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E-Service Quality and Perceived Value on Loyalty Mediated by Satisfaction: Evidence from Zoom User in Brawijaya University- Indonesia

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Abstract

This study focuses on the effect of e-service quality and perceived value on loyalty and is mediated by satisfaction variables on zoom users. A grand theory guides this research: The theory of Planned Behavior or TPB and Consumer Behavior. This study aimed to test and analyze how e-service quality and perceived value influence loyalty through Zoom application user satisfaction. This study uses students of the Faculty of Economics and Business, University of Brawijaya, as the research object. This study uses a quantitative approach. The population in this study were students of the Faculty of Economics and Business, Brawijaya University, Indonesia. The sampling technique used was purposive sampling, with a total sample of 140 respondents. The data collection method used a G-Form questionnaire and was analyzed using SEM-PLS. The findings from this study indicate that e-service quality, perceived value, and customer satisfaction significantly affect loyalty. Customer satisfaction also plays a role in mediating the relationship between e-service quality and perceived value on loyalty.

1. Introduction

Since the outbreak of the COVID-19 virus pandemic, the use of online meeting platforms has experienced tremendous growth, and the market potential is expected to reach $50 billion by 2026 (Demir, Maroof, Sabbah Khan, & Ali, 2020). Higher education institutions, especially universities, have started conducting distance learning during the pandemic using various online platforms, both learning management systems and online meeting platforms. The learning management systems that are widely used are Google Classroom and e-learning portals owned by universities. Meanwhile,

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online meeting platforms widely used during distance learning are Zoom, Google Meet, and Visco Webex applications (Zam, 2021).The online meeting platform with the largest market share in the world is Zoom. The percentage of users was recorded at 48.7%, up 22.3 points from the previous year, which was 26.4% in 2020. Zoom is also the favorite video call platform for online learning in Indonesia, based on a survey from the Indonesian Survey Institute. Most of the public uses Zoom (57.2 percent), followed by Google Meet (18.5 percent), Cisco Webex (8.3 percent), U Meet Me (5.0 percent), Microsoft Teams (2.0 percent), and others (2.2 percent) (Kumparan.com, 2020). Zoom is an online meeting application used by various agencies and universities, especially in Indonesia.

The use of Zoom is increasingly widespread. Unfortunately, Zoom has been hit by privacy and security issues (Kumparan.com, 2020). It is reported that Zoom application user data is shared freely, and many are even sold through the Darkweb. Apart from problems regarding privacy and security, Zoom also has problems with poor audio and video quality (Zoom, 2023). This quality problem caused Zoom's market share to drop in 2022 compared to 2021 (Sellcourseonline.com, 2023). Zoom's market share fell by 4.5% compared to 2021; a different thing was experienced by its competitors, namely Google Meet, which rose 10.3% compared to the previous year. Of course, if this is allowed to continue, Zoom will be defeated by Google Meet, whose application quality and security are better than Zoom. This decrease in market share is a decrease in the loyalty of Zoom users due to user dissatisfaction. Customer loyalty is the customer's willingness to use the company's products in the long term and recommend the company's products to friends and colleagues (Kotler & Armstrong, 2017).

The level of customer satisfaction is a key factor in determining customer loyalty. According to Srivastava & Rai (2018), a consumer's satisfaction refers to a psychological state combined with the consumer's feelings about previous brand experiences. Consumer satisfaction is also characterized as an estimate of how satisfied consumers are with product quality, administration or service, and the capacity of a brand (Ali & Anwar, 2021). Consumer satisfaction is a significant issue for a company's products, which measures the level between the company's products and the expectations of its consumers (Budur, Demir, & Heshmati, 2021). Product companies from online platform meeting application brands serve their customers electronically and are known as electronic services (e-service) during and or after sales. (Bressolles, Durrieu, & Senecal, 2014). Suppose the quality or performance of the product, service, or capacity does not meet expectations. In that case, consumers will cut their relationship with the brand (Anwar & Balcioglu, 2016). In contrast, on the other hand, if the product is more than what consumers expect, it will lead consumers to think and decide that the brand's product is unique (Connolly & Bannister, 2008).

E-service quality carried out with online media is called electronic service quality. Electronic service quality or e-service quality is defined as the extent to which a website facilitates shopping, purchasing, and delivery of products and services effectively and efficiently (Bressolles et al., 2014). Electronic service quality that customers have perceived well will form a good value perception about a company. Consumer perceptions of e-service quality become part of the overall assessment of all services provided by the company's business (Alzoubi, Abdo, Al-Gasaymeh, & Alzoubi, 2019).

Zeithaml (1998) in Nasution (2019) defines perceived value as a consumer's overall assessment of the usefulness of a product based on perceptions of what customers receive and what is given. Perceived value can form customer loyalty through customer satisfaction. Consumer satisfaction is influenced by perceived value, and loyalty is influenced by customer satisfaction (Segoro, 2013). Perceived value can form emotional bonds with the company to satisfy customers (El-Adly, 2019). According to Kotler & Armstrong (2017), an offering to a buyer will be successful if it delivers value and satisfaction to the target buyer. Consumer perception of the existence of a good customer value factor will form customer-perceived satisfaction. It will help the company in customer

loyalty if the customer gets satisfaction (customer satisfaction) from his experience using the company's services (Kuo, Wu, & Deng, 2009).

The research focuses on analyzing the relationship between e-service quality, perceived value, and customer satisfaction, which are essential factors that can affect the loyalty of Zoom users. Previous researchers (Ali et al., 2021) did not pay attention to perceived value, which is one of the factors influencing customer satisfaction and the loyalty variable resulting from user satisfaction. Other previous researchers (Demir et al., 2020) also did not use the loyalty variable, which has a vital role in a company's survival. This study seeks to fill in the gaps in these two studies by analyzing the direct effect of e-service quality and perceived value on loyalty through customer satisfaction. This research uses the Theory of Plan Behavior from Ajzen (1991) and the theory of Consumer Behavior from Kotler & Keller (2017). This study examined the influence of e-service quality and perceived value on loyalty mediated by Zoom user satisfaction. This study reconfirms the theory of influence between E-Service Quality, Perceived Value, and Customer Satisfaction on Loyalty.

Research Hypothesis

The quality of e-service quality is related to the system's ability to provide appropriate data and information for website users, including the accuracy in making transactions (Alzoubi et al., 2019). Better website service quality management will encourage increased customer commitment to continue using the website and services. The success of a customer-centric organization depends heavily on providing a superior quality of service that creates business value and leads to customer satisfaction and loyalty (Makanyeza & Mumiriki, 2016). The research of Zhang et al. (2020); Sabbah Khan & Yildiz (2020); Jiang et al. (2016); Slack et al. (2021); Sheng et al. (2010) reveal the positive influence of e-service quality and loyalty.

H1: E-Service Quality Has a positive effect on Loyalty.

Electronic commerce offers low customer transaction costs, creates customer value, improves company performance, and contributes to competitive advantage (Chircu & Mahajan, 2006). In other words, when perceived value is low, customers will be more likely to switch to competing businesses to increase perceived value, thereby decreasing loyalty. (Anderson & Srinivasan, 2003). Chang et al. (2009); El-Adly (2019); Nikhashemi et al. (2015) mentions the influence of perceived value on loyalty.

H2: Perceived Value Has a positive effect on Loyalty

E-service quality refers to the degree to which a website enables effective and successful shopping, purchasing, and delivery (Jameel, Hamdi, Karem, Raewf, & Ahmad, 2021). The e-service quality component in online business must be created to form customer satisfaction (e-satisfaction) (Segoro, 2013). Several studies have shown that e-service quality can affect customer satisfaction both directly and indirectly: Maulana & Nurcholis (2023); (Ofosu-Boateng & Acquaye, 2020); (Deng, Lu, Wei, & Zhang, 2010); (Hsin Chang & Wang, 2011).

H3: E-Service Quality Has a positive effect on Customer Satisfaction

Perceived value is a consumer's overall assessment of the usefulness of a product based on the perception of what is received by the customer (Sánchez-Fernández & Iniesta-Bonillo, 2007). In addition, customer satisfaction can be defined as perceived value (Kumar & Reinartz, 2016). Customer perception of getting more benefits than costs will result in more satisfied customers (Vijay, Prashar, & Parsad, 2017). Research reveals that perceived value has a significant positive impact on consumer satisfaction: Ge et al. (2021); Demir et al. (2020); El-Adly (2019); Chuah et al. (2014).

H4: Perceived Value Has a positive effect on Customer Satisfaction

Having a pleasant experience can help customers to encourage them to stay loyal by buying from them again (Al-adwan & Smedley, 2012). Hansen & Jonsson (2013) said that having a pleasant

experience can help customers to encourage them to stay loyal by buying from them again. Research by Jameel et al. (2021); Mashaqi et al. (2020); Al-dweeri et al. (2017); El-Adly (2019); Sheng et al. (2010) states that there is a positive influence between Customer Satisfaction and Loyalty.

H5: Customer Satisfaction Has a positive effect on Loyalty

A customer who gets what he wants tends to be loyal to the company (Raza, Umer, Qureshi, & Dahri, 2020). When customers are satisfied with the quality of a platform site, they will be willing to re-engage with the site more in the future and become loyal customers (Fang et al., 2014). Research by Slack & Singh (2020); Yaseen et al. (2020), Miah (2021); Ciptowening et al., (2021); Mashaqi et al. (2020); Jameel et al. (2021) show that customer satisfaction mediates between e-service quality and loyalty.

H6: Customer Satisfaction Mediates the Influence of E-Service Quality on Loyalty

Whether or not expectations or expectations of value are met or not will ultimately affect customer satisfaction and loyalty (Segoro, 2013). According to Meilatinova (2021), satisfaction is an important factor, especially in online business, which can lead to loyalty. Previous studies have found that customer trust can be influenced by perceived value (Özkan, Süer, Keser, & Kocakoç, 2020) as well as the good quality of the online services provided (Keshavarz & Jamshidi, 2018) can increase customer loyalty. The research by Chang et al., (2009); El-Adly (2019); and Keshavarz & Jamshidi (2018) revealed that customer satisfaction is able to mediate the influence of perceived value and loyalty.

H7: Customer Satisfaction Mediates the Effect of Perceived Value on Loyalty

The conceptual framework of this research is structured by connecting the results of previous research with theoretical studies so that the problems in this research can be formulated in the formulation of the problem which is then realized into a conceptual research model that is intended to answer the research hypothesis, as seen in the following figure:

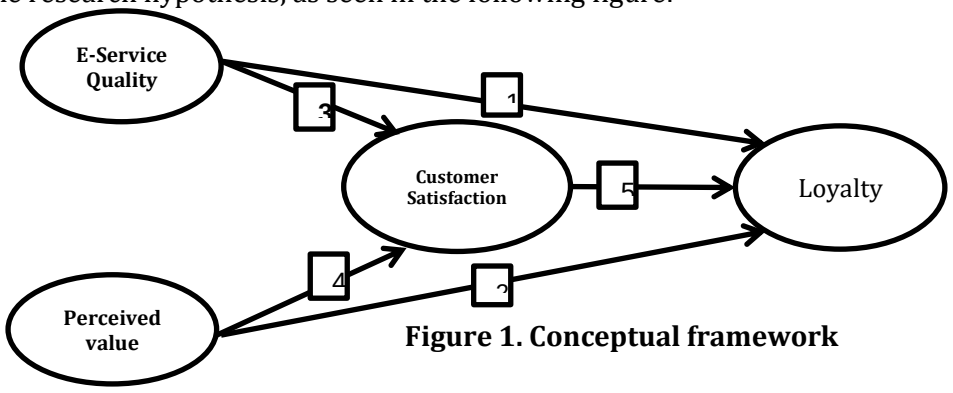


Figure 1. Conceptual framework

2. Materials and Methods

The approach used in this study is a quantitative analysis approach based on statistical information. The method used is non-probability sampling (Sekaran & Bougie, 2011). The number of samples to be used is 140 respondents. The analytical method in this study uses Partial Least Square (PLS) based Structural Equation Modeling (SEM) with the help of SmartPLS version 3.2.8 software. All indicators used to measure variables in this study were adopted from several previous studies. The indicators of the Service Quality variable are adopted from Parasuraman et al. (2005); Demir et al. (2020); Khan et al. (2019), which consist of 4 indicators. The Perceived Value indicator is adopted from Slack et al., (2020) which consists of 4 indicators. The indicators of the Customer Satisfaction variable are adopted from Demir et al., (2020); Al-dweeri et al., (2017); Khan et al., (2019), which

consist of 2 indicators. The indicator of the Loyalty variable is adopted from Yen & Lu (2008); Al-dweeri et al., (2017); Al- Adwan and et al., (2019), which consists of 4 indicators.

3. Results and Discussions

Respondent characteristic

The characteristics of the respondents in this study were grouped based on age, gender, last education, duration of using Zoom, media used, and pocket money or monthly income, which is explained in Table 1.

Table 1. Characteristics of Respondent

Characteristics		Frequency	Percentage
Age	<20 Years	11	7.9%
	20-25 Years	61	43.6%
	26-30 Years	68	48.6%
Gender	Male	52	37.1%
	Female	88	62.9%
Education level	High schools	38	27.1%
	Diploma	0	0%
	Bachelor	60	42.9%
	Master	42	30%
Zoom use	<3 month	68	48.6%
	Last six months	21	15%
	Last one year	51	36.4%
Media used for Zoom	Smartphone	115	17.3%
	Laptop	24	82.7%
Pocket Money / Income (1 Month)	<1 Million	20	14.4%
	1-2 Million	63	45.3%
	3-4 Million	23	16.5%
	>5 Million	33	23.7%

Source: Primary data (2023)

Table 1 shows that the characteristics of respondents based on age are dominated by the age range of 26-30 years as much as 43.6%; this shows that students as respondents in this study are in the adult category, according to the requirements of Zoom users, namely users over 16 years. The gender of the respondents in this study was dominated by female users, as much as 62.9% (88 people), this is according to BPS data (2022) which states that students at the Faculty of Economics and Business, Bwarijaya University are more female students than male students.

The education level of the respondents in this study was dominated by undergraduate students (42%) and 30% of postgraduate students (60 people), indicating that undergraduate and postgraduate students are more likely to use the Zoom application as a medium for carrying out learning activities. Furthermore, the frequency of using Zoom by respondents in this study was 51.4% in 6 months-1 year, where since the Covid-19 pandemic, many things required students to carry out online learning activities using the Zoom application.

The media used by the respondents in this study used laptops (82.7%), indicating that in carrying out activities the respondents preferred to use Zoom on laptops. The features provided by

Zoom on a laptop are more complete than using a smartphone. Pocket money or income of the respondents of this study, 45.3% is in the range of 1-2 million (63 people). This shows that their pocket money/income is in the middle class.

Results of Descriptive Statistical Analysis

Descriptive analysis in this study was carried out by describing the results of the distribution of answers from 140 research respondents who were distributed into four research variables, which then averaged the answers and drew conclusions.

Table 2. *E-Service Quality* Distribution

Item	STS		TS		N		S		SS		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
X1.1	0	0%	6	4%	17	12%	55	39%	62	44%	4,55
X1.2	0	0%	10	7%	16	11%	61	44%	53	38%	4,50
X1.3	0	0%	13	9%	16	11%	71	51%	40	29%	4,46
X1.4	0	0%	22	16%	46	33%	58	41%	14	10%	4,45
Total Mean Variable E-service Quality											**4,48**

Source: Primary data (2023)

Table 2 shows that the highest average answer is in the efficiency indicator with the question item "I can easily find the features/commands I am looking for in the Zoom Application," with an average score of 4.55 which is in the very good category. Shows that Zoom users can easily use the features that Zoom has provided.

Table 3. *Perceived value* Distribution

Item	STS		TS		N		S		SS		Mean
	Freq.	%	Freq.	%	Freq.	Freq.	%	Freq.	%	Freq.	
X2.1	0	0%	15	11%	39	28%	62	44%	24	17%	4,56
X2.2	9	6%	7	5%	51	36%	58	41%	15	11%	4,21
X2.3	0	0%	14	10%	49	35%	61	44%	16	11%	4,14
X2.4	0	0%	14	10%	41	29%	61	44%	24	17%	4,35
Total Mean Variable Perceived Value											**4,31**

Source: Data Primer (2023)

Table 3 shows that the highest average answer to the perceived value variable is in the emotional value indicator with the question, "I feel happy when using the Zoom Application." The score is 4.56, which means very good. Shows that with the convenience of the features provided by Zoom and the ease of using its features, the users are made happy by Zoom users.

Table 4 Distribution of *Customer Satisfaction*

Item	STS		TS		N		S		SS		Mean
	Freq.	%	Freq.	%	Freq.	Freq.	%	Freq.	%	Freq.	
X3.1	0	0%	4	3%	8	6%	71	51%	57	41%	4,43
X3.2	0	0%	2	1%	15	11%	65	46%	58	41%	4,21
X3.3	0	0%	4	3%	11	8%	65	46%	60	43%	4,34

X3.4	0	0%	4	3%	10	7%	80	57%	46	33%	4,31
Total Mean Variable Customer Satisfaction											**4,32**

Source: Primary Data (2023)

Table 4 shows that the highest average answer to the customer satisfaction variable is in the question item "I think I did the right thing to do an online meeting or presentation with the Zoom Application," which indicates conformity to expectations. This shows that their choice of using Zoom as a meeting platform or online learning is right for them because Zoom has screen sharing and recording features and other features that help make it easier for users to do online learning.

Table 5. Variable Loyalty Distribution

Item	STS		TS		N		S		SS		Mean
	Freq.	%	Freq.	%	Freq.	Freq.	%	Freq.	%	Freq.	
Y.1	0	0%	1	1%	24	17%	70	50%	45	32%	4,18
Y.2	0	0%	11	8%	37	26%	66	47%	26	19%	4,20
Y.3	0	0%	12	9%	45	32%	59	42%	24	17%	4,34
Y.4	0	0%	0	0%	18	13%	72	51%	50	36%	4,32
Total Mean Variabel *Loyalty*											4,26

Source: Data Primer (2023)

Table 5 shows that the highest average answer to the loyalty variable is in the question item "I will not switch to another online meeting platform other than the Zoom application," which is an indicator of "Not Intend to Move" with a score of 4.34 which is in the very good category. This shows that because the users included in this study's respondents already felt the features and satisfaction, they did not switch to other online meeting platforms.

Partial Least Square (PLS) Analysis Results

Statistical tests were conducted to measure the validity and reliability of this study. Table 6 indicates that the scale, magnitude, and statistical suitability have been accepted. The average variance extracted (AVE) values of all latent variables show a score of 0.621 for the E-Service Quality variable, 0.782 for the Perceived Value variable, 0.632 for the Customer Satisfaction variable, and 0.645 for the Loyalty variable. The Cronbach alpha value for the reliability criterion is relatively high; the Perceived Value has the highest Cronbach alpha value. Sequentially, the Cronbach alpha coefficient values for the four variables used in this study range from 0.79 to 0.9, so they are acceptable.

Table 6. Composite Reliability, Cronbach Alpha, AVE

Variables	Composite Reliability	Cronbach Alpha	AVE
E-Service Quality	0.867	0.799	0.621
Perceived Value	0.935	0.907	0.782
Customer Satisfaction	0.872	0.805	0.632
Loyalty	0.878	0.813	0.645

Source: Primary Data (2023)

Composite reliability (CR) values were 0.867, 0.872, 0.878, and 0.935 (above 0.80). It can be concluded that all constructs are reliable, both according to composite reliability and Cronbach alpha. The R-square value of the Loyalty variable in this research model is 0.55. The Goodness of Fit (GoF) in this study was calculated using the equation GoF = $\sqrt{(AR^2 x Acom)} = \sqrt{(0.5x0.4)} = 0.447$. Skor 0.447. The score of 0.447 on the Q-Square calculation indicates that the model in this study has a large goodness of fit.

Table 7. Hypothesis Testing Results

Hypothesis	Relations Between Variables	Path Coefficient	t-statistics	p-values	Result	
H1	E-Service Quality → Loyalty	0.217	2.368	0.018	Significant	**Hypothesis accepted**
H2	Perceived Value → Loyalty	0.343	4.785	0.000	Significant	**Hypothesis accepted**
H3	E-Service Quality → Customer Satisfaction	0.451	5.816	0.000	Significant	**Hypothesis accepted**
H4	Perceived Value → Customer Satisfaction	0.278	3.468	0.001	Significant	**Hypothesis accepted**
H5	Customer Satisfaction → Loyalty	0.319	3.758	0.000	Significant	**Hypothesis accepted**
H6	E-Service Quality → Customer Satisfaction → Loyalty	0.144	2.856	0.004	Significant	**Hypothesis accepted**
H7	Perceived Value → Customer Satisfaction → Loyalty	0.089	2.813	0.005	Significant	**Hypothesis accepted**

Source: *Primary Data (2023)*

The results of the analysis in Table 7 show that the effect of of e-service quality on loyalty has a positive path coefficient of 0.217, a t-statistical value of 2.368 is greater than the t-table value of 1.97, and a probability value of 0.018 is smaller than 0.05. Based on the results of these calculations, E-Service Quality Has a Positive Effect on Loyalty **so that H1 can be accepted.** The effect of perceived value on loyalty has a positive path coefficient of 0.343, the t-statistic value of 4.785 is greater than the t-table value of 1.97, and the probability value of 0.000 is smaller than 0.05. Based on the results of these calculations, it can be concluded that Perceived Value Has a Positive Influence on Loyalty, **so H2 can be accepted**. E-service quality on customer satisfaction has a positive path coefficient of 0.451, the t-statistic value of 5.816 is greater than the t-table value of 1.97, and the probability value of 0.000 is less than 0.05. Based on the results of these calculations, it can be concluded that e-service quality has a significant positive effect on customer satisfaction, so that **H3 can be accepted**. The

effect of perceived value on customer satisfaction has a positive path coefficient of 0.278, the t-statistic value of 3.468 is greater than the t-table value of 1.97, and the probability value of 0.001 is smaller than 0.05. Based on the results of these calculations, it can be concluded that Perceived Value Has a Positive Effect on Customer Satisfaction, so **H4 can be accepted**.

The effect of customer satisfaction on loyalty has a positive path coefficient of 0.319, the t-statistic value of 3.758 is greater than the t-table value of 1.97, and the probability value of 0.000 is less than 0.05. Based on the results of these calculations, it can be concluded that Customer Satisfaction Has a Positive Effect on Loyalty, **so H5 can be accepted**.

The indirect effect of e-service quality on loyalty through customer satisfaction has a positive path coefficient of 0.144, a t-statistic value of 2.856 is greater than the t-table value of 1.97, and a probability value of 0.004 is less than 0.05. Based on the results of these calculations, it can be concluded that Customer Satisfaction Mediates the Effect of E-Service Quality on Loyalty; therefore, **H6 is acceptable**. The indirect effect of perceived value on loyalty through customer satisfaction has a positive path coefficient of 0.089, a t-statistical value of 2.813 is greater than the t-table value of 1.97, and a probability value of 0.005 is smaller than 0.05. Based on the results of these calculations, it can be concluded that Customer Satisfaction Mediates the Effect of Perceived Value on Loyalty, and it can be concluded that **H7 is accepted.**

3.2 Discussion

E-Service Quality Has a Significant Influence on Loyalty

The study results show that e-service quality has a significant effect on loyalty, whereas e-service quality will have a significant effect on increasing loyalty. Based on the frequency distribution results, users can easily use the features in the Zoom application; this is the reason for their loyalty. Organizational success depends on superior service quality that creates business value and leads to customer satisfaction and loyalty (Makanyeza & Mumiriki, 2016). The results of this study are in line with the research of Khan et al. (2019); Slack et al. (2021); Sheng & Liu (2010); Jiang et al. (2016), which reveals a positive influence of e-service quality and loyalty.

Perceived Value Has a Significant Influence on Loyalty

The study results show that perceived value is related to loyalty, the higher the perceived value, the more loyal Zoom users will be. The results of the frequency distribution show that users feel pleasure when using Zoom, this is the reason why users continue to use Zoom. Pleasure gives positive feelings to comfort its users; when they feel comfortable, they are reluctant to move to another online meeting platform. Perceived value contributes to e-business loyalty by reducing the need for individuals to seek alternative service providers (Anderson & Srinivasan, 2003). The results of this study support previous research by El-Adly (2019); Nikhashemi et al. (2015); Chang et al. (2009), mention the influence of perceived value on loyalty.

E-Service Quality Has a Significant Influence on Customer Satisfaction

The research findings show that e-service quality is able to determine customer satisfaction. E-service quality can have a significant effect on increasing customer satisfaction. The results of the frequency distribution analysis show that users can easily use and recognize the features available in the Zoom application. This is a form of user satisfaction that prefers Zoom as an online meeting platform compared to the others. This research supports the theory of consumer behavior; service

quality is a stimulus that can influence customer psychology in the form of positive feelings and will ultimately provide a sense of satisfaction to consumers (Kotler & Armstrong, 2017). The results of this study are also in line with research by Sheng & Liu (2010); Jiang et al. (2016); Slack & Singh (2020); Miah (2021) mentions the influence of e-service quality on customer satisfaction.

Perceived Value Has a Significant Influence on Customer Satisfaction

The research results show that perceived value has a significant positive effect on customer satisfaction. The frequency distribution results show that the convenience and ease of use of the available features allow users to make online presentations via Zoom easily, making users happy. This feeling of pleasure supports the theory of consumer behavior, which states that the value of using a product, which is part of consumer psychology, is related to consumer satisfaction, where the consumer reuses the product or service (Kotler & Armstrong, 2017). Any increase or decrease in the benefits that consumers note after purchase will change the perceived value, thus increasing or decreasing the level of customer satisfaction (Ge et al., 2021).

Customer Satisfaction Has a Significant Influence on Loyalty

Customer satisfaction has a significant effect on loyalty. The more satisfied users are, the more loyal Zoom users will be. The frequency distribution results show that their choice of using Zoom as a meeting platform or online learning is correct. This is because Zoom has screen sharing and recording features and other features that make it easier for users to do online learning. Overall, the users are delighted with their Zoom app experience. Pleasant and memorable experiences can help customers develop favorable attitudes toward the organization or seller, encouraging them to remain loyal by buying from them again (Yaseen et al., 2020). The results of this study prove that customer satisfaction is an important indicator and cannot be ignored in measuring loyalty. This research is in line with research by Jameel et al. (2021); Miah (2021); El-Adly (2019) Al-dweeri et al. (2017).

E-Service Quality Against Loyalty Mediated by Customer Satisfaction

This research has a direct influence between e-service quality variables on loyalty, then testing is carried out by including customer satisfaction as mediation, it turns out that the test results show an indirect effect between e-service quality on loyalty when mediated by customer satisfaction. This means that good e-service quality has a significant impact on increasing Zoom user loyalty with consumer satisfaction. In other words, customer satisfaction can act as a mediation between the effect of E-service Quality on loyalty. Because of this, consumer satisfaction in this study acts as a partial mediation. That is, the independent variable, namely e-service quality, is able to directly influence the dependent variable in this study (loyalty) without going through/involving the intermediary variable, namely customer satisfaction. Shankar et al., (2003) explained that e-quality service will affect consumer satisfaction and loyalty. Consumers who get what they want tend to be loyal to the company (Segoro, 2013). This research is in line with Jameel et al., (2021); Miah (2021); Slack & Singh (2020); Al-dweeri et al., (2017); Sheng & Liu (2010).

Perceived Value of Loyalty Can be Mediation by Customer Satisfaction

The test results of the indirect effect between the perceived value on loyalty through the mediation of consumer satisfaction show an indirect effect between the perceived value on loyalty

which is mediated by customer satisfaction. These findings prove that good perceived value can increase consumer satisfaction, which in turn has an impact on increasing consumer loyalty and satisfaction. Customer satisfaction acts as a partial mediator between the effect of perceived value on loyalty. The effect of perceived value on loyalty mediated by consumer satisfaction has a smaller value than the direct effect of perceived value on loyalty. Whether or not expectations or expectations of value expectations are met will ultimately affect customer satisfaction and loyalty. Customer trust can be influenced by value. Customer trust can be influenced by value (El-Adly, 2019) and the relational quality of the online services provided (Keshavarz & Jamshidi, 2018).

4. Conclusion

Zoom's E-service Quality and Zoom Perceived Value positively affect Zoom users' Customer Satisfaction. The better the quality of service and value felt by Zoom users, the higher the satisfaction of these Zoom users. Customer satisfaction also has a positive effect on Zoom user loyalty, where the higher user satisfaction, the stronger user loyalty to Zoom. E-service Quality and Perceived Value also have a direct influence on Zoom user loyalty, where good service quality and positive value from the experience of using the Zoom application can increase user loyalty. In addition, Customer Satisfaction also functions as a mediator in the relationship between E-service Quality and Perceived Value and user loyalty.

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