



The Role of Consumer Satisfaction in Mediating The Relationship Between E-Service Quality and Customer Commitment Among Link Aja Application Users in Denpasar City

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Article Info:

Abstract

Keywords:

E-Service Quality;
Consumer Satisfaction;
Customer Commitment;

Article History:

Received : 03-02-2025

Revised : 22-02-2025

Accepted : 12-03-2025

Article DOI :

<http://dx.doi.org/>

The degradation of consumer behavior who are committed to digital wallet applications is influenced by the dissatisfaction felt due to the weak quality of electronic services. A mismatch between expectations and services can cause consumers to move to other platforms that are considered to better meet their needs and wants. This study aims to prove the role of user satisfaction in mediating the relationship between e-service quality and customer commitment in LinkAja application users in Denpasar City. This study uses an associative quantitative approach, where data is collected through filling out questionnaires that are distributed to be filled out by 110 users of the LinkAja application in Denpasar City. Samples were taken by purposive sampling method and data analysis was done using Structural Equation Modelling (SEM) which was operated using Smart PLS. The findings of the research prove that e-service quality has a significant positive effect on customer commitment and consumer satisfaction, consumer satisfaction has a significant positive effect on customer commitment and plays a role as a partial mediator. Improving the quality of digital services (e-service quality) has been proven to be able to increase consumer satisfaction while building a stronger customer commitment to the company.

How to cite : Dewi, N. K. S., Meryawan, I. W., & Handayani, M. M. (2025). The Role of Consumer Satisfaction in Mediating The Relationship Between E-Service Quality and Customer Commitment Among Link Aja Application Users in Denpasar City. *Countable (Contemporary Business and Sustainability Science)*, 2(1). <https://ejournal.masyarakatjurnal.or.id/index.php/countable/article/view/46>



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INTRODUCTION

The advancement of digital technology in Indonesia has significantly transformed public behavior in conducting financial transactions. The growing demand for digital solutions that simplify daily activities has encouraged both technology companies and the government to continuously develop new innovations and supporting policies. The wave of digitalization has also extended into the economic sector. One of the emerging

outcomes of this transformation is the concept of a cashless society, which offers an alternative to traditional cash-based transactions. For technology companies, this phenomenon represents a new arena of competition as they strive to achieve their respective economic missions and objectives. Such competition compels companies to enhance their digital capabilities and service quality in order to gain a competitive advantage over their rivals (Marbiyanti et al., 2024).

Based on user reviews collected in 2024 reveal that the quality of digital services, customer satisfaction, and user commitment remain below expectations. Numerous complaints regarding failed transactions, uncredited balances, and unresponsive customer service indicate that the electronic service quality provided has not yet met user needs. These issues reflect key challenges faced by users, such as unreliable systems, slow customer support, and disappointing user experiences. The gap between user expectations and actual service performance often leads to dissatisfaction, which in turn weakens consumer commitment particularly among users who encounter recurring problems without receiving timely or effective resolutions

A preliminary survey of LinkAja users in Denpasar City revealed that user commitment toward the application remains relatively low. This is demonstrated by 83.3% of respondents stating that they do not feel an emotional attachment to LinkAja when fulfilling their needs and desires. This finding highlights the weak factors underlying user commitment to the LinkAja application in Denpasar. To foster user commitment, companies must provide excellent service quality and ensure customer satisfaction. Building such relationships enables companies to gain deeper insights into customer needs and preferences, allowing satisfaction derived from user experiences to strengthen user commitment.

In terms of customer satisfaction with the LinkAja application in Denpasar, many users still expressed dissatisfaction with the application's performance. This was evident from the preliminary survey, where 73.3% of respondents stated that the application's performance did not meet their expectations. User satisfaction significantly influences the formation of commitment; when users feel satisfied, they are more likely to make repeat purchases, thereby strengthening the emotional bond between consumers and the company (Herryanto & Riana, 2020).

The issues identified in the preliminary survey regarding *e-service quality*, user satisfaction, and user commitment in Denpasar City, combined with the inconsistent findings of previous studies, highlight the research gap addressed in this study. Therefore, this research aims to examine the mediating role of customer satisfaction in the relationship between *e-service quality* and user commitment toward the LinkAja application in Denpasar City. The findings of this study are expected to provide valuable recommendations for business institutions in formulating strategies to improve digital service quality and to serve as an additional academic reference for future studies, particularly in the fields of *e-service quality*, customer satisfaction, and user commitment.

LITERATURE REVIEW

Expectancy–Disconfirmation Theory

The Expectancy–Disconfirmation Theory (EDT) explains how the gap between users' expectations and their perceived performance influences customer satisfaction. Each user

typically forms specific expectations toward the product or service they intend to use. The theory examines how discrepancies between expectations and actual performance perceptions shape satisfaction levels. The concept of *disconfirmation of expectations* refers to the comparison between perceived reality and users' ideal expectations.

In the context of digital wallets, EDT can be extended to encompass users' expectations of real-time transaction accuracy, system reliability, and data security. Unlike traditional offline services, digital wallet users experience near-instant disconfirmation when a transaction fails or is delayed, intensifying the emotional response toward service quality gaps. Therefore, satisfaction and commitment depend not only on perceived service quality but also on technological reliability and trust.

However, as digital wallets are technology-driven platforms, EDT alone may not fully explain users' behavioral engagement. This theoretical extension aligns with recent meta-analytic findings suggesting that disconfirmation effects are more pronounced in technology-mediated environments (Hasan et al., 2024; Schiebler et al., 2025). To capture the technological and experiential dimensions of user behavior more comprehensively, it is essential to integrate constructs from the Technology Acceptance Model (TAM) and Service-Dominant Logic (SDL).

The TAM highlights how perceived usefulness and perceived ease of use influence user satisfaction and continued engagement with digital applications (Saputra & Gürbüz, 2021). Meanwhile, SDL emphasizes value co-creation between users and service providers within digital ecosystems (Dewi & Ekadjaja, 2021). Together, these perspectives provide a holistic theoretical lens for understanding how e-service quality drives customer satisfaction and commitment in fintech environments such as LinkAja.

Prior studies in Southeast Asia e.g., Nguyen Thi et al. (2022) reveal that the influence of e-service quality on satisfaction varies across cultural contexts, especially where digital trust is still developing. In such markets, reliability and security dominate as predictors of satisfaction, while in more mature markets, convenience plays a larger role.

However, contradictory evidence also exists. Coşkun et al. (2017); Nur'ain & Susila (2021) found that e-service quality had no significant effect on satisfaction in certain fintech contexts. These inconsistencies suggest that other mediating variables such as perceived trust or technological self-efficacy may shape the relationship. This reinforces the rationale for testing consumer satisfaction as a mediating variable in this study.

Customer Commitment

Customer commitment is an emotional attachment that drives customers to remain loyal to a company. This commitment develops from trust, shared values, and the perceived importance of the relationship, creating a willingness to maintain long-term cooperation. Commitment as a strong internal motivation to preserve and continue a relationship that holds value and meaning over time. Commitment reflects an individual's intention to sustain a long-term relationship because it is perceived as valuable and beneficial.

Consumer Satisfaction

Consumer satisfaction is a condition in which users' expectations, desires, and needs regarding a product or service are met by the actual performance delivered. This level of satisfaction emerges after consumers evaluate whether the experience they received aligns with their expectations (Keller, 2016).

E-Service Quality

According to Sudirman & Suasana (2018) *e-service quality* refers to the extent to which a website or digital application can provide convenience in online transactions ranging from shopping and ordering to delivery in an efficient and effective manner (Latangka et al., 2024). Further defines *e-service quality* as the level of service quality perceived by consumers through digital platforms without direct contact, where satisfaction depends on how well the service fulfills customer expectations.

The Effect of E-Service Quality on Customer Commitment

E-service quality represents the capability of a digital platform—such as a website or application—to facilitate online shopping, ordering, and delivery quickly and accurately (Sudirman & Suasana, 2018). By offering superior digital services, companies can enhance customer satisfaction, foster trust, and establish long-term relationships with consumers. Customers who are satisfied with the service quality of a website are less likely to switch to competitors.

Research by Ali et al. (2022) found that e-service quality has a significant positive effect on customer commitment. Based on this theoretical review and previous findings, the following hypothesis is proposed:

H1: E-service quality has a positive and significant effect on customer commitment among LinkAja application users in Denpasar City.

The Effect of Consumer Satisfaction on Customer Commitment

Customer satisfaction fosters stronger bonds between consumers and companies, enabling long-term relationships. User commitment represents the emotional attachment formed between the consumer and the company, influencing their decision to continue using a product or service over time (Affandi & Sulistyawati, 2015). Kotler & Armstrong (2008) also emphasize that maintaining strong customer relationships requires creating superior customer value, as satisfied consumers tend to become loyal ones.

This statement is supported by studies conducted by Anggraeni & Oktaviani (2021) which found that consumer satisfaction has a significant positive impact on customer commitment. Based on this theoretical review and prior research, the following hypothesis is proposed:

H2: Consumer satisfaction has a positive and significant effect on customer commitment among LinkAja application users in Denpasar City.

The Effect of E-Service Quality on Consumer Satisfaction

Consumer satisfaction occurs when the product or service received meets customers' expectations, desires, and needs, thereby creating a sense of contentment with the company's performance (Sudaryono, 2016). Melinda et al. (2021) states that optimal electronic service quality can generate satisfaction among users. When consumers feel satisfied, it indicates that the company has provided effective service—possibly even exceeding expectations.

This statement is supported by research conducted by Arsyad et al. (2022) which found that e-service quality has a significant positive influence on consumer satisfaction. Based on the literature and prior studies, the following hypothesis is proposed:

H3: E-service quality has a positive and significant effect on consumer satisfaction among LinkAja application users in Denpasar City.

The Mediating Role of Consumer Satisfaction in the Relationship Between E-Service Quality and Customer Commitment

Consumer satisfaction serves as a mediating variable linking e-service quality and user commitment. When users experience electronic services that are easy to use, efficient, secure, and responsive, they develop positive experiences that lead to feelings of satisfaction. High satisfaction encourages stronger emotional attachment to the brand or company.

According to Sudirman & Suasana (2018) the success of a service in completing transactions effectively and fulfilling customer needs strengthens trust and confidence, ultimately fostering greater customer commitment. Based on the literature review and previous research findings, the following hypothesis is proposed:

H4: Consumer satisfaction plays a significant mediating role in the relationship between e-service quality and customer commitment among LinkAja application users in Denpasar City.

RESEARCH METHOD

A research design is a systematic framework that guides the process of data collection, analysis, and interpretation to answer research questions effectively. In this study, a quantitative research design was employed, integrating descriptive and relational analysis methods to describe patterns and examine causal relationships among the studied variables.

The research was conducted in Denpasar City, Bali Province, with the population comprising LinkAja application users. Since the exact number of users in Denpasar was unknown, the sample size was determined using the recommendation of Hair et al. (2019), who suggest that the minimum sample in Partial Least Squares Structural Equation Modeling (PLS-SEM) should be 10 times the largest number of indicators or structural paths directed toward a construct. Accordingly, a total of 110 respondents were deemed sufficient to ensure model reliability and statistical robustness.

The respondents were selected using a purposive sampling technique, as LinkAja users represent a specific and relevant population group for this research context. This non-probability sampling method was chosen to ensure that participants met the necessary inclusion criteria, such as active usage of the LinkAja application for at least six months and experience conducting digital transactions through the platform. While purposive sampling enables focused respondent selection, it may also introduce selection bias, as more engaged users could be overrepresented in the data. This potential limitation is acknowledged and discussed further in the conclusion section.

To validate the adequacy of the sample size, a post hoc power analysis was conducted, confirming that the sample provides sufficient statistical power (> 0.80) for detecting medium effects within the SEM model. Finally, the proposed hypotheses were tested using Structural Equation Modeling (SEM) operated through SmartPLS 4.0, which allows simultaneous assessment of measurement and structural models, aligning with the analytical recommendation by (Hair Jr et al., 2021).

RESULTS AND DISCUSSION

Results of the Measurement Model Analysis (Outer Model)

a. Convergent Validity

Convergent validity is an assessment of the correlational relationship between the value of an indicator and the value of the latent construction it represents.

Table 1. Outer Loading Test Results

	E-service Quality	Customer Satisfaction	Customer Commitment
M1		0,835	
M2		0,821	
M3		0,801	
X1	0,893		
X2	0,892		
X3	0,724		
X4	0,788		
Y1			0,737
Y2			0,786
Y3			0,783
Y4			0,860

Source: Data Processed (2025)

All indicators in the research variables show outer loading values exceeding 0.7, indicating that all indicators meet the validity criteria and are suitable for use in the subsequent analysis process.

b. Discriminant Validity

Discriminant validity is used to assess the extent to which a construct is unique and does not overlap with other constructs. One way to evaluate this is through cross-loading analysis. In this case, the ideal expected value should be above 0.7 (Ghozali, 2016).

Table 2. Discriminant Validity Cross Loading Results

	E-service Quality	Kepuasan Konsumen	Komitmen Pelanggan
M1	0,507	0,835	0,596
M2	0,597	0,821	0,630
M3	0,487	0,801	0,592
X1	0,893	0,472	0,624
X2	0,892	0,478	0,612
X3	0,724	0,626	0,601
X4	0,788	0,551	0,600
Y1	0,558	0,575	0,737
Y2	0,547	0,647	0,786
Y3	0,616	0,530	0,783
Y4	0,628	0,593	0,860

Source: Data Processed (2025)

All indicators show the highest loading values on their intended constructs. Indicators M1–M3 load higher on consumer satisfaction, X1–X4 are dominant on e-service quality, and Y1–Y4 load strongest on customer commitment. This confirms that all indicators meet the criteria for discriminant validity and that no overlap occurs among the constructs.

c. Internal Consistency Reliability

Composite reliability measures the internal consistency of indicators in forming a latent construct. A value above 0.6 is generally considered acceptable. To strengthen these results, Cronbach's Alpha testing is also used, with a reliability threshold of 0.7 (Ghozali, 2018).

Table 3. Discriminant Validity Cross Loading Results

Variabel	Cronbach's Alpha	Rho_A	Composite Realibility	Average Variance Extracted (AVE)
E-service_Quality	0,835	0,596	0,896	0,685
Customer Satisfaction	0.821	0,630	0,860	0,671
Customer Commitment	0,801	0,592	0,871	0,629

Source: Data Processed (2025)

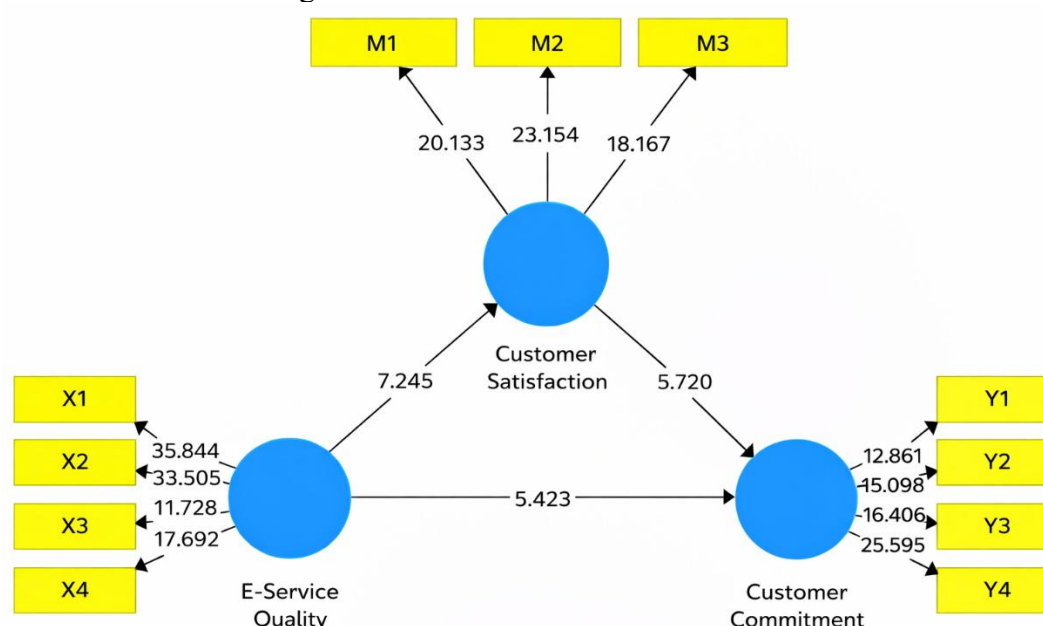
All variables produced composite reliability values exceeding 0.6 and Cronbach's Alpha values above 0.7. These findings indicate that all variables are internally consistent and reliable in their measurement.

While the data met validity and reliability standards, potential biases may still exist. Because the sample was limited to Denpasar residents, the findings may not fully represent the perceptions of LinkAja users in other regions. Additionally, all measures were self-reported, which could lead to common method bias despite procedural remedies such as anonymity assurance. Future studies should employ random sampling or multi-city comparisons to enhance generalizability.

Results of the Structural Model Analysis (Inner Model)

The inner model analysis is a part of the evaluation that examines the causal relationships among latent variables. This test was conducted using the SmartPLS software, and the results are visualized in the structural model diagram shown below:

Figure 1. Structural Model Measurement



a. Coefficient of Determination: R Square (R^2)

R-Square (R^2) is used to measure the extent to which independent constructs contribute to explaining the dependent variable within a model. This value also reflects the overall quality of the model. If R^2 is at 0.67, the model is categorized as very good; a value of 0.33 indicates a moderate level; while a value of 0.19 represents a model with a low explanatory power (Ghozali, 2016).

Table 4. Structural Model Evaluation (R^2)

Variable	R Square
Customer Satisfaction (M)	0,423
Customer Commitment (Y)	0,665

Source: Data Processed (2025)

It is known that the consumer satisfaction variable has an R-Square value of 0.423, which means that e-service quality is able to explain 42.3% of the variation in consumer satisfaction, while the remaining 57.7% is contributed by other factors. Meanwhile, the R-Square value for the customer commitment variable reaches 0.665, indicating that the combination of e-service quality and consumer satisfaction contributes to 66.5% of the variation in user commitment, while 33.5% is influenced by other variables not included in the model. Overall, the R-Square values in the inner model meet the established criteria.

b. F Square (f^2)

F Square is used to measure the extent to which an independent (exogenous) latent variable contributes to influencing a dependent (endogenous) latent variable relatively within the structural model (Hair et al., 2019).

Table 5. F-squared value (f^2)

Structure	E-service Quality	Customer Satisfaction	Customer Commitment
E-service_Quality		0,734	0,349
Customer Satisfaction			0,346
Customer Commitment			

Source: Data Processed (2025)

The f-square value between e-service quality and customer satisfaction is 0.734, indicating a large effect since it exceeds the 0.35 threshold. Meanwhile, the f-square value of e-service quality on customer commitment is recorded at 0.349, and that of customer satisfaction on user commitment is 0.346. Both values fall within the range of 0.15 to 0.35, suggesting a moderate level of influence.

c. Model Fit

The assessment of model adequacy in this study was conducted using the Standardized Root Mean Square Residual (SRMR) test. The details of the model fit test results are presented in the table below:

Table 6. Evaluasi Model Fit

	Structured Model	Estimated Model
SRMR	0,084	0,090

The Standardized Root Mean Square Residual (SRMR) value is shown to be 0.084, which is less than 0.10. Therefore, it can be concluded that the model fits the data, indicating that the structural analysis results can be validly interpreted to explain the relationships among the variables in this study.

Hypothesis Testing

Table 7. Hypothesis Test Results

Direct Impact	Original Sample	T Statistics	P Values	Description
E-service quality – Customer Satisfaction	0,651	7,245	0,000	Accepted
E-service quality – Customer Commitment	0,450	5,423	0,000	Accepted
Customer Satisfaction – Customer Commitment	0,448	5,720	0,000	Accepted

a. Direct Effect Analysis

The explanation of the direct effect analysis results for the direct influence of each variable can be described as follows:

1. The coefficient of e-service quality on user commitment is 0.450, indicating a positive influence. This means that an increase in e-service quality is followed by an increase in user commitment. With a t-value of 5.423 and a significance value of 0.000 (less than 0.05), this relationship is declared significant.
2. The coefficient of customer satisfaction on user commitment is 0.448, indicating a positive influence. This means that the higher the satisfaction, the greater the user commitment. With a t-value of 5.720 and a significance value of 0.000 (less than 0.05), this influence is declared significant.
3. The coefficient of e-service quality on customer satisfaction is 0.651, indicating a positive influence. This means that an increase in e-service quality is followed by an increase in customer satisfaction. With a t-value of 7.245 and a significance value of 0.000 (less than 0.05), this effect is proven to be significant.

b. Indirect Effect Analysis

Table 8. Results of the Indirect Effect Analysis

Structure	Original Sample	T Statistics	P Values	Description
E-service quality – Customer Satisfaction – Customer Commitment	0,291	4,195	0,000	Accepted

Indirect Effect Analysis

The parameter coefficient for the path *e-service quality* → *customer satisfaction* → *customer commitment* (pxlmy) is 0.291, indicating a positive indirect effect of e-service quality on user commitment through customer satisfaction. The positive effect implies a unidirectional relationship—meaning that if e-service quality increases by one unit, it

tends to be followed by an increase in user commitment by 0.291 units through an increase in user satisfaction by one unit.

The results of the indirect effect analysis show a t-value (px1my) of 4.195 with a significance level (p-value) of 0.000, which is below the 0.05 threshold. This indicates that e-service quality contributes positively and significantly to user commitment through user satisfaction. The mediating effect was analyzed using the *Variance Accounted For* (VAF) approach. The VAF value of 0.393 or 39.3% indicates that the mediation effect falls under the category of partial mediation (Hair et al., 2019). Thus, it can be concluded that user satisfaction acts as a partial mediator, meaning it strengthens the effect of e-service quality on user commitment but is not the sole pathway of influence.

The Effect of E-Service Quality on Customer Commitment

The results of Hypothesis 1 indicate that e-service quality contributes positively and significantly to increasing user commitment among LinkAja application users in Denpasar City. This finding is supported by a parameter coefficient of 0.450 and a t-value (px1y) of 5.423 with a significance level (p-value) of 0.000, which is below 0.05. This means that e-service quality is a key factor that significantly contributes to user commitment. There is a positive relationship—when e-service quality improves, user commitment also increases.

According to Sudirman & Suasana (2018) dimensions of e-service quality such as system reliability, responsiveness, efficiency, and security significantly contribute to optimizing user satisfaction. Most users agree that the LinkAja application ensures the protection of users' personal and financial information, which is a top priority in digital payment systems. LinkAja has implemented encryption technology to safeguard transmitted and received data during transactions, preventing theft or misuse. This data security enhances perceived service quality and satisfaction, thereby fostering user commitment to continue using the application.

The Effect of Customer Satisfaction on Customer Commitment

The results of Hypothesis 2 indicate that user satisfaction contributes positively and significantly to increasing user commitment among LinkAja application users in Denpasar City. This is evidenced by a parameter coefficient of 0.448 and a t-value of 5.720, with a significance level (p-value) of 0.000, below 0.05. This means that user satisfaction is a key factor significantly contributing to user commitment. There is a positive relationship—when user satisfaction increases, user commitment also increases. Customer commitment involves several dimensions, including emotional attachment, service engagement, difficulty switching providers even when desired, and decisions to continue using the service driven by economic, psychological, or technological considerations. The highest mean score is found in the indicator of choosing services for economic, psychological, or technological reasons, with a value of 3.46. Customers tend to form attachment and commitment to an application when it offers benefits such as promotions or cashback, comprehensive features, and advanced technology that simplify transactions.

This finding relates to Expectation Disconfirmation Theory, which states that when the LinkAja service meets or exceeds user expectations, users experience satisfaction and are more likely to remain committed to using the app.

The Effect of E-Service Quality on Customer Satisfaction

The results of Hypothesis 3 show that e-service quality contributes positively and significantly to increasing user satisfaction among LinkAja users in Denpasar City. This is supported by a parameter coefficient of 0.651 and a t-value of 7.245, with a significance level (p-value) of 0.000, below 0.05. This means e-service quality is a key factor significantly affecting user satisfaction. There is a positive relationship—when e-service quality improves, user satisfaction also increases.

In the context of digital services, customer satisfaction reflects the fulfillment of expectations, willingness to reuse the service, and intention to recommend it to others (Litardi et al., 2019). The highest mean score, 3.32, appears in the indicator of revisit intention, meaning that comfort in using the application encourages users to reuse the service in the future. Expectation Disconfirmation Theory explains that satisfaction arises from comparing users' initial expectations with the actual performance they experience. When e-service quality meets or exceeds these expectations, positive disconfirmation occurs, leading to increased satisfaction.

The Role of Customer Satisfaction in Mediating the Relationship Between E-Service Quality and Customer Commitment

The results of Hypothesis 4 indicate that user satisfaction plays a positive and significant mediating role in the relationship between e-service quality and customer commitment among LinkAja users in Denpasar City. The parameter coefficient is 0.291, with a t-value (pxlmy) of 4.195 and a significance level (p-value) of 0.000, below 0.05. This suggests that higher e-service quality leads to a meaningful and positive increase in user commitment, mediated by higher user satisfaction. The VAF value of 0.393 or 39.3% indicates partial mediation, meaning that satisfaction strengthens the influence of e-service quality on user commitment, though it is not the sole pathway.

Customer satisfaction results from positive service experiences and forms the foundation for loyalty and commitment. High e-service quality makes customers feel satisfied, fostering trust, comfort, and emotional attachment. From this satisfaction grows user commitment—the desire to continue using the service despite the availability of alternatives. Satisfaction generates positive emotional responses, serves as a measure of service success, and builds trust and attachment, thereby enhancing the effectiveness of e-service quality's influence. Based on Expectation Disconfirmation Theory, satisfaction acts as a mediator bridging perceived performance and user commitment.

CONCLUSION

- a. E-service quality has a positive and significant effect on user commitment among LinkAja application users in Denpasar City. This indicates that good e-service quality can enhance customer commitment.
- b. Customer satisfaction has a positive and significant effect on user commitment among LinkAja application users in Denpasar City. This means that optimal user satisfaction can increase user commitment.
- c. E-service quality has a positive and significant effect on customer satisfaction among LinkAja users in Denpasar City. This suggests that good e-service quality enhances user satisfaction.
- d. Customer satisfaction plays a positive and significant mediating role in the relationship between e-service quality and user commitment among LinkAja users in

Denpasar City. In other words, e-service quality indirectly affects user commitment through user satisfaction. The mediation effect is categorized as partial mediation, meaning user satisfaction partially bridges the relationship between e-service quality and user commitment, while e-service quality still exerts a strong direct influence on user commitment.

Despite its contributions, this study has several limitations. The use of purposive sampling limits the generalizability of results beyond Denpasar. The cross-sectional design prevents causal inference, and self-report data may contain response biases. Future research should include larger, more diverse samples and explore additional mediators such as trust or perceived value.

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