

Amanah e-Service Quality to Improve Value Co-Creation Capability and Marketing Performance of Fashion MSMEs in Indonesia

Erna Indriyaningrum^{1*}, Hendar², Alifah Ratnawati³, Jefri Heridiansyah⁴

¹ Doctoral Program in Management Science, Faculty of Economics, Sultan Agung Islamic University Semarang, INDONESIA
Email: eindriyaningrum@std.unissula.ac.id, ernaindriyaningrum14@gmail.com

² Faculty of Economics Sultan Agung Islamic University, Semarang, INDONESIA, Email: bendar@unissula.ac.id, ORCID iD: 0000-0002-5420-8515

³ Faculty of Economics Sultan Agung Islamic University, Semarang, INDONESIA, Email: alifab@std.unissula.ac.id, ORCID iD: 0000-0002-1896-9480

⁴ Management Study Program, Semarang College of Economics Semarang (STIE SEMARANG), INDONESIA, Email: jefri@stiesemarang.ac.id, ORCID iD: 0009-0006-7567-9224

*Corresponding Author: eindriyaningrum@std.unissula.ac.id, ernaindriyaningrum14@gmail.com

Citation: Indriyaningrum, E., Hendar, Ratnawati, A. & Heridiansyah, J. (2025). Amanah e-Service Quality to Improve Value Co-Creation Capability and Marketing Performance of Fashion MSMEs in Indonesia, *Journal of Cultural Analysis and Social Change*, 10(3), 1738-1744. <https://doi.org/10.64753/jcasc.v10i3.2662>

Published: December 02, 2025

ABSTRACT

This study aims to develop and test the conceptual model of Amanah e-Service Quality (AeSQ) as a refinement of Expectancy Disconfirmation Theory (EDT) by integrating Islamic ethical values, namely Amanah. This model is empirically tested on digital-based fashion MSMEs in Indonesia. AeSQ consists of four dimensions: Amanah e-System Availability Service Quality, Amanah e-privacy Service Quality, Amanah e-Efficiency Service Quality and Amanah e-Fulfillment Service Quality, which are hypothesized to influence Value Co-Creation Capability (VCCC) and impact Marketing Performance. Data were collected from 212 respondents who are owners or managers of fashion MSMEs selling on digital platforms such as Shopee, websites, WhatsApp, and social media. Analysis using Structural Equation Modeling (SEM) with AMOS showed that the model has a good fit ($\chi^2/df = 1.036$; $p = 0.255$; TLI = 0.996; CFI = 0.996; GFI = 0.864). The results show that Amanah e-System Availability Service Quality does not directly affect Amanah e-Fulfillment Service Quality, but has a significant indirect effect through Amanah e-Privacy Service Quality and Amanah e-Efficiency Service Quality. Furthermore, Amanah e-Fulfillment Service Quality has a significant effect on Value Co-Creation Capability (VCCC), and VCCC positively improves Marketing Performance. This study confirms that the Amanah value expands EDT through the integration of spiritual and moral dimensions that play an important role in building sustainable digital marketing performance.

Keywords: Amanah e-Service Quality, Expectancy Disconfirmation Theory, Value Co-Creation Capability, Marketing Performance, Amanah Islamic Values, UMKM Fashion Digital

INTRODUCTION

Business digitalization has opened up new opportunities for Micro, Small, and Medium Enterprises (MSMEs), particularly the fashion sector, which dominates e-commerce in Indonesia (TMO Group, 2024). However, intense competition and declining customer trust in the reliability of digital services require stronger ethical values to build long-term relationships (Kim & Peterson, 2017).

Expectancy Disconfirmation Theory (EDT) explains customer satisfaction as the result of a comparison between expectations and actual performance (Oliver, 1977). Although it has become a major foundation in service studies,

EDT is transactional and does not adequately explain the moral and spiritual relationship between service providers and customers (Vatolkina et al., 2020).

In the context of Indonesian Muslim society based on the value of *Amanah*, business relationships are not only based on functional satisfaction, but also on the divine responsibility in maintaining trust (QS: Al-Mu'minun: 8, 2013). Therefore, this study introduces and tests the concept of *Amanah e-Service Quality* (AeSQ) as a theoretical development that extends EDT with moral and spiritual dimensions.

This study also tests the *Value Co-Creation Capability* (VCCC) mechanism as a mediating variable that explains how AeSQ influences *Marketing Performance*.

THEORETICAL BASIS AND HYPOTHESIS DEVELOPMENT

Expectancy Disconfirmation Theory (EDT) and Its Limitations

EDT emphasizes that customer satisfaction is formed when performance exceeds expectations (Oliver, 1977). This theory is widely used to measure *customer satisfaction* in digital services, but it is mechanistic, positioning customers as rational evaluators without considering moral factors, trust, and spiritual values (Vatolkina et al., 2020). In a digital context, customer relationships are influenced not only by system performance but also by the service provider's trustworthiness and morality (Bhattacharya & Sen, 2003).

Amanah e-Service Quality (AeSQ) Concept

The value of *Amanah* in Islam means honesty, transparency, professionalism, responsibility, and consistency both to humans and to God Almighty. In the context of digital services, *Amanah* can be interpreted as moral integrity in providing digital information, maintaining and protecting the security of personal data and customer transactions, responding to customer needs quickly, accurately, and thoroughly, and fulfilling digital service promises according to the contract. The integration of these values is expected to foster long-term trust that cannot be fully explained by EDT or conventional Western trust theories such as *Trust and Commitment Theory*. (Morgan & Hunt, 1994).

The *Amanah e-Service Quality* (AeSQ) concept was developed from four reflective dimensions that present *Amanah values* in the context of digital services, namely:

1. *Amanah e-System Availability Service Quality* (AeSQ), describes the commitment of digital service providers to provide digital information honestly, transparently, professionally, responsibly and consistently.
2. *Amanah e-Privacy Service Quality* (AePQ) demonstrates the commitment of digital service providers to guarantee the protection of personal data security, transactions and customer payment instruments honestly, transparently, professionally, responsibly and consistently.
3. *Amanah e-Efficiency Service Quality* (AeEQ), reflects the commitment of digital service providers to provide convenience, speed and accuracy in responding to customers' digital information needs with full honesty, transparency, professionalism, responsibility and consistency.
4. *Amanah e-Fulfillment Service Quality* (AeFQ) demonstrates the commitment of digital service providers to fulfill service promises in the form of delivery and management of product returns and *refunds* to customers with full honesty, transparency, professionalism, responsibility and consistency.

These four dimensions synergize to build trust and ethical collaboration with customers through *Value Co-Creation Capability* (VCCC), the ability of an organization and its customers to create shared value based on trust and integrity. This collaboration strengthens sustainable digital marketing *performance*.

Value Co-Creation Capability (VCCC)

VCCC describes an organization's ability to create shared value with customers through trust and the collaborative, participatory spaces the organization provides (Ranjan & Read, 2016). In the context of AeSQ, the *Amanah value* becomes the moral foundation that encourages active customer participation and creates sustainable shared value.

Marketing Performance

Digital marketing performance is influenced by customer trust, satisfaction, and collaborative innovation (Guzel et al., 2020; Morgan & Hunt, 1994). Through VCCC, AeSQ is expected to significantly improve marketing performance.

Research Hypotheses

H1: *Amanah e System Availability Service Quality* (ASQ) has a positive and significant effect on *Amanah e-Privacy Service Quality*

H2: *Amanah e-System Availability Service Quality* has a positive and significant effect on *Amanah e-Efficiency Service Quality*.

H3: *Amanah e-Privacy Service Quality* has a positive and significant influence on *Amanah e-Efficiency Service Quality*

H4: *Amanah e-Efficiency Service Quality* has a positive and significant effect on *Amanah e-Fulfillment Service Quality*

H5: *Amanah e-System Availability Service Quality* has a positive and significant effect on *Amanah e-Fulfillment Service Quality*

H6: *Amanah e-Privacy Service Quality* has a positive and significant effect on *Amanah e-Fulfillment Service Quality*

H7: *Trusted e-Fulfillment Service Quality* has a positive and significant effect on *Value Co-Creation Capability*

H8: *Amanah e-Fulfillment Service Quality* has a positive and significant effect on *Marketing Performance*

H9: *Value Co-Creation Capability* has a positive and significant effect on *Marketing Performance*

RESEARCH METHODS

Sample and Data Collection

This study used a quantitative approach with a survey of 212 fashion MSMEs actively selling on Shopee, websites, WhatsApp, and social media. Respondents were selected using a purposive sampling method, with the criteria being a minimum of two years of online sales experience.

Measurement and Analysis

The instrument was adapted from previous studies (Aakash & Aggarwal, 2018; Collier & Bienstock, 2006; Ghosh, 2018; Moczarny et al., 2012; Parasuraman et al., 2005; Shahid Iqbal et al., 2018) and developed by incorporating the Islamic value of *Amanah*. The analysis was conducted using SEM-AMOS version 24. Reliability and validity were tested through *Confirmatory Factor Analysis* (CFA).

RESULTS AND DISCUSSION

Model Fit Assessment

Table 1. *Goodness of Fit* Indices for the Full Model

<i>Goodness of Fit Index</i>	Results	Criteria
Chi Square (df = 656)	679,489	Fit
Probability	0.255	Fit
CMIN / DF	1,036	Fit
TLI	0.996	Fit
CFI	0.996	Fit
GFI	0.864	Marginal Fit
AGFI	0.864	Marginal Fit
RMSEA	0.013	Fit

Source: primary data processed by AMOS, 2025

The model showed excellent fit with $X^2 (656) = 679.489$; $p = 0.255$; $CMIN/DF = 1.036$; $TLI = 0.996$; $CFI = 0.996$, while $GFI = 0.864$ was at a marginal level but still acceptable. Overall, these indicators confirm that the model meets the goodness of fit criteria and is suitable for testing structural relationships in research.

Structural Model and Hypothesis Testing

The structural model in this study consists of six latent constructs, namely *Amanah e-System Availability Service Quality* (ASQ), *Amanah e-Privacy Service Quality* (APQ), *Amanah e-Efficiency Service Quality* (AEQ), *Amanah e-Fulfillment Service Quality* (AFQ), *Value Co-Creation Capability* (VCCC), and *Marketing Performance* (MP). Hypothesis testing is conducted by evaluating path coefficients, critical ratio (CR) values, and probabilities. The following figure presents the full structural equation model along with standard estimates for each path.

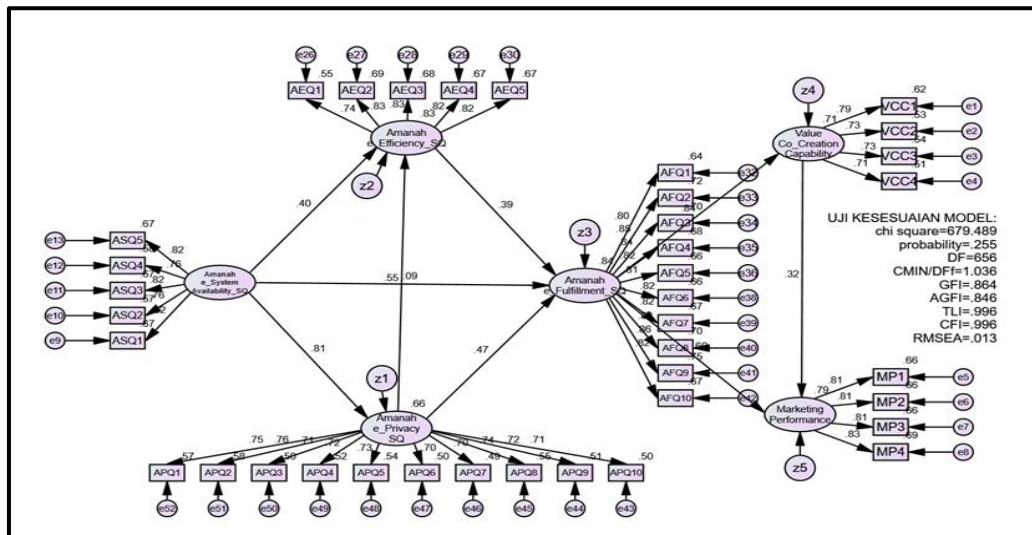


Figure 1. Full Structural Equation Model

Source: primary data processed by AMOS, 2025

The results of testing the research hypothesis by testing the significance of the estimated values, *critical ratio*, and probability obtained from the SEM AMOS output are presented in Table 2.

Table 2. Structural Model and Hypothesis Testing Results

No	Hypothesis	Path	Estimate	SE	CR	p-value	Result
1	H1	ASQ → APQ	0.611	0.064	9,556	0,000	Supported
2	H2	ASQ → AEQ	0.292	0.064	4,599	0,000	Supported
3	H3	APQ → AEQ	0.534	0.092	5,784	0,000	Supported
4	H4	AEQ → AFQ	0.432	0.130	3,330	0,000	Supported
5	H5	ASQ → AFQ	0.073	0.068	1,065	0.287	Not Supported
6	H6	APQ → AFQ	0.505	0.111	4,567	0,000	Supported
7	H7	AFQ → VCC	0.903	0.083	10,868	0,000	Supported
8	H8	AFQ → MP	0.636	0.115	5,544	0,000	Supported
9	H9	VCC → MP	0.322	0.107	3,014	0.003	Supported

Source: Primary data appendix processed by AMOS, 2025

Information:

ASQ : Amanah e-System Availability Service Quality;

APQ : Trusted e-Privacy Service Quality

AEQ : Trusted e-Efficiency Service Quality;

AFQ : Trusted e-Fulfillment Service Quality

VCCC : Value Co-Creation Capability;

MP : Marketing Performance

The results of the hypothesis testing indicate that most of the significant paths form a *causal chain of Amanah* from *Amanah e-System Availability Service Quality* to *Marketing Performance*. All paths are proven significant, except for Hypothesis 5, namely the direct effect between *Amanah e-System Availability Service Quality* and *Amanah e-Fulfillment Service Quality*, which is not supported by the estimated parameters of 0.073, SE 0.068, CR 1.065, and p-value 0.287. With a significance level of 0.05, this path is not significant, so it can be concluded that *Amanah e-System Availability Service Quality* functions as a gateway to trust, building an initial foundation for continued trust, while *Amanah e-Fulfillment Service Quality* is an outcome of service fulfillment that is only achieved after trust through *Amanah e-Privacy Service Quality* and *Amanah e-Efficiency Service Quality* is formed first. This finding shows the limitations of EDT, which tends to view satisfaction through *e-fulfillment* as a direct evaluation result between expectations and performance, without taking into account the multilevel mechanisms and intermediation of *trust*. The results are in line with McKnight, et al (2002) that trust is formed through the perception of honesty, integrity and structural assurance of digital service providers and Ghali-Zinoub (2023), that the commitment to honesty and transparency of information from business actors is the initial layer of trust formation which then forms another layer of trust dimension. The findings confirm that a multi-level process of digital trust formation is needed in the fulfillment of effective services, starting from *Amanah e-System Availability Service Quality* as the foundation, then *Amanah e-Privacy Service Quality* as the trust core, followed by *Amanah e-Efficiency Service Quality* as a mediator, until *Amanah e-Fulfillment Service Quality* and *Value Co-Creation Capability* increase *Marketing Performance*.

Mediation Analysis (Indirect Effects)

A summary of the results of the calculation of the indirect influence of each path is presented in Table 3 below.

Table 3. Indirect Effect Estimation Results (Bootstrapping)

Indirect Path	Component Paths	Indirect Effect
$ASQ \rightarrow APQ \rightarrow AFQ \rightarrow MP$	$0.611 \times 0.505 \times 0.636$	0.196
$ASQ \rightarrow APQ \rightarrow AFQ \rightarrow VCCC \rightarrow MP$	$0.611 \times 0.505 \times 0.903 \times 0.322$	0.090
$ASQ \rightarrow AEQ \rightarrow AFQ \rightarrow MP$	$0.292 \times 0.432 \times 0.636$	0.080
$ASQ \rightarrow AEQ \rightarrow AFQ \rightarrow VCCC \rightarrow MP$	$0.292 \times 0.432 \times 0.903 \times 0.322$	0.037
$ASQ \rightarrow APQ \rightarrow AEQ \rightarrow AFQ \rightarrow MP$	$0.611 \times 0.534 \times 0.432 \times 0.636$	0.090
$ASQ \rightarrow APQ \rightarrow AEQ \rightarrow AFQ \rightarrow VCCC \rightarrow MP$	$0.611 \times 0.534 \times 0.432 \times 0.903 \times 0.322$	0.041

Source: Primary data processed by AMOS, 2025

The results of the indirect effect analysis indicate that *Amanah e-System Availability Service Quality* (ASQ) influences *Marketing Performance* (MP) through several mediators, forming a *causal chain of Amanah*. Of the six paths analyzed, the strongest path is the first path ($ASQ \rightarrow APQ \rightarrow AFQ \rightarrow MP$), with an indirect effect of 0.196, indicating that initial trust through *Amanah e-Privacy Service Quality* and *Amanah e-Fulfillment Service Quality* forms the strongest foundation for marketing performance. Other paths involving *Amanah e-Efficiency Service Quality* (AEQ) and *Value Co-Creation Capability* (VCCC) show smaller indirect effects, indicating that AEQ and VCCC have not yet played a dominant role as mediators in the context of digital MSMEs. The findings emphasize the role of APQ as an irreplaceable *trust core*, *without APQ or weak APQ will affect the entire Amanah chain* and create weak trust as well. In addition, the mediation function in the model rests on the combination of APQ and AFQ as the most effective trust transition node. The addition of a mediator makes the path longer, all dimensions must work optimally together, if one is not optimal then the total effect is limited.

Interpretation of Finding

The interpretation of the findings of this study indicates that the formation of digital trust in the context of MSMEs occurs in stages (*layered trust formation*) with the main pattern forming a *causal chain of Amanah*. Empirical results confirm that *Amanah e-System Availability Service Quality* (ASQ) functions as the initial foundation (*trust builder*), but its effectiveness in improving *Marketing Performance* (MP) is highly dependent on a multi-level development mechanism, where *Amanah e-Privacy Service Quality* (APQ) is the core of trust *because* it consistently becomes the strongest mediator in all indirect channels. Meanwhile, *Amanah e-Fulfillment Service Quality* (AFQ) acts as a key mediator that determines the achievement of marketing performance. The strongest indirect channel (the first channel), confirms that guarantees of privacy and data security are prerequisites for MSMEs to be able to provide consistent service fulfillment, which then drives marketing results. In contrast, the pathway involving additional dimensions such as *Amanah e-Efficiency Service Quality* (AEQ) and VCCC showed a weaker effect, indicating that most MSMEs have not yet achieved full interaction readiness, and that the involvement of immature dimensions can actually weaken the trust-building pathway. Thus, while conceptually an ideal digital service ecosystem requires synergy across all *Amanah dimensions, e-Service Quality*, in practice, MSME performance is most optimal when the *e-privacy chain* towards *e-fulfillment* is prioritized as the core engine of trust that drives improved marketing performance. In other words, digital MSMEs are not yet fully ready to integrate all dimensions of *Amanah e-Service Quality* and implement the concept of value collaboration (VCCC) effectively in the digital *Amanah-based managerial system* they build. They are only able to manage three dimensions, namely the availability of *Amanah e-information* (ASQ), managing *Amanah e-privacy* (APQ), and managing the fulfillment of *Amanah e-service* promises (AFQ) as the basic foundation for building customer trust. MSME actors tend to first ensure the security of privacy and transactions are guaranteed and protected as the core of building digital trust.

DISCUSSION

The results of the study show that the formation of digital trust based on Amanah in MSME actors takes place through a multi-layered process (*layered trust formation*), not through a linear path as assumed in the *e-service quality framework*. conventional. The finding that the $ASQ \rightarrow APQ \rightarrow AFQ \rightarrow MP$ pathway is the strongest indirect pathway provides evidence that *the Amanah commitment* of MSMEs in providing honest, transparent, professional, responsible, and consistent e-information (ASQ) only serves as an initial *trust builder*, but trust grows stronger and convinces customers when MSMEs are able to demonstrate *Amanah's commitment* to guaranteeing the security of customer privacy data, transactions, and payment methods honestly, transparently, professionally, responsibly, and consistently. This is consistent with previous literature that confirms that trust in the digital environment is strongly influenced by perceptions of security, transparency, and data protection (Ehikioya & Guillemot, 2020; Ghali-

Zinoubi, 2023; Mutimukwe et al., 2020). On the other hand, *Amanah e-Fulfillment Service Quality* (AFQ) has proven to be a crucial point that flows influence to marketing performance, thus ensuring that all *Amanah commitments* demonstrated through ASQ and APQ are truly realized in the fulfillment of real digital services (*e-fulfillment*) and can be verified.

The finding of an insignificant direct effect between ASQ and $\rightarrow$ AFQ reinforces the view that customer digital trust is not built solely through the availability of e-information, even if it is *trustworthy*, but requires the support of a core layer of trust that stems from the protection of privacy security and *trustworthy transactions*. This corrects some of the assumptions of traditional *e-service quality models* that assume *availability* can directly affect service *outcomes*. This finding also strengthens the literature on the gradual nature of trust pathways, as highlighted by McKnight et al. (2002), that digital trust develops through several layers before producing behavioral impacts.

The phenomenon that the most comprehensive pathway (ASQ $\rightarrow$ APQ $\rightarrow$ AEQ $\rightarrow$ AFQ $\rightarrow$ VCCC $\rightarrow$ MP) is actually the weakest indicates that MSMEs have not yet achieved optimal digital integration capacity. Dimensions such as AEQ and VCCC are not yet stable or have not been implemented consistently, so that when all dimensions are combined simultaneously, the flow of influence is not strengthened, but rather weakened. This condition reflects the reality on the ground that most MSMEs are still in the early to intermediate stages of digital maturity, so that more complex process integration actually increases operational burdens and the risk of service inconsistencies.

THEORETICAL AND MANAGERIAL IMPLICATIONS

Theoretical Implications

This study provides a theoretical contribution by introducing the concept of *Amanah e-Service Quality*, which closes the main gap of *Expectancy Disconfirmation Theory* (EDT) in traditional *e-service quality*. EDT tends to focus on customer satisfaction based on the difference between expectations and realization, but ignores the service provider's perspective in providing satisfaction through commitment and trust. In fact, trust is very important for building relationships and interactions, increasing relational benefits, reducing uncertainty in exchange, and increasing value and satisfaction for both parties. Commitment, which is a key factor in the success of long-term relationships, has so far been seen as only relational with a basis of *mutual benefit*, not on moral or spiritual values, so the focus is limited to relationships between people as long as there is mutual benefit. This study adds a vertical commitment dimension through the value of *Amanah*, which binds entrepreneurs to God Almighty, thereby building long-term relationships that can be accounted for morally and spiritually. The integration of *Amanah* values in *e-service quality* shifts the focus of digital service quality measurement from mere transactional satisfaction to holistic, transcendental and sustainable *trust building*, emphasizing the importance of ethical-spiritual values as the foundation for building long-term trust and customer loyalty, and expanding the theoretical framework of *e-service quality* which has so far been based on EDT.

Managerial Implications

The research findings indicate that digital MSMEs need to prioritize building basic trust by strengthening *Amanah e-System Availability Service Quality* (ASQ) and *Amanah e-Privacy Service Quality* (APQ) as the strategic foundation of digital services. These two dimensions have proven to be the main drivers of trust and marketing performance, so they must be managed consistently and transparently. E-Service Fulfillment (AFQ) is a critical point that determines the success of the entire process, so the consistency of the realization of e-service promises must be maintained as a form of *Amanah implementation*. Meanwhile, *Amanah e-Efficiency Service Quality* (AEQ) and *Value Co-Creation Capability* (VCCC) have not played a strong role because MSMEs are still at the *trust establishment stage*, have limited human resources, time and technology, making the full integration of all dimensions of *Amanah e-Service Quality* less than optimal. Therefore, strengthening AEQ should be carried out immediately and the development of VCCC needs to be done gradually, as digital readiness increases. Overall, the research results emphasize the need for a holistic internalization of *Amanah commitment* as a principle of digital service management, while building technical integration gradually according to the level of maturity of MSMEs.

CONCLUSION

This study shows that *Amanah e-Service Quality* plays a significant role in building digital trust and improving the marketing performance of fashion MSMEs in Indonesia. The *Amanah e-Privacy Service Quality dimension* emerged as the main foundation, while *Amanah e-Efficiency Service Quality* and VCCC were not optimal because MSMEs were still at the trust-building stage, not the value collaboration stage. Overall, the findings confirm that the *Amanah commitment* by entrepreneurs (MSMEs) as a transcendental moral value strengthens all dimensions of *e-Service Quality*.

simultaneously, becoming the foundation for long-term relationships that are accountable to customers and to God Almighty.

REFERENCES

- Aakash, N. A., & Aggarwal, A. G. (2018). Multi-criteria-based prioritization of B2C e-commerce websites. *International Journal of Society Systems Science* , 10 (3), 201. <https://doi.org/10.1504/ijsss.2018.10015150>
- Bhattacharya, C. B., & Sen, S. (2003). Consumer-company identification: A framework for understanding consumers' relationships with companies. In *Journal of Marketing* (Vol. 67, Issue 2, pp. 76–88). American Marketing Association. <https://doi.org/10.1509/jmkg.67.2.76.18609>
- Collier, J. E., & Bienstock, C. C. (2006). Measuring service quality in E-retailing. *Journal of Service Research* , 8 (3), 260–275. <https://doi.org/10.1177/1094670505278867>
- Ehikioya, S. A., & Guillemot, E. (2020). A critical assessment of the design issues in e-commerce systems development. *Engineering Reports* , 2 (4), 1–24. <https://doi.org/10.1002/eng2.12155>
- Ghali-Zinoubi, Z. (2023). Online Retailers' Perceived Ethics and Consumer Repetitive Purchases Under the Moderating Role of Reputation: A Commitment-Trust Theory Perspective. *SAGE Open* , 13 (4), 1–17. <https://doi.org/10.1177/21582440231207181>
- Ghosh, M. (2018). Measuring electronic service quality in India using ES-QUAL. *International Journal of Quality and Reliability Management* , 35 (2), 430–445. <https://doi.org/10.1108/IJQRM-07-2016-0101>
- Guzel, M., Sezen, B., & Alniacik, U. (2020). Drivers and consequences of customer participation into value co-creation: a field experiment. *Journal of Product and Brand Management* , 30 (7), 1047–1061. <https://doi.org/10.1108/JPBm-04-2020-2847>
- Kim, Y., & Peterson, R. A. (2017). A Meta-analysis of Online Trust Relationships in E-commerce. *Journal of Interactive Marketing* , 38 , 44–54. <https://doi.org/10.1016/j.intmar.2017.01.001>
- McKnight, H.D., Choudhury, V., & Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a web site: A trust building model. *Journal of Strategic Information Systems* , 11 (3–4), 297–323. [https://doi.org/10.1016/S0963-8687\(02\)00020-3](https://doi.org/10.1016/S0963-8687(02)00020-3)
- Moczarny, IM, de Villiers, MR (Ruth), & van Biljon, JA (Judy). (2012). *How can usability contribute to user experience?* 216–225. <https://doi.org/10.1145/2389836.2389862>
- Morgan, R. M., & Hunt, S. D. (1994). The commitment–trust theory of relationship marketing. *Journal of Marketing* , 58 (3), 20–38. <https://doi.org/10.1177/002224299405800302>
- Mutimukwe, C., Kolkowska, E., & Grönlund, Å. (2020). Information privacy in e-service: Effect of organizational privacy assurances on individual privacy concerns, perceptions, trust and self-disclosure behavior. *Government Information Quarterly* , 37 (1), 101413. <https://doi.org/10.1016/j.giq.2019.101413>
- Oliver, R.L. (1977). Effect of expectation and disconfirmation on postexposure product evaluations: An alternative interpretation. *Journal of Applied Psychology* , 62 (4), 480–486. <https://doi.org/10.1037/0021-9010.62.4.480>
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). ES-QUAL a multiple-item scale for assessing electronic service quality. *Journal of Service Research* , 7 (3), 213–233. <https://doi.org/10.1177/1094670504271156>
- QS: Al-Mu'minun: 8. (2013). *Ministry of Religion of the Republic of Indonesia* . CV Nur Alam Semesta.
- Ranjan, K. R., & Read, S. (2016). Value co-creation: concept and measurement. *Journal of the Academy of Marketing Science* , 44 (3), 290–315. <https://doi.org/10.1007/s11747-014-0397-2>
- Shahid Iqbal, M., Ul Hassan, M., & Habibah, U. (2018). Impact of self-service technology (SST) service quality on customer loyalty and behavioral intention: The mediating role of customer satisfaction. *Cogent Business and Management* , 5 (1), 1–23. <https://doi.org/10.1080/23311975.2018.1423770>
- TMO Group. (2024). *Indonesia eCommerce sales estimates (January 2024)* . https://www.tmogroup.asia/downloads/indonesia-ecommerce-sales-estimates-january-2024/?utm_source=chatgpt.com
- Vatolkina, N., Gorbashko, E., Kamynina, N., & Fedotkina, O. (2020). E-Service Quality from Attributes to Outcomes: The Similarity and Difference between Digital and Hybrid Services. In *Journal of Open Innovation: Technology, Market, and Complexity* (Vol. 6, Issue 4). <https://doi.org/10.3390/joitmc6040143>