



The Influence of E-Servqual, E-Wom, and E-Trust on Customer Loyalty Through the E-Customer Satisfaction Application of the Darussalam Islamic Boarding School Students, Blokagung Banyuwangi

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Abstract. Digital transformation in educational services is an important need to improve efficiency and user satisfaction, especially in Islamic boarding schools. One of these innovations is the SISANTRI application used at the Darussalam Blokagung Islamic Boarding School, Banyuwangi, to facilitate the management of information and transactions for guardians of students. However, the effectiveness of this application still faces challenges, such as stagnation in feature development and negative reviews from users. This study aims to analyze the influence of E-Servqual, E-WOM, and E-Trust on E-Customer Satisfaction. Then, analyze the influence of E-Servqual, E-WOM, E-Trust, and E-Customer Satisfaction on customer loyalty. And analyze the role of E-Customer Satisfaction as a mediator of the influence of E-Servqual, E-WOM, and E-Trust on customer loyalty. The research method used is exploratory research and a quantitative approach with data collected through questionnaires distributed to 364 guardians of students selected using the Proportional Stratified Random Sampling technique. The research instrument uses a Likert scale to measure research variables. Then, the collected data is analyzed through several stages, namely determining the value of the variables, testing the research instrument (validity and reliability tests), path analysis using the Partial Least Square (PLS) method, hypothesis testing, and path calculations. The results of the study showed that E-Servqual, E-WOM, and E-Trust significantly influenced E-Customer Satisfaction. In addition, E-Servqual, E-WOM, E-Trust, and E-Customer Satisfaction significantly influenced customer loyalty. Then, customer satisfaction was not able to be a mediating variable between E-Servqual, E-WOM, E-Trust, and customer loyalty, but still contributed to loyalty directly. It can be concluded that improving E-Servqual, E-WOM, and E-Trust is very important to strengthen E-Customer Satisfaction and Customer Loyalty, although E-Customer Satisfaction does not mediate the relationship. Further development should be focused on improving these three main factors that affect customer loyalty.

Keywords: E-Servqual, E-WOM, E-Trust, E-Customer Satisfaction, Customer Loyalty)

1. INTRODUCTION

Darussalam Blokagung Islamic Boarding School is one of the large Islamic boarding schools in Banyuwangi that has various educational units. This boarding school has developed from a traditional to a modern boarding school that combines religious education with general education but still maintains the teachings of the Salaf in its educational practices. The fluctuating number of students has inspired the management system of the boarding school by utilizing technological developments for *database data collection*, providing educational information services, and student payments by adopting a technological development application, namely the Student Information System (SISANTRI). This boarding school innovates in the administration system, especially in terms of transactions. They developed this

application to communicate with guardians of students from various regions to make it faster and easier so that the boarding school requires all guardians of students to use this application to access information related to their sons and daughters. For guardians of students who are less able with technology, the boarding school also provides a group on the *WhatsApp application* to communicate information related to the boarding school. The SISANTRI operator will input data on all students and distribute it through their respective homeroom teachers. This boarding school is able to overcome financial payment problems with the SISANTRI application so that guardians of students feel helped in payments and anticipate misappropriation by Islamic boarding school officials or irresponsible parties. The Management Information System (MIS) at the Islamic Boarding School Darussalam Blokagung Banyuwangi educational institution has a very important role in coordinating finances and student *databases* between guardians of students and administrators or managers of the Islamic boarding school (Blokagung.net, 2022). Thus, the Islamic Boarding School Darussalam Blokagung offers modern Islamic education that is integrated with technology to facilitate communication and management of payment information for guardians of students. A technology system that is able to help with frequent Islamic boarding school problems, the development of the Darussalam Islamic boarding school looks very significant. This boarding school is also able to survive in the midst of globalization while maintaining its distinctive traditions, such as studying yellow books and memorizing. Educational units at this boarding school include Madrasah Diniyah, Muaddalah, Ma'had Aly, PAUD, TK, MTs, SMP, MA, SMA, SMK, and UIMSYA (Blokagung.net, 2024).

Based on the following data, the number of active guardians of students in the last three years can be seen:

Table 1. Data on the most recent active guardians of students in the last three years of the Darussalam Islamic Boarding School

No.	Year	Lk	Pr	Total
1.	2024 – 2025	1264	1527	2791
2.	2023 – 2024	1015	1031	2046
3.	2022 – 2023	995	880	1875
Amount		3274	3438	6712

Source: Darussalam Islamic Boarding School Blokagung Main Data Center, 2024

E-service quality (E-Servqual) in Islamic boarding school applications is very important to increase the efficiency of user satisfaction and loyalty. Good *E-Servqual* can help users understand the purpose and benefits of the application, and can solve problems that arise

during the use of the application (Afriansyah et al. 2023). According to Sulma et al. (2023) Islamic boarding school applications that offer good *E-Servqual can increase user satisfaction and loyalty to the application*. Research Firdha et al. (2021) shows that electronic service quality has a positive effect on *E-Customer Satisfaction*. Research Masruroh et al. (2024) states that Electronic service quality has a direct effect on *Customer Loyalty*. Research Salmah et al. (2021) shows that *E-Servqual* has a positive and significant effect on *Customer Loyalty* through *E-Customer Satisfaction* as an *intervening variable*. Research on Alfaro & Widodo (2023) service quality has an effect on user satisfaction and also influences loyalty, but user satisfaction cannot mediate the effect of service quality on loyalty. The research gap in this study is about the effect of *E-Servqual* on loyalty through *E-Customer Satisfaction* of Tokopedia application users in the city of Bandung.

Electronic word of mouth (ewom) or electronic communication by word of mouth is any statement, either positive or negative, made by potential customers, current customers, or former customers about a product or company, which can be accessed by many people and institutions via the internet (Nuha Aditya & Waluyo 2020). At the Darussalam Blokagung Islamic boarding school, the use of the SISANTRI application is a more efficient electronic communication media. According to Ramdan et al. (2022) Influential Communication through application features such as announcements, *chats*, and discussion forums helps reduce misunderstandings, increase transparency, and build better relationships. Research Dwinanda Putra & Nurcaya (2022) shows that *word of mouth* has a significant positive effect on customer satisfaction. Research Rizkyta & Farida (2024) shows that there is an indirect effect between the *ewom variable* and consumer loyalty through satisfaction. Research Nawastuti & Irmawati (2023) says that *ewom* has a significant positive effect on *Customer Loyalty* and *E-Customer Satisfaction*. *E-wom* has a significant effect on *Customer Loyalty* through *E-Customer Satisfaction* as a mediating variable.

According to Kotler et al. (2022: 121) *E-Trust*, it is the level at which the perception of the quality of a product is in accordance with customer expectations, if customer expectations are met then customers are satisfied, and vice versa. Firdha et al. (2021) *E-Trust* has a positive and significant effect on consumer satisfaction. The study Syahidah & Aransyah, (2023) explains that *E-Trust* has a positive and significant effect on *E-satisfaction*, *E-Trust* has a positive and significant effect on *Customer Loyalty* through *E-Customer Satisfaction*. The study is contrary to the results of the study Maghfiroh et al. (2022) *E-Trust* has no significant effect on *Customer Loyalty* through *E-Customer Satisfaction* on BRImo mobile banking users. *The research gap* of this study, regarding the influence of *E-Trust* on *Customer Loyalty*,

because reviews and recommendations from others help build trust and confidence in the SISANTRI application.

According to Kotler et al. (2022:448) *E-Customer Satisfaction* is a feeling of pleasure or disappointment resulting from comparing product performance with expectations. Performance that meets expectations makes customers satisfied, while performance that does not meet expectations makes customers dissatisfied. Research Yulisetiari et al. (2022), Yulisetiarini et al. (2023), Yulisetiarini et al. (2024), Rossi et al. (2023) suggests that *E-Customer Satisfaction* has a significant positive impact on *Customer Loyalty*. *Customer Loyalty* is formed when customers are satisfied with their experience in using a product or service. Research results show that when customers are satisfied, they tend to be more loyal to the company.

Said, (2022:101) *Customer Loyalty* is the main factor of a company's success. Loyalty means loyalty without coercion, and creates consumer satisfaction in influencing purchasing behavior. Research Yulisetiarini & Mawarni (2021) explains the ultimate goal of a company's satisfaction and strong loyalty to consumers. Information technology at Pesantren Darussalam faces problems related to application services that are still running less than optimally on *Playstore* and *AppStore* even though there are consumers who feel disappointed and dissatisfied with the services provided, it is known that the SISANTRI application still gets a fairly good rating in *Playstore* and *AppStore*. Which indicates a contradiction between *E-Servqual* which still has many complaints but apparently has no effect on the satisfaction and loyalty of SISANTRI application users Pesantren Darussalam Blokagung. Based on the phenomenon, *the research gap* in this study *E-service quality* towards *Customer Loyalty* at Pesantren Darussalam Blokagung Banyuwangi.

2. LITERATURE REVIEW

Customer Loyalty

According to Kotler et al. (2022:450), *Customer Loyalty* is Customer loyalty resulting from *E-Customer Satisfaction* arising from the experience of buying and using products. High satisfaction increases loyalty, so that customers return to buy and recommend. According to Novianti (2024), *loyalty* can be defined as a positive customer attitude towards an electronic business, which results in repeat purchasing behavior. *Loyalty* involves high-quality customer support, on-time delivery, attractive product presentation, convenient and affordable shipping and handling, and clear and trustworthy privacy policies. According to Umah et al.

(2024)*Customer Loyalty* measurement indicators include: *Cognitive, Affective, Conative, and Action* .

Electronic Service Quality (E-Servqual)

According to Kotler et al. (2022:221)*E-Servqual* is a measure of service provided by a company to consumers through internet technology. The service provided by the company to consumers becomes a sustainable added value. According to (Nurhadi et al. 2022)*E-Servqual* is built on the comparison of two main factors, namely customer perception of the actual service received from the service provider. The reality of service exceeds customer expectations, then the service can be considered quality, if the reality of service is less than customer expectations, then it is considered not quality. According to Rasyid et al. (2024)*E-Servqual* indicators are *Reliability, Responsiveness, Assurance, Empathy, and Tangibles* .

Electronic Word of Mouth (E-WOM)

According to Kotler et al. (2022:327) *electronic word of mouth* is an opinion or review made by potential customers, actual customers, and former customers about a product or company via the internet. Usually, *E-WOM* is delivered through *online platforms* such as *Instagram, Facebook, Twitter* , and other electronic media., the aim is to provide information to others. According to research Ruswanti et al. (2024), *E-WOM* is an information method that can influence consumer satisfaction by sharing information with others. According to, Dewi et al. (2020)states that companies can obtain positive Sri Rahayu et al. (2024)*E-WOM* by *offering products or services that have advantages over competitors*. states that there are five indicators of *E-WOM*, namely: *Content, Recommendation Consistency, Rating, Quality, and Volume*.

E-Trust

E-Trust is the level of trust given by customers to a company to rely on business partners. *Electronic trust* can be an important strategy to increase *Customer Loyalty* (Kotler et al. 2022:121). According to Setyowati & Suryoko, (2020)*E-Trust*, it is interpreted as trust in internet-based service. Consumer trust arises when they feel safe and get benefits that match their expectations. People who have gained trust usually use that trust as a reference for making purchases, so the higher the trust of a consumer, the higher their interest in making repeat purchases (Yulisetiari et al. 2021). According to it Sara et al. (2024)is explained that there are three indicators of *E-Trust* , namely: *Sites Have a Good Reputation, Sites Provide Security in Transactions, and Trust* .

E-Customer Satisfaction

According to Kotler et al. (2022:448) *E-Customer Satisfaction* is *E-Customer Satisfaction* is a feeling of pleasure or disappointment resulting from a comparison of product performance with expectations. Performance that meets expectations makes customers satisfied, while performance that does not meet expectations makes customers dissatisfied. According to Yulisetiarni & Mawarni, (2021) Satisfaction needs to be considered because of the company's main goal. High satisfaction provides benefits and increases loyalty, while low satisfaction can cause customer loss. According to Rossi et al. (2023) *E-Customer Satisfaction* is influenced by various factors, such as product quality, service quality, competitive prices, ease of transactions, and company responsiveness to customer complaints. According to the Kotler et al. (2022:450) *E-customer satisfaction* indicators are *Usefulness, Enjoyment, Past Experience* , and *Decision* .

3. METHODS

The population used in this study were the guardians of the most recent active students in the last three years of the Darussalam Blokagung Islamic Boarding School, which amounted to 6,712 people. The sample used in this study were the guardians of students at the Darussalam Blokagung Islamic Boarding School from a certain academic year and gender with the sampling technique using the *Isaac and Michael formula*. This research questionnaire was distributed *online*. The sampling technique used *Proportional Stratified Random sampling*.

4. RESULTS

The Influence of E-Servqual on Customer Loyalty

The data shows that the p-value for the *E-Servqual* variable on *Customer Loyalty* is 0.000. Because this value is also smaller than α ($0.000 < 0.05$), then H_0 is rejected. Thus it can be concluded that *E-Servqual* partially has a significant effect on *Customer Loyalty* .

The Influence of E-Trust on Customer Loyalty

The results of the analysis show that the p-value for the *E-Trust* variable on *Customer Loyalty* is 0.001. This value is smaller than α ($0.001 < 0.05$), so H_0 is rejected. This means that *E-Trust* has a significant influence on *Customer Loyalty*.

The Influence of *E-WOM* on *Customer Loyalty*

The p-value for the *E-WOM* variable on *Customer Loyalty* is 0.000. This value is much smaller than α ($0.000 < 0.05$), so H_0 is rejected. This means that *E-WOM* has a significant effect on *Customer Loyalty*.

The Influence of *E-Customer Satisfaction* on *Customer Loyalty*

Based on the data displayed, the p-value for the variable *E-Customer Satisfaction* on *Customer Loyalty* is 0.000. This value is smaller than α ($0.000 < 0.05$), so H_0 is rejected. This shows that *E-Customer Satisfaction* partially has a significant effect on *Customer Loyalty*.

All the relationships tested in this analysis show a significant influence between the independent variables (*E-Customer Satisfaction*, *E-Servqual*, *E-Trust*, and *E-WOM*) and dependent variables (*Customer Loyalty* and *E-Customer Satisfaction*). All p-values below the significance level ($\alpha = 0.05$) indicate that each independent variable has a significant positive impact on the related dependent variable.

5. DISCUSSION

The Influence of *E-Servqual* on *E-Customer Satisfaction*

The results of the path analysis on the t-test of the first hypothesis (H_1) show that *E-Servqual* partially has a significant effect on *E-Customer Satisfaction*, with a p-value of 0.000 which is smaller than 0.05. This means that H_0 is rejected and H_1 is accepted. The positive effect of *E-Servqual* on *E-Customer Satisfaction* shows that the better the *E-Servqual* given, the higher the level of satisfaction felt by the guardians of the students. *E-Servqual* is measured through five indicators, namely *Reliability*, *Responsiveness*, *Assurance*, *Empathy*, and *Tangibles*. The results of this study are in line with previous findings conducted by Novianti, (2024) showing that service quality has a significant effect on customer satisfaction in various contexts. The study Berliana et al., (2022) said that *e-service quality*, *E-Trust* and *commitment* have a positive and significant effect on e-satisfaction.

The Influence of *E-Word of Mouth* on *E-Customer Satisfaction*

Based on the analyzed data, the results of the t-test on the second hypothesis (H_2) show that *E-WOM* partially has a significant effect on *E-Customer Satisfaction*. Seeing the p-value for the *E-WOM* variable on *E-Customer Satisfaction* is 0.000, which is smaller than 0.05, which indicates that H_0 is rejected and H_1 is accepted. The positive effect of *E-WOM* on *E-Customer Satisfaction* shows that the better the quality of information delivered through *Word*

of *Mouth* , the higher the level of satisfaction felt by the guardians of the students. The results of this study are in line with previous research conducted by Nugroho et al. (2023) which found that *E-Word of Mouth* has a positive and significant effect on customer satisfaction

The Influence of *E-Trust* on *E-Customer Satisfaction*

Based on the results of the path analysis on the t-test on the third hypothesis (H3), it was found that *E-Trust* partially has a significant effect on *E-Customer Satisfaction*. Seeing the p-value obtained of 0.000, which is smaller than 0.05, then H₀ is rejected and H₁ is accepted. This shows that the effect of *E-Trust* on *E-Customer Satisfaction* is positive. This study is in line with previous studies conducted by Firdha et al. (2021) which stated that *E-Trust* has a positive and significant effect on consumer satisfaction.

The Influence of *E-Servqual* on *Customer Loyalty*

Based on the results of the t-test path analysis of the fourth hypothesis (H4), *E-Servqual* partially has a significant effect on *Customer Loyalty* with a p-value of 0.000 which is smaller than 0.05. This study is in line with previous research conducted by (Yulisetiari et al. 2024) that Service Quality has an effect on customer loyalty (Septyarani & Nurhadi, 2023) that Service Quality has a positive and significant effect on customer loyalty.

The Influence of *E-Word of Mouth* towards *Customer Loyalty*

Based on the results of the path analysis on the t-test on the fifth hypothesis (H5), it was found that *E-Word of Mouth* partially has a significant effect on *Customer Loyalty* with a p-value of 0.000, which is smaller than 0.05. The results of this study are in line with previous findings expressed by Sri Rahayu et al. (2024) which showed that E-WOM has a positive and significant effect on *Customer Loyalty* on the *Shopee Marketplace*.

The Influence of *E-Trust* on *Customer Loyalty*

Based on the results of the path analysis on the t-test on the sixth hypothesis (H6), it was found that *E-Trust* partially has a significant effect on the Loyalty of Santri Guardians with a p-value of 0.001, which is smaller than 0.05. This study is in line with previous findings Novianti, (2024) which show that *E-Trust* has a positive and significant effect on customer loyalty in various contexts.

The Influence of *E-Customer Satisfaction* on *Customer Loyalty*

The results of the path analysis with the t-test on the seventh hypothesis (H7) show that *E-Customer Satisfaction* partially has a significant effect on *Customer Loyalty*, with a p-value of 0.000 which is smaller than 0.05. This study is in line with previous research Khaberon Al Faruq & Yulisetiari, (2024) which shows that customer satisfaction has a positive and significant effect on *Shopee Paylater user loyalty*.

The Role of *E-Customer Satisfaction* in Mediating *E-Servqual* towards *Customer Loyalty*

The results of the path analysis show that *E-Customer Satisfaction* acts as a mediating variable between *E-Servqual* and *Customer Loyalty*, to determine whether *E-Customer Satisfaction* is able to be a mediator. The study Masruroh et al. (2024) states that the quality of electronic service has a direct effect on *Customer Loyalty*. The study Salmah et al. (2021) shows that *E-Servqual* has a positive and significant effect on *Customer Loyalty* through *E-Customer Satisfaction* as an *intervening variable*. Research on Alfarobi & Widodo (2023) service quality has an effect on user satisfaction and also influences loyalty, but user satisfaction cannot mediate the effect of service quality on loyalty, therefore, although *E-Customer Satisfaction* does not mediate the relationship, focusing on improving service quality remains an effective strategy to increase the loyalty of guardians of students to the SISANTRI application.

The Role of *E-Customer Satisfaction* in Mediating *E-Word of Mouth (EWOM)* towards *Customer Loyalty*

The results of the path analysis show that *E-Customer Satisfaction* acts as a mediating variable between E-WOM and *Customer Loyalty*. Determining whether *E-Customer Satisfaction* is able to be a mediator, This study is in line with previous findings that Dwinanda Putra & Nurcaya (2022) show that *word of mouth* has a significant positive effect on consumer satisfaction. The study Rizkyta & Farida (2024) shows that there is an indirect effect between the *ewom variable* and consumer loyalty through satisfaction. The study Nawastuti & Irmawati (2023) said that *E-wom* has a significant effect on *Customer Loyalty* through *E-Customer Satisfaction* as a mediating variable, therefore, focusing on improving service quality and user experience remains an effective strategy to increase the loyalty of santri guardians to the SISANTRI application.

The Role of *E-Customer Satisfaction* in Mediating *E-Trust* towards *Customer Loyalty*

The results of the path analysis show that *E-Customer Satisfaction* acts as a mediating variable between *E-Trust* and *Customer Loyalty*. Determining whether *E-Customer Satisfaction* is able to be a mediator. This study is in line with previous findings that Syahidah & Aransyah, (2023) explain that *E-Trust* has a positive and significant effect on *E-satisfaction*, *E-Trust* has a positive and significant effect on *Customer Loyalty* through *E-Customer Satisfaction*. This study is in contrast to the results of the study Maghfiroh et al. (2022) *E-Trust* has no significant effect on *Customer Loyalty* through *E-Customer Satisfaction* on BRImo mobile banking users.

6. CONCLUSION

Based on the results of the analysis and discussion that have been carried out, the following conclusions can be drawn:

- a. The results of the path coefficient test show that *E-Servqual* has a positive and significant influence on *E-Customer Satisfaction*, indicating that the quality of service provided through the SISANTRI application has a significant impact on the satisfaction of guardians of students. Indicators such as reliability, responsiveness, assurance, empathy, and physical aspects of the service contribute to increasing user satisfaction.
- b. The results of the path coefficient test show that *E-WOM* positively and significantly affects *E-Customer Satisfaction*, indicating that word-of-mouth recommendations have a significant influence in increasing the satisfaction of guardians of students. Positive experiences shared by other users increase the trust and satisfaction of guardians of students towards the application.
- c. The results of the path coefficient test show that *E-Trust* also has a positive and significant effect on *E-Customer Satisfaction*, indicating that guardians' trust in the SISANTRI application, which includes a good reputation, security in transactions, and confidence in support from the management, contributes to their satisfaction.
- d. The results of the path coefficient test show that *E-Customer Satisfaction* has a positive and significant effect on *Customer Loyalty*, indicating that the satisfaction of guardians of students will affect their loyalty to the SISANTRI application, when guardians of students are satisfied, they are more likely to continue using the application and recommend it to others.
- e. The results of the path coefficient test show that *E-Servqual* has a positive and significant influence on *Customer Loyalty*, indicating that good service quality not only

increases satisfaction but also directly increases the loyalty of guardians of students to the Darussalam Blokagung Islamic boarding school.

- f. The results of the path coefficient test show that E-WOM also has a positive and significant effect on *Customer Loyalty* , indicating that positive recommendations from other users have been proven to increase the loyalty of guardians of students towards the SISANTRI application.
- g. The results of the path coefficient test show that *E-Trust* has a positive and significant effect on *Customer Loyalty* , indicating that the trust of the guardians of students in the SISANTRI application also has a direct impact on their level of loyalty to the Darussalam Blokagung Islamic Boarding School.

Research Limitations

This study has several limitations. These limitations are related to the distribution of the questionnaire. Some respondents did not fill out the questionnaire completely, so it was necessary to check and resend it for improvement. In addition, there were respondents who refused to participate, which resulted in the questionnaire filling process not being in accordance with the schedule determined by the researcher .

Suggestion

The suggestions that can be given based on the results of this study are as follows :

- a. For SISANTRI Application Managers: It is recommended to continue to improve the quality of services provided in order to meet the expectations of the guardians of students. Focusing on improving aspects such as reliability, responsiveness, security assurance, and attention to user needs will be very important in building loyalty.
- b. For Further Research: It is recommended to consider additional variables such as deeper user experience or other external factors that may influence user loyalty. Further research can also explore other methods to increase respondent participation in completing the questionnaire.
- c. For Academics: This research can be a reference for further studies on the relationship between service quality, *word of mouth*, trust, satisfaction, and loyalty in a digital context. The addition of other variables such as demographic factors or user behavior can also provide deeper insights.
- d. For Educational Institutions: It is important to maintain a good reputation among guardians of students by providing accurate and relevant information and maintaining

transaction security so that guardians of students feel comfortable using the SISANTRI application.

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