

# The Effect of E-Trust, E-Service Quality, and EWOM Through Satisfaction on the Loyalty of Halodoc Application Users

Diah Yulisetiari<sup>a,\*</sup>, Roro Dona Elfridasari<sup>a</sup>, Salma Fauziyyah<sup>a</sup>

<sup>a</sup>University of Jember, Jember, Indonesia.

Keywords:

*E-Trust, E-Service Quality, E-WOM, E-Satisfaction, E-Loyalty.*

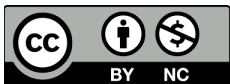
\* Corresponding author:

Diah Yulisetiari   
E-mail: [diahyuli@unej.ac.id](mailto:diahyuli@unej.ac.id)

Received: 6 November 2024

Revised: 14 December 2024

Accepted: 2 January 2025



ABSTRACT

*This study is explanatory research that aims to test and discuss the influence of e-trust, e-service quality, and e-wom through e-satisfaction on the e-loyalty of Halodoc application users. This study uses a nonprobability sampling technique with a purposive sampling method. The number of samples used in the study was 200 respondents. The data source used in this study is primary data obtained by distributing questionnaires online to respondents who are Halodoc application users. The data analysis method uses SEM (Structural Equation Modeling) Analysis with Smart PLS 4 (Partial et al.). The results of this study indicate that e-trust has a significant effect on e-satisfaction, e-service quality has a significant effect on e-satisfaction, e-wom has a significant effect on e-satisfaction, e-trust does not have a significant effect on e-loyalty, e-service quality has a significant effect on e-loyalty, e-wom has a significant effect on e-loyalty, e-satisfaction has a significant effect on e-loyalty, e-trust is significant on e-loyalty through e-satisfaction, e-service quality is significant on e-loyalty through e-satisfaction, e-wom is significant on e-loyalty through e-satisfaction.*

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## 1. INTRODUCTION

The COVID-19 pandemic that began in late 2019 resulted in social restrictions in Indonesia and significant changes in various aspects of life, including increased internet usage. Internet penetration in Indonesia continues to increase, reaching 79.5% in 2024, with more than 221 million users [1]. This increase is in line with advances in information technology,

as seen from the number of people who have started using mobile and wearable devices, such as smartphones and smartwatches. Mobile applications that are compatible with smartwatches allow users to track their health and gain quick access to health information. The increasing use of technology drives demand for online services in various fields, especially in the health sector. People who are aware of the importance of maintaining health

and preventing disease also drive changes in trends in accessing health services. People who previously used more conventional systems for consultations related to their health problems are now starting to switch to digital systems.

Online-based health service applications have become an important innovation for people who have quite busy activities. This health service innovation can be used to access health services more practically and efficiently. Users can consult with doctors online without having to visit the hospital, thus saving time, energy, and costs. There are several online-based health service applications in Indonesia, including the Halodoc, Alodokter, and KlikDokter applications. A survey conducted by the Frontier Research Top Brand Award 2024 stated that Halodoc was in first place as a combined health application with a score of 67.20% with a difference of 51.5% from Alodokter in second place which got a score of 15.70%, and KlikDokter of 10.60%.

Halodoc is an application and website from Indonesia that operates in the health sector. PT Media Dokter Investama, this application company, was founded in 2016 in Jakarta by Jonathan Sudharta and Doddy Lukito. Halodoc is an integrated health application that provides complete and reliable health solutions to meet user needs. The Halodoc application has three main features, namely: Health Store for purchasing supplements, vitamins, and prescription drugs from more than 4,000 trusted partner pharmacies; Chat Doctor allows consultation with more than 20,000 experienced and trusted doctors via chat video call or voice call; and make a hospital appointment (Appointment) which allows users to make appointments with doctors at 2,000 partner hospitals, as well as remote laboratory services, and other health services that can be accessed anytime and anywhere [2].

As an integrated health solution, Halodoc not only offers easy access to medical services but also answers the challenges of accessibility of health services in various regions in Indonesia. In Indonesia, there are several areas with limited health facilities, or the distance to the hospital is too far. The Halodoc application is a practical alternative for people who have difficulty accessing conventional health

services. Halodoc has been downloaded by 10 million users in Indonesia. The growth in the use of this application shows a change in consumer behavior, and they increasingly rely on technology to meet health needs.

Companies that can compete are companies that are able to understand consumer behavior. Consumer behavior is a direct action taken by consumers involved in obtaining, consuming, and using products or services [3]. Companies that understand consumer behavior will provide optimal service to gain user loyalty electronically; several factors that can influence loyalty are e-trust, e-service quality, e-wom, and e-satisfaction.

E-trust is a crucial element that involves user confidence that the application is reliable, secure, and able to protect user privacy. In the context of digital health services, where the information managed is very sensitive, e-trust becomes a very important factor. Halodoc, as a platform that provides direct access to health services, must build and maintain this trust to ensure that users feel safe and confident when using the services provided by Halodoc. E-trust can be a factor that drives e-satisfaction felt by users when using the application because users feel confident and sure when using the Halodoc application. This is in line with research conducted by [4-6] which states that e-trust has a significant effect on e-satisfaction. In comparison, [7] stated that e-trust does not have a significant effect on e-satisfaction.

A strong e-trust effect will increase the e-satisfaction felt by users of an application, and the e-satisfaction felt by users of the Halodoc application will create user loyalty to the Halodoc application, in line with research conducted by [8-11] state that e-trust has a significant effect on e-loyalty. However, according to [12], e-trust does not have a significant effect on e-loyalty.

According to [13], e-service quality is an overall customer assessment and evaluation of the quality of electronic-based services in the virtual market. E-service quality refers to the efficiency, reliability, and rapid response of services provided through a digital platform. The advantages of the Halodoc application include various aspects such as ease of use of

the application, speed of response from the consultation service, and accuracy of the medical information provided. The existence of good e-service quality can increase customer satisfaction. This statement is supported by research conducted by [14-18], which states that e-service quality has a significant effect on e-satisfaction. At the same time, [19] stated that e-service quality does not have a significant effect on e-satisfaction. E-service quality provided by the Halodoc application, according to user expectations, will increase e-satisfaction, which will make users loyal to the application. This statement is proven by research by [20-23], which concluded that e-service quality has a significant effect on e-loyalty. According to [24], e-service quality does not have a significant effect on e-loyalty.

Digital word-of-mouth promotion (e-word of mouth) is a form of recommendation or review submitted by users through digital platforms such as social media, forums, or application reviews. According to [25], e-wom is informal communication via the Internet aimed at users regarding the use or characteristics of goods or services and their sellers. E-wom plays an important role in attracting new users and building the reputation of the application because positive reviews from satisfied users can be a very effective marketing tool and grow e-satisfaction among application users. This statement is based on research conducted by [5, 10, 26], who concluded that e-wom has a significant effect on e-satisfaction. According to [27], e-wom does not have a significant effect on e-satisfaction.

Increasing application users can play the role of e-wom, which will produce e-loyalty to an application because the presence of positive e-wom from Halodoc application users will make users more loyal to using the Halodoc application. This is in line with research conducted by [28-30], which shows that e-wom has a significant effect on e-loyalty. However, research conducted by [31] found that e-wom does not have a significant effect on e-loyalty.

Customer satisfaction electronically, only called e-satisfaction, reflects the overall user experience in using the application, from the registration process to interaction with doctors and receiving medication. Customer

satisfaction is a major component of a company's long-term survival [32]. If users feel satisfied when using the Halodoc application, it will increase e-satisfaction and make users loyal. This statement is in accordance with research conducted by [19, 32, 33, 35] stated that e-satisfaction has a significant effect on e-loyalty. However, [36] it was concluded that e-satisfaction does not have a significant effect on e-loyalty.

Loyalty is a key factor in the long-term success of a company that offers services online or through an application. With more and more users relying on the Halodoc application, it is important for Halodoc to understand the variables that influence user satisfaction and loyalty. Application user loyalty can also be called e-loyalty. E-loyalty is important for online businesses because it determines customers' attitudes about their commitment to repurchase and recommend to potential new customers. Organizational goals are achieved effectively if consumers are satisfied and potentially loyal to the products or services offered [7].

The existence of the background description phenomenon above has led to an interest in conducting research on the influence of e-trust, e-service quality, and e-WOM through e-satisfaction on the e-loyalty of Halodoc application users.

## **2. LITERATURE REVIEW**

### **E-trust**

According to [37], trust is an individual's evaluation after obtaining, processing, and collecting information, which then produces various assessments and assumptions. While [38] explains that e-trust can be said to be a trust related to consumers on a site to make purchases online. According to [39], e-trust is measured using three indicators, namely: (1) ability, namely the belief that the online system will function properly; (2) benevolence, namely the service provider has an interest in providing the best service, (3) integrity, namely the service provider's consistency in honesty in complying with ethical standards in carrying out its services.

### E-Service Quality

According to [40], service quality is the extent to which a website or application can facilitate efficient and effective shopping, purchasing, and delivery of products and services. Service quality in the online context is called e-service quality; [41] states that e-service quality is the ability of a company to fulfill and provide facilities virtually or, in other words, the provision of online services. According to research conducted by [42], there are several indicators that can be used to measure e-service quality variables, namely: (1) efficiency, namely the ease available in the application, (2) reliability, namely the consistency of performance in providing services as promised, (3) privacy, namely the guarantee of personal security of users from access that violates privacy, (4) responsiveness, namely the speed of response to user complaints, (5) fulfillment, namely complete and easy-to-understand features, (6) compensation, namely a refund, if the transaction fails, (7) contact, namely the ease of contacting the company, namely including a clear contact address.

### E-WOM

According to [43], word-of-mouth is a marketing strategy that creates a word-of-mouth effect to support marketing efforts and goals. Word of mouth in applications is usually called e-wom. [35] state that e-wom is communication that occurs between consumers in online media; they exchange information based on experiences in the form of reviews, either positive or negative. According to [44], measuring e-wom can use the following indicators: (1) intensity, namely the number of reviews written by application users on social media; (2) opinion value/valance of opinion, namely the opinions of application users regarding positive services, (3) content, namely the content of information from social networking sites related to service products.

### E-Satisfaction

According to [45], Customer satisfaction is a measurement or indicator of the extent to which customers or users of a company's products or services are very happy with the products or services received; customer satisfaction is a comparison between expectations and the perception of the experience felt, while customer

satisfaction in applications is called e-satisfaction. [8] mentioned that E-satisfaction is a feeling of satisfaction due to the similarity between expectations and what is obtained after making a purchase at a company through electronic services. The following are indicators of e-satisfaction according to [46]: (1) repurchase, namely repurchasing available products; (2) creating e-wom, namely positive user opinions regarding the application; (3) creating a brand image; namely, users will pay less attention to brands and advertisements from competing products, (4) creating purchasing decisions, namely users buying other products from the same company.

### E-Loyalty

According to [47], loyalty is a feeling after making a purchase of a product or service that is determined by a sense of satisfaction or dissatisfaction with a product or service at the end of the sales process. Loyalty in the digital context is called e-loyalty. E-loyalty is a commitment to revisit a site consistently because shopping on that site is preferred over switching to another site [29]. According to [48], there are several main indicators of e-loyalty, namely: (1) intention to switch, namely loyalty to application services (2) intention to reuse, namely the desire to reuse services in the application (3) positive recommendation, namely being willing to recommend the application to others.

## 3. METHODOLOGY

The population in this study were Halodoc application users who had made transactions on the Halodoc application. The data collection method used nonprobability sampling with a purposive sampling technique, with the criteria for respondents aged at least 18 years who had made at least three transactions through the Halodoc application in the period March 2024 - September 2024. Data collection was obtained by distributing questionnaires online using Google Forms media. The character of the problem studied in this study is categorized as explanatory research, which is a research method that explains the position of the variables studied and the influence between one variable and another. The analysis method in this study uses Partial Least Square (PLS). The sample used was 200 respondents.

4. RESULTS

Constructing Path Diagrams

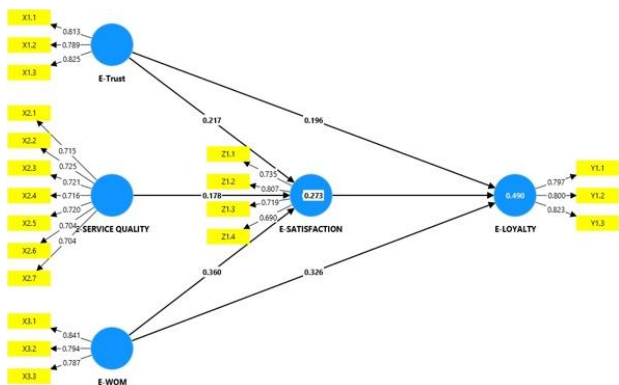


Fig. 1. Path Diagram Construction (Outer Model).

Structural Model (Inner Model)

Table 1. R-Square Test Results.

Variables	R <sup>2</sup>	Information
e - Satisfaction ( Z )	0.437	Moderate
e - Loyalty ( Y )	0.575	Moderate

Source: Data processed by researchers, 2024.

Table 1 shows that the R2 value obtained from the Z variable of 0.437 is included in the moderate category, and Y of 0.575 is included in the moderate category. This result explains that the e-trust, e-service quality, and e-wom variables influence the e-satisfaction variable by 43.7% and the e-loyalty variable by 57.5%

Table 2. F-Square test results.

Variables	E - Satisfaction (Z)	E - Loyalty (Y)
e-Trust (X1)	0,046	0,015
e-Servqual (X2)	0,024	0,042
e-WOM (X3)	0,103	0,033
e-Satisfaction (X4)		0,203

Source: Data processed by researchers, 2024.

Table 4. Hypothesis Test Results

Influence	Parameter Coefficient	t-statistic (O/STDEV)	p-values	Information
E-Trust > E-Satisfaction	0.215	2,324	0.020	Significant
E-Service Quality > E-Satisfaction	0.174	2,042	0,041	Significant
E-WOM > E-Satisfaction	0,360	4,179	0,000	Significant
E - Trust > E - Loyalty	0,110	1,524	0,128	Not Significant
E-Service Quality > E - Loyalty	0,204	2,353	0,019	Significant
E - WOM > E - Loyalty	0,186	2,344	0,019	Significant
E - Satisfaction > E - Loyalty	0,392	3,959	0,000	Significant
E - Trust > E - Satisfaction > E - Loyalty	0,084	2,036	0,042	Significant
E-Service Quality > E - Satisfaction > E - Loyalty	0,068	2,017	0,044	Significant
E - WOM > E - Satisfaction > E - Loyalty	0,141	2,676	0,007	Significant

Source: Data processed by researchers, 2024.

Table 2 shows the f - a square value of X<sub>1</sub> against Z of 0.046, indicating a small effect, X<sub>2</sub> against Z of 0.024, indicating a small effect, X<sub>3</sub> against Z of 0.103, indicating medium, X<sub>1</sub> against Y of 0.015, indicating no effect, X<sub>2</sub> against Y<sub>1</sub> of 0.042 indicating a small effect, X<sub>3</sub> against Y<sub>1</sub> of 0.033 indicating a small effect, Z<sub>1</sub> against Y<sub>1</sub> of 0.203 indicating a medium effect.

The next structural model test looks at the Q-square value to see how well the observation values are produced by the model and its parameter estimates. If the Q - Square value is greater than zero, it indicates that it has a good predictive relevance value.

Table 3. Q-Square Test Results.

Variables	Q <sup>2</sup> Predict
E - Loyalty ( Y )	0.459
E - Satisfaction ( Z )	0.409

Source: Data processed by researchers, 2024.

Based on Table 3, the Q - Square value obtained is 0.459, which is greater than zero, so it can be said that E-Loyalty has a good predictive relevance value. E-satisfaction has a good predictive relevance influence because it is greater than zero with a value of 0.409.

Hypothesis Testing

Hypothesis testing is conducted to determine whether the hypothesis formulated in this study is accepted or rejected using the bootstrapping method. Significant values can be seen through the results of the significant level of 5%, and it can be said that the t-statistic value is > t-table 1.96.

## 5. DISCUSSIONS

Based on the hypothesis test table in Table 4, testing the influence of the e-trust variable on e-satisfaction shows a t-statistic value of  $2.324 > 1.96$  and a p-value of  $0.020 < 0.05$ , which means that  $H_1$  is accepted and  $H_0$  is rejected, so it can be concluded that e-trust has a significant effect on e-satisfaction. The results of this study are in line with [9, 17, 39], which states that e-trust has a significant effect on e-satisfaction. Testing the influence of the e-service quality variable on e-satisfaction shows a t-statistic value of  $2.042 > 1.96$  and a p-value of  $0.041 < 0.05$ , which means that  $H_2$  is accepted and  $H_0$  is rejected, meaning that e-service quality has a significant effect on e-satisfaction. The results of this study are in line with [6, 7, 15, 33], which state that e-service quality has a significant effect on e-satisfaction. The test of the e-wom variable on e-satisfaction shows a t-value of the statistic of  $4.179 > 1.96$  and a p-value of  $0.000 < 0.05$ , which means  $H_3$  is accepted, and  $H_0$  is rejected, meaning that e-wom has a significant effect on e-satisfaction. [10, 26, 29, 28] stated that e-wom has a significant effect on e-satisfaction. The e-trust test on the e-loyalty variable shows a t-value statistic of  $1.524 < 1.96$  and a p-value of  $0.128 > 0.05$ , which means  $H_4$  is rejected, and  $H_0$  is accepted; then, e-trust does not have a significant effect on e-loyalty. The results of this study are also in line with [7, 12, 50, 51], which means e-trust does not have a significant effect on e-loyalty; although trust in the Halodoc application is high, it does not always make Halodoc users loyal without a satisfactory service experience with added value, for the reason that a user believes that the Halodoc application maintains the privacy of their data well, but the service provided is inconsistent, with a long doctor response time or more expensive drug prices compared to other applications, then users tend to switch to other platforms. Testing the e-service quality variable against the e-loyalty variable shows a t-value statistic of  $2.353 < 1.96$  and a p-value of  $0.019 > 0.05$ , which means that  $H_5$  is accepted, and  $H_0$  is rejected, so that means that e-service quality has a significant effect on e-loyalty. The results of this study are also in line with [20-23], which state that e-service quality has a significant effect on e-loyalty.

The influence of e-wom on the e-loyalty variable shows the t-value statistics of  $2.334 > 1.96$  and the p-value of  $0.019 < 0.05$ , which means that  $H_6$

is accepted and  $H_0$  is rejected, meaning that e-wom has a significant effect on e-loyalty, which is in line with [28-30] states that e-wom has a significant effect on e-loyalty. The e-satisfaction value on the e-loyalty variable shows the t value. Statistics of  $3.959 > 1.96$  and the p-value of  $0.000 < 0.05$ , which means  $H_7$  is accepted and  $H_0$  is rejected, then e-satisfaction has a significant effect on e-loyalty. This study is in line with [19, 32, 33], which states that e-satisfaction has a significant effect on e-loyalty. The effect of e-trust on e-loyalty through e-satisfaction shows a t-value statistic of  $2.036 > 1.96$  and a p-value of  $0.042 < 0.05$ , which means  $H_8$  is accepted, and  $H_0$  is rejected, then e-trust has a significant effect on e-loyalty through e-satisfaction. The results of this study are also in line with [5, 6, 33]. The significant value for the influence of e-service quality on e-loyalty through e-satisfaction is shown by the t value. Statistics of  $2.017 > 1.96$  and the p-value of  $0.044 < 0.05$ , which means  $H_9$  is accepted, and  $H_0$  is rejected, so it can be concluded that e-service quality has a significant effect on e-loyalty through e-satisfaction. The results of this study are in line with [6, 18, 52]. E-service quality has a significant effect on e-loyalty through e-satisfaction. The significant value for the influence of e-WOM on e-loyalty through e-satisfaction is shown by the t value. Statistics of  $3.556 > 1.96$  and a p-value of  $0.000 < 0.005$ , which means  $H_{10}$  is accepted, and  $H_0$  is rejected, then e-wom has a significant effect on e-loyalty through e-satisfaction. The results of this study are in line with [10, 26, 28-30], which state that e-WOM has a significant influence on e-loyalty through e-satisfaction.

## 6. CONCLUSIONS

### CONCLUSION

E-trust has a significant effect on the e-satisfaction of Halodoc application users because the higher the e-trust of Halodoc users, the higher the e-satisfaction felt by Halodoc application users. E-Service Quality has a significant effect on the e-satisfaction of Halodoc application users, meaning that the better the quality of electronic services (e-Service Quality) felt by users, the higher the satisfaction (E-Satisfaction) of Halodoc application users. e-WOM has a significant effect on the -Satisfaction of Halodoc application users, meaning that the more positive the experience of sharing

information electronically (e-WOM) felt by users, the higher the satisfaction (e-Satisfaction) of Halodoc application users. Trust does not have a significant effect on the e-loyalty of Halodoc application users, meaning that the trust held by Halodoc application users does not guarantee a high level of loyalty to the application. Companies must continue to prioritize managing user trust through transparency, data security, and service consistency. E-Service Quality has a significant effect on e-loyalty, meaning that the better the quality of electronic services (e-Service Quality) provided by Halodoc, the greater the user's loyalty (E-Loyalty) towards the Halodoc application. e-WOM has a significant effect on e-loyalty, meaning that the more positive the experience of sharing information electronically (e-WOM), the greater the user's loyalty (e-Loyalty) towards the Halodoc application. ESatisfaction has a significant effect on e-loyalty, meaning that high satisfaction (E-Satisfaction) towards the Halodoc application will increase the loyalty (e-loyalty) of Halodoc application users. e - e-trust has a significant effect on e-loyalty through e-satisfaction, meaning that high trust (e-trust) can increase satisfaction (e-satisfaction), which will ultimately increase the loyalty (e-loyalty) of Halodoc application users. E-service quality has a significant effect on e-loyalty through e-satisfaction, meaning that good electronic service quality (e-service Quality) can increase satisfaction (e-satisfaction), which will ultimately increase the loyalty (e-loyalty) of Halodoc application users. e-WOM has a significant effect on e-loyalty through e-satisfaction, meaning that a positive experience of sharing information electronically (e-WOM) can increase satisfaction (e-satisfaction), which will ultimately increase the loyalty (e-loyalty) of Halodoc application users.

#### IMPLICATION

Companies must continue to prioritize managing user trust through transparency, data security, and service consistency because e-trust has a direct impact on e-loyalty. Companies need to improve service quality by optimizing speed, ease of access, and reliability of application features. Companies should utilize user data to provide a more personalized experience to increase user satisfaction and loyalty. Companies also need to manage user reviews and testimonials well, which encourages satisfied users to share positive experiences on social media and review platforms. Referral program strategies, incentives for positive

reviews, or marketing campaigns that encourage positive discussions about applications can strengthen the impact of e-wom on e-loyalty. Because e-satisfaction plays an important role in building user loyalty, companies must ensure that users are satisfied with the experience provided to handle user complaints quickly, provide responsive customer support, and continue to innovate according to user needs. Further research can consider other variables such as risk perception, service personalization, and user engagement.

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