe transactions and faith that personal data will not be exploited. This confirms Oliver's (1999) loyalty theory, which bases loyalty on continuous, good experiences and security. Safety alone does not build loyalty; comfort, speed, and emotional trust do. Transaction security and refund policy clarity impact consumer loyalty on OTA platforms, particularly during cancellations or travel interruptions (D. J. Kim et al., 2009). Zhou (2011) adds that trust, security awareness, and responsiveness affect e-loyalty. Tiket.com must combine technological and psychological tactics to create a digital environment where consumers feel protected and visibly safe, which increases user loyalty.

**3.10 Reliability on E-loyalty**

Hypothesis testing shows that Tiket.com's digital services' dependability increases users' e-loyalty, with a p-value of 0.021 below the 0.05 significance threshold. Thus, hypothesis H7 is accepted, showing that Tiket.com users are more devoted to the platform if its information and services are consistent and reliable. However, the effect size (original sample = 0.160) is small compared to reliability's impact on e-satisfaction (0.308). This shows that dependability boosts short-term pleasure but not long-term loyalty. In descriptive findings, R3, which provides extensive service and price information, has the greatest dependability score of 4.17. R1, which assessed information usefulness and dependability, scored the lowest (4.08), suggesting that technical jargon or confusing instructions made some consumers struggle to understand the material.

The difference between perceived dependability and genuine loyalty may be in information delivery. As seen in the lower average score for EL3 (4.06), unfamiliar terminology like “non-refundable” and “reschedule fees” may confuse users, making them less likely to suggest Tiket.com. Functional precision requires dependability, while clarity and simplicity of understanding boost user advocacy. This supports the E-SERVQUAL model (Parasuraman et al., 2005) and Oliver's (1999) theory of customer loyalty, which states that consistent, fulfilling experiences build loyalty. According to Srinivasan et al. (2002), regular, clear, and trustworthy service contacts are necessary to turn dependability into loyalty. Tiket.com must make sure users can understand and manage the site to turn dependability into long-term engagement and advocacy in the competitive digital world.

**3.11 Effect of Convenience on E-loyalty**

Hypothesis testing shows that convenience positively affects Tiket.com consumers' e-loyalty, with an initial sample value of 0.146 and a p-value of 0.013, below the 0.05 threshold. This supports hypothesis H8, that Tiket.com customers are more loyal if their experience is easy and pleasant. With a mean score of 4.24, C3—the capacity to perform transactions swiftly and easily—was the strongest indication. Fast checkouts, automatic payment integration, and promo code simplicity increase convenience. However, signal C2—platform 24/7 availability—scored 4.07, showing worries about full-time accessibility. Late-night maintenance, manual payment verification delays, and restricted feature availability during non-working hours were noted by certain users.

These results show that although transaction efficiency is praised, the platform's restricted 24/7 accessibility might hurt customer happiness and loyalty. In a competitive digital travel market, consumers compare Traveloka, Agoda, and Booking.com experiences. The Expectation-Confirmation Theory (Oliver, 1980) states that user experiences that surpass expectations, such as smooth access and practical usage, build loyalty. According to the Technology Acceptance Model, perceived ease of use strongly impacts user involvement (Davis, 1989). Building long-term loyalty requires constant favourable experiences, especially in efficiency and navigability (Oliver, 1999). Thus, Tiket.com's ease is important, but 24/7 accessibility and minimising disturbances are crucial to user loyalty in a competitive digital world.

**3.12 Effect of Responsiveness on E-loyalty**

Hypothesis testing shows that responsiveness positively influences Tiket.com consumers' e-loyalty (t-value 2.317, p-value 0.021). Thus, hypothesis H9 is supported, meaning that digital service responsiveness increases customer loyalty. The average responsiveness score is 4.04, with RE2 (Tiket.com's readiness to react to client requests) at 3.93, showing that although response speed is appreciated, personalisation is restricted. Live chat, call centres, email assistance, and real-time alerts improve this impression. RE3 (genuine effort in resolving difficulties) scored 4.12, demonstrating people favour efficiency despite generic solutions. Without personalised involvement like predictive ideas or targeted alerts, the site may not seem as personal.

With an average score of 4.11, EL1 (intention for repeat purchases) scored the highest at 4.19, indicating significant behavioural commitment. EL3 (willingness to share happy experiences) scored lowest at 4.06, indicating adequate but not emotionally captivating or unique experiences. According to the e-Service Quality framework (Parasuraman et al., 2005), responsiveness drives digital satisfaction and loyalty. Oliver (1999) and Sivaramakrishnan et al. (2007) emphasise that timely, effective answers encourage recurrent usage and referrals. To go from functional loyalty to emotional commitment, Tiket.com must improve its service response to be rapid, meaningful, and empathic.

**3.13 Effect of E-trust on E-loyalty**

E-trust positively and significantly affects e-loyalty among Tiket.com users, according to hypothesis testing. This conclusion is backed by a t-value of 2.261, which surpasses the crucial threshold of 1.96, and a p-value of 0.024, which is below 0.05. The idea that e-trust affects e-loyalty is acknowledged. These data suggest that Tiket.com users are more loyal if they trust the platform. A descriptive examination of respondent replies found that the average e-trust score was 4.08, indicating strong user trust. The statement “I trust the Tiket.com website/application” (ET2) had the highest mean score, 4.13. After that, “I trust Tiket.com not to misuse customer data” (ET1) scored 4.08, and “I feel confident conducting transactions on the platform” (ET3) scored 4.02.

These results suggest that e-trust reduces ambiguity and perceived risk, which is essential to online consumer happiness and loyalty (McKnight et al., 2002). Online travel brokers like Tiket.com rely on trust for user involvement, especially for high-value, time-sensitive transactions. The Commitment-Trust Theory by Morgan and Hunt (1994) states that long-term consumer-provider partnerships need trust. Since digital environments lack face-to-face connection, openness, privacy regulations, and user data management are crucial. Thus, trust requires consistent user experiences, ethical data usage, and transparent communication, not just technological security. Tiket.com should prioritize digital trust to retain and retain users in the competitive digital travel business.

**3.14 Effect of E-satisfaction on E-loyalty**

The hypothesis testing shows that Tiket.com users' e-loyalty is positively and statistically significant associated with e-satisfaction. The analysis supported hypothesis H11 with a t-value of 3.407, over the critical value of 1.96, and a p-value of 0.001, below the 0.05 significance threshold. This suggests that digital contentment increases client loyalty. The average ratings for e-satisfaction and e-loyalty are positive, indicating that most users are pleased and loyal. Variability occurs among indicators. “I am satisfied with my decision to transact on Tiket.com” had the lowest e-satisfaction score, showing that some consumers had reservations about ticket validity or payment security in early contacts. E-loyalty was weakest in the willingness to recommend the platform to others, suggesting that satisfaction does not always translate into enthusiastic advocacy, especially when users do not perceive a significantly superior experience compared to Traveloka or Pegipegi.

These data show that e-satisfaction is important but not the only factor in e-loyalty. Though considerable, e-satisfaction had less impact than convenience. According to Anderson and Srinivasan (2003), trust and perceived value increase the effect of e-satisfaction on e-loyalty. Oliver (1999) also notes that persistent pleasant experiences, not isolated happiness, build loyalty. Therefore, poor service quality may cause customers to move platforms. E-satisfaction promotes digital loyalty, but trustworthiness, simplicity of use, and service responsiveness boost its efficacy. Tiket.com should take a comprehensive approach to client happiness to build long-term loyalty in the competitive online travel business.

4. Conclusion

This study's data analysis and discussion provide numerous major results. Digital service quality—security, dependability, ease, responsiveness, and e-trust—significantly affected Tiket.com consumers' e-satisfaction and e-loyalty. These studies emphasize the relevance of digital service quality in customer satisfaction. E-satisfaction and e-loyalty were positively and significantly affected by security (O = 0.124, p = 0.043 and 0.155, p = 0.029). Users who think Tiket.com is safe—both for personal data and transactions—are happier and more loyal. Reliability had the greatest effect on e-satisfaction (O = 0.308, p = 0.000) and e-loyalty (O = 0.160, p = 0.021), suggesting that reliable services, accurate information, system stability, and few technical issues are essential to a good user experience.

Digital customers respect ease of use, smooth navigation, and user-friendly features, as convenience shaped satisfaction (O = 0.123, p = 0.016) and loyalty (O = 0.146, p = 0.013). Response time substantially affected e-satisfaction (O = 0.198, p = 0.000) and e-loyalty (O = 0.160, p = 0.021), underscoring the significance of prompt customer service in responding user queries or complaints. E-trust was also a significant predictor of satisfaction (O = 0.237, p = 0.000) and loyalty (O = 0.144, p = 0.024), indicating that user involvement depends on platform credibility, data management, and reputation. Finally, e-satisfaction substantially affected e-loyalty (O = 0.269, p = 0.001), indicating that pleased consumers are more likely to utilize and suggest the service. To develop loyalty, pleasure must be combined with convenience and confidence.

Several methods are suggested to improve service quality and consumer loyalty. First, Tiket.com should improve data protection and communicate privacy rules in plain language to boost digital security. Visible security indicators, transaction alerts, and updated privacy policies may boost confidence. Second, ticket schedules, pricing, refund procedures, and service descriptions must be accurate and updated in real time. Help users by organizing this information in a neat, straightforward way and providing FAQs or customer evaluations. Third, Tiket.com must optimize infrastructure and provide 24/7 live chat or social media assistance to maintain platform stability during peak hours. Users also feel in control with real-time system status information. Fourth, using user history and preferences to adapt promotions improves responsiveness and customisation. Finally, Tiket.com must be transparent, provide safe payment options, good reviews, and timely support to develop digital trust. These approaches will boost user confidence and loyalty in the competitive digital travel market.

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Details of the AI usage are given below:

1.

2.

3.

Authors’ Contributions

Author 1 conceived and designed the study, developed the methodology, performed the statistical analysis, and wrote the initial draft of the manuscript. Author 2 and 3 contributed to the supervising and critically reviewed the research for intellectual content. Both authors read and approved the final version of the manuscript and agree to be accountable for all aspects of the work, ensuring its accuracy and integrity.

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