

## The Importance of E-Trust and E-Satisfaction in Asynchronous Online Learning

Chusnul Rofiah  
STIE PGRI Dewantara Jombang

Amelia Amelia\*  
Pelita Harapan University, Surabaya Campus

Ronald Ronald  
Pelita Harapan University, Surabaya Campus

— Review of —  
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### ABSTRACT

Online learning models have been developed for students who are mature and independent in the the learning process. Moodle (Modular Object-Oriented Dynamic Learning Environment) is a learning platform that implements a synchronous system which is easy to modify and adapt according to the needs of the previously described learning activities, such as a platform for displaying the past and current teaching materials. This study aims to identify the variables that form Attitudinal Loyalty. The intervening variables are Behavioral Loyalty, E-Satisfaction, and E-Trust. The independent variables include Efficiency, Privacy, Reliability, Emotional Benefit, and Customer Service. Respondents in this study were 164 university students who used Moodle as an Asynchronous Learning System. This study's findings indicate that Behavioral Loyalty has the greatest influence on Attitudinal Loyalty. Moreover, *Efficiency* has the strongest influence in shaping E-Trust, E-Satisfaction, Behavioral Loyalty, and Attitudinal Loyalty. This study expands the theory of E-Loyalty for Learning Management Systems which is an important part of the E-service quality theory.

Keywords: Attitudinal Loyalty, Behavioral Loyalty, Emotional Benefit, Customer Service.

### 1. INTRODUCTION

During the COVID-19 pandemic, one of the most affected sectors is the sector of education ranging from elementary to higher educations. Students were unable to participate in face-to-face learning activities since the issuance the online learning and working from home policy by the Minister of Education on March 17, 2020. Academic and non-academic activities at universities also had to be conducted online. Various technologies and methods were used by teaching staff to deliver teaching and learning. Various private and state universities in Indonesia were trying to stay productive in undertaking academic and non-academic activities. Although learning is conducted online, the correct system must be carried out so that the teaching materials can be effectively conveyed to students. Asynchronous learning systems are widely used at universities in Indonesia, which allow students to be more independent in their study.

Online learning models have been developed for students who are mature and independent in the learning process. Moodle (Modular Object-Oriented Dynamic Learning Environment) is a learning platform for implementing an asynchronous system. Market competition causes companies to provide various products and the best services to satisfy their customers (Ronald and Amelia, 2017). For the same reason, Moodle is provided to increase

customer loyalty. According to Lee and Cunninham (2001), customer loyalty is an important part of a business because it contributes to sustainable competitive advantage.

This study is important for Moodle learning because market competition in digital learning services is intense. Therefore, Moodle service providers need to increase customer loyalty through behavioral loyalty and attitudinal loyalty. This study focuses on efficiency, privacy, reliability, emotional benefits, customer service, e-trust, and e-satisfaction that may influence customer loyalty with a special reference Moodle service providers in Surabaya, Indonesia.

## 2. LITERATURE REVIEW

### 2.1 Efficiency

Website *Efficiency* is the ease and speed of accessing and using the site. Efficiency is important in e-commerce because factors such as convenience and time saving are generally considered the main reasons for online shopping, according to Ranganathan and Ganapathy (2002) and Amelia and Ronald (2017). Efficiency is a factor that affect the level of website user satisfaction. Amin (2016) states that website efficiency is how a user can explore and use the application without finding significant difficulties. Drawing from previous research, the following hypothesis is proposed:

**H<sub>1</sub> Efficiency has a positive significant effect on E-Trust**

### 2.2 Privacy

According to Whitman and Mattord (2013), privacy is information collected, used, and stored by organizations for specific purposes of the data owner. De Cew (2006) considers privacy as a prerequisite for human dignity and emotional release, personal integrity, the development of personal relationships, personal expression, and private rights. According to Katsh (1995), privacy is the power to control what others know about oneself. Similarly, Rosenberg (1969) defines *privacy* as the right to determine how, when, and to what extent data about one's self is released to others. According to Burgoon *et al.* (1989), privacy is the ability to control and limit physical (spatial and human), interactional (social), psychological, and information access to oneself or someone in a group. According to Malhotra (2004), privacy is a piece of information that refers to individuals, groups, or institutions determining themselves and the extent of information about what is communicated to others. According to Flavian *et al.* (2006), the design quality and function of online-based learning support website efficiency and customer trust. Kim *et al.* (2009) suggested that privacy is a driver of electronic trust, eventually leading to e-satisfaction. Ribbink *et al.* (2004) also found a high impact of privacy on trust in the online user environment. Based on the above studies, the second hypothesis is given as follows:

**H<sub>2</sub> Privacy has a positive significant effect on E-Trust**

### 2.3 Reliability

According to Neuman (2007), reliability means consistency. This indicates that repeated measurements of the same attribute will give identical or very similar conditions. Reliability in quantitative research shows that numerical results produced by indicators do not differ due to the characteristics of the measurement process or the measuring instrument. Reliability also refers to the consistency of the scores obtained by the same person when he/she retested with the same test instrument under different occasions or with several equivalent instruments under different conditions (Anastasi and Urbina, 1998). In practical terms, the nature of the service industry demands that reliability is applied to evaluate performance. The overall reliability has been recognized as a fundamental factor in describing the optimal mix of maintenance strategies for a given system. Reliability is important for accurate failure prediction, which

contributes to the efficient use of resources (Karevan and Suykens, 2020). According to Huang *et al.* (2010), reliable services can create a sense of trust for users; the level of service performance is an effective way to increase customer satisfaction, trust, and loyalty. Drawing from previous research, the following hypotheses is proposed:

**H<sub>3</sub> Reliability has a positive significant effect on E-Trust**

#### **2.4 Emotional Benefit**

According to Kertajaya (2003), emotional benefits are related to humans' emotional side, such as relationships, beauty, communication, and love. Emotional Benefit refers to visual appeal, innovation, emotional appeal, or simply whether something is attractive (Cao *et al.*, 2005). Emotional Benefit also refers to an emotional need that is satisfied by a product and is associated with an intangible feeling when using a product or service. Therefore, a product resolves problems in consumers' feelings and experiences that genuinely contribute to the quality of life (Weinberg, 1992). According to Al-dweeri *et al.* (2018), Emotional Benefit has a significant influence on E-Trust. To evaluate a website, customers refer to their feelings and cognition when using the service. Therefore, feelings entertained have a positive influence on service evaluation if it is able to meet customer needs. Drawing from prior research, the following hypothesis is proposed:

**H<sub>4</sub> Emotional Benefit has a positive significant effect on E-Trust**

#### **2.5 Customer Service**

Tjiptono (2012) argues that customer services increase the performance of a company in satisfying its customers by providing services that exceed customer expectations. According to Holloway and Beatty (2008), customer services are helpful, responsive services that respond to customer inquiries and complaints quickly during and after a sale. According to Yoeti (2005), customer services handle various forms of information, complaints, suggestions, and criticisms from external parties. According to Tarsani (2008), customer services increase customer trust where goodwill is created. As such, the fifth hypothesis is given as follows:

**H<sub>5</sub> Customer Service has a positive significant effect on E-Trust**

#### **2.6 E-Trust**

E-Trust is the basis for business transactions to occur. Trust does not appear suddenly; it must be built from the start so that it can generate consumer intention to visit the site, which leads consumers to repeat purchases and e-loyalty (Kartono and Halilah, 2018). E-trust is determined by the trust that users will not be exploited (Corritore *et al.*, 2003). According to Kimery and McCord (2002), e-trust is a willingness to accept risks in online transactions based on positive consumer expectations. Users provide personal data online if they trust that the service provider will not disclose their data to third parties. Sirdeshmukh (2000) argues that in buyer-seller relationships, the evaluation of consumer trust prior to a particular exchange episode is found to have a direct influence on post-purchase satisfaction. Therefore, the following hypothesis is proposed:

**H<sub>6</sub> E-Trust has a positive significant effect on E – Satisfaction**

#### **2.7 E - Satisfaction**

E-Satisfaction is an emotional state arising from the absence of confirmation of positive or negative initial expectations for the experience of ownership or consumption (Oliver 1980). According to Mittal and Kamakura (2001), the influence of satisfied customers on service providers can motivate customers to patronize the provider again and recommend the provider to other customers. If the level of satisfaction is high, the possibility of repeat patronage is high. This will create loyalty and the customers will recommend the products or services by word of

mouth. In other words, customer satisfaction has a positive impact on behavior and attitude loyalty. Hence, the following hypothesis is proposed:

**H7 E - Satisfaction has a positive significant effect on Behavioural Loyalty**

## 2.8 Behavioral Loyalty

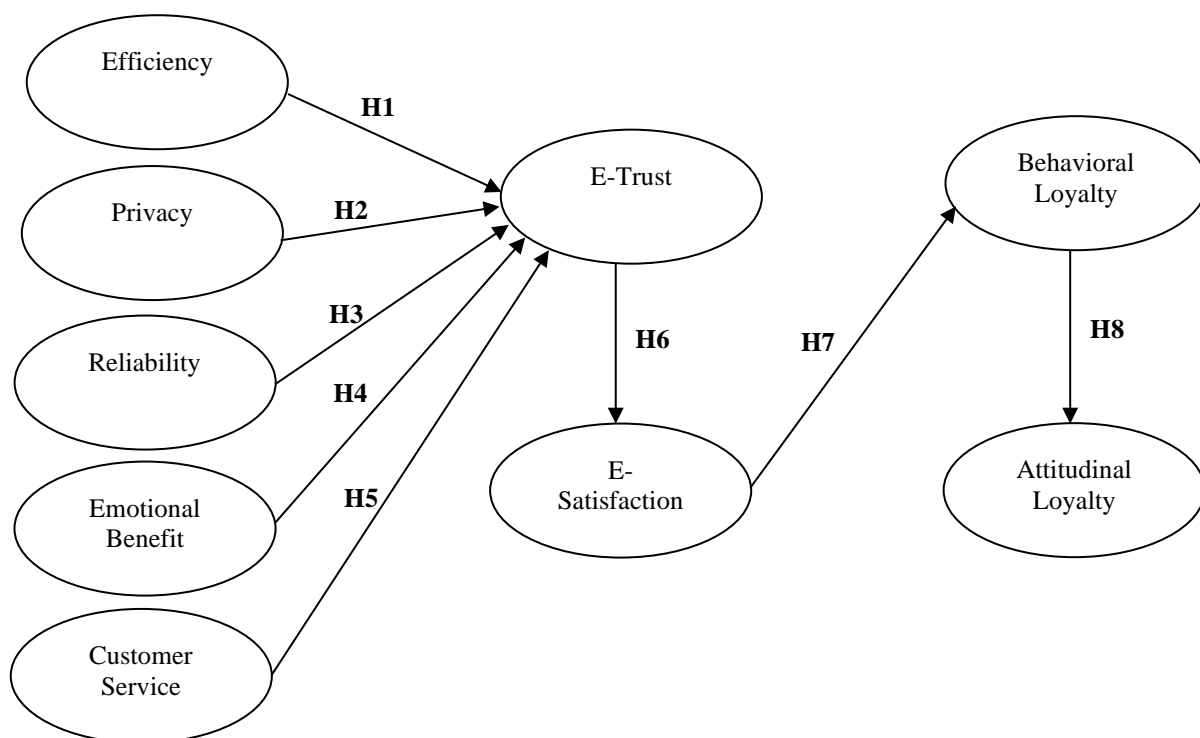
Based on Rauyruen and Miller (2007), behavioral loyalty is a customer's willingness to repurchase a product from and continue a relationship with a supplier. This positive and persistent behavior include intended loyal behavior, positive word-of-mouth promotion, and cross-purchase intentions (Homburg and Giering, 1999). According to Al-dweeri *et al.* (2018), behavioral loyalty has a positive effect on attitudinal loyalty. The more positive the consumer's attitude towards a brand, the stronger the loyalty behavior. Therefore, the following hypothesis is proposed:

**H8 Behavioural Loyalty has a positive significant effect on Attitudinal Loyalty**

## 2.9 Attitudinal Loyalty

According to Funk and James (2001), attitudinal loyalty is distinguished from commitment. Similarly, Baron *et al.* (2010) defines attitudinal loyalty as a psychological tendency expressed through an overall evaluation with several levels of likes and dislikes. Bowen and Chen (2001) define attitudinal loyalty as a reflection of psychological and emotional attitudes. Attitudinal loyalty is important because it displays certain behaviors such as future purchases (Liddy, 2000).

**Figure 1. Research Model**



## 3. RESEARCH ISSUE AND METHODOLOGY

This study adopts the framework as shown in Figure 1 to examine the influence of Efficiency, Privacy, Reliability, Emotional Benefit, and Customer Service on Attitudinal Loyalty through

E-Trust, E-Satisfaction, and Behavioral Loyalty. Non-probability sampling and Snowball sampling technique are used in this research using a questionnaire for data collection. The research method used is quantitative. The sample contains 164 respondents, both male and female aged from 18 to 60, i.e., early adulthood (Kotler and Armstrong, 2010). The questionnaire was distributed to the respondents who used an Asynchronous Learning System called Moodle in Indonesia.

## 4. FINDING AND DISCUSSION

### 4.1 Findings

This study used Multiple Regression in testing the relationships between the variables. The descriptive statistics provided in Table 1 show that respondents are mainly women (63.4%).

**Table 1. Respondent's Characteristics by Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	104	63.4	63.4	63.4
	Male	60	36.6	36.6	100.0
	Total	164	100.0	100.0	

From Table 2, the respondents are mainly in the age group of 18-35 (95.1%), i.e., generations X and Y.

**Table 2. Respondent's Characteristics by Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 35	156	95.1	95.1	95.1
	36 - 50	7	4.3	4.3	99.4
	50 - 60	1	0.6	0.6	100.0
	Total				

### 4.2 Validity and Reliability Test

Table 3 provides the correlation and Cronbach's alpha that represent the questionnaire's validity and reliability based on each variable's indicator. The corrected item-total correlation must be larger than the R value (0.1533) to pass the validity test and the Cronbach's Alpha value must be larger than 0.7 to pass the reliability test (Ghozali, 2017).

**Table 3 Validity Test**

Variable	Item Code	Corrected Item Total Correlation	rtable	Criteria
<i>Attitudinal Loyalty</i>	AL1	.440	0.1533	Valid
	AL2	.261	0.1533	Valid
	AL3	.508	0.1533	Valid
<i>Behavioral Loyalty</i>	BL1	.702	0.1533	Valid
	BL2	.536	0.1533	Valid
	BL3	.590	0.1533	Valid
<i>E-Satisfaction</i>	ES1	.408	0.1533	Valid
	ES2	.473	0.1533	Valid
	ES3	.336	0.1533	Valid
<i>E-Trust</i>	ET1	.584	0.1533	Valid
	ET2	.510	0.1533	Valid
	ET3	.565	0.1533	Valid
<i>Efficiency</i>	E1	.483	0.1533	Valid
	E2	.596	0.1533	Valid
	E3	.648	0.1533	Valid
	E4	.630	0.1533	Valid
	E5	.618	0.1533	Valid
<i>Privacy</i>	P1	.499	0.1533	Valid

	P2	.468	0.1533	Valid
	P3	.532	0.1533	Valid
	P4	.635	0.1533	Valid
<i>Reliability</i>	R1	.581	0.1533	Valid
	R2	.510	0.1533	Valid
	R3	.551	0.1533	Valid
	R4	.525	0.1533	Valid
	R5	.493	0.1533	Valid
<i>Emotional Benefit</i>	EB1	.581	0.1533	Valid
	EB2	.510	0.1533	Valid
	EB3	.551	0.1533	Valid
<i>Customer Service</i>	CS1	.604	0.1533	Valid
	CS2	.544	0.1533	Valid
	CS3	.511	0.1533	Valid

**Table 4. Reliability Test**

No.	Variable	Cronbach's Alpha	N of Items
1.	Attitudinal Loyalty	0.589	3
2.	Behavioral Loyalty	0.769	3
3.	E-Satisfaction	0.596	3
4.	E-Trust	0.730	3
5.	Efficiency	0.808	5
6.	Privacy	0.740	4
7.	Reliability	0.764	5
8.	Emotional Benefit	0.741	3
9.	Customer Service	0.733	3

In Tables 4 and 5, all the indicators and variables pass the validity and reliability tests, which means that the questionnaire is valid and reliable.

### 4.3 Normality Test

The Kolmogorov-Smirnov normality test is conducted to test whether the residual variable has a normal distribution in the regression model. If the Asymp Value > 0.05, the residual is normally distributed. Therefore, Table 6 concludes that the data is distributed normally. Moreover, the T-test results support all the hypotheses.

**Table 5. Normality Test**

Equation	Asymp.Sig (2-tailed)	Critical Number	Description
ET*E, P, R, EB, CS	0.058	<0.05	Normally Distributed
ES*ET	0.053	<0.05	Normally Distributed
BL*ES	0.058	<0.05	Normally Distributed
AL*BL	0.063	<0.05	Normally Distributed

### 4.4 T-Test

**Table 6. T-Test**

Variable	Sig.	Standard	Description
E*ET	0.000	0.05	Hypothesis Accepted
P*ET	0.000	0.05	Hypothesis Accepted
R*ET	0.026	0.05	Hypothesis Accepted
EB*ET	0.042	0.05	Hypothesis Accepted

CS*ET	0.011	0.05	Hypothesis Accepted
ET*ES	0.023	0.05	Hypothesis Accepted
ES*BL	0.000	0.05	Hypothesis Accepted
BL*AL	0.000	0.05	Hypothesis Accepted

#### 4.5 Discussion

The result of this study shows that variable Efficiency has positive and significant effects on E-Trust. Also, Privacy has positive and significant effects on E-Trust, and Reliability has a positive and significant effect on E-Trust. Emotional Benefit has a significant positive effect on E-Trust, and Customer Service has a significant positive effect on E-Trust. E-Trust has a positive significant effect on E-Satisfaction, E-Satisfaction has a positive significant effect on Behavioral Loyalty, and Behavioral Loyalty has a significant positive effect on Attitudinal Loyalty. So, the conclusion is that the eight proposed hypotheses support all hypotheses.

The first hypothesis stating that Efficiency has a positive effect on E-Trust is supported. *Efficiency* is the independent variable that has the biggest influence in shaping E-Trust, which is consistent with Flavian *et al.* (2006) stating that Efficiency has a significant relationship to E-Trust. According to Flavian *et al.* (2006), the design quality and function of online-based learning support website efficiency and customer trust; the results of this study confirm this high-quality website efficiency and significant impact on customer trust.

The second hypothesis stating that Privacy has a positive significant effect on E-Trust is supported, which is consistent with Kim *et al.* (2009) stating that Privacy has a significant relationship to E-Trust. The results obtained by Kim *et al.* (2009) suggested that privacy is a driver of electronic trust, which will eventually lead to e-satisfaction.

The third hypothesis stating that Reliability has a positive significant effect on E-Trust is supported, which is consistent with Huang and Liu (2010) stating that Reliability has a significant relationship to E-Trust. According to Huang and Liu (2010), reliable service can create a sense of trust for users, and the level of service performance is believed to be an effective way to increase customer satisfaction, trust, and loyalty.

The fourth hypothesis stating that Emotional Benefit has a positive significant effect on E-Trust is supported, which is consistent with Al-dweeri *et al.* (2018) stating that there is a significant relationship between Emotional Benefit and E-Trust. According to Al-dweeri *et al.* (2018), Moreover, Emotional Benefit has a significant influence on E-Trust. When consumers rate a website, they refer to their feelings and cognition when using the service. Feeling entertained can have a positive influence on service evaluation if it is also able to meet customer needs.

The fifth hypothesis stating that Customer Service has a positive significant effect on E-Trust is supported, which is consistent with Tarsani (2008) stating that there is a significant relationship between Customer Service and E-Trust. According to Tarsani (2008), customer service is needed because it can increase customer trust where goodwill is created, and customers can become ambassadors for those closest to them by telling good experiences and satisfying service when served by customer service so that those closest to the customers have a positive impression about the company and participate in using the company's products/services.

The sixth hypothesis stating that E-Trust has a positive significant effect on E-Satisfaction is supported, which is consistent with Sirdeshmukh (2000) who states that there is a significant relationship between E-Trust and E-Satisfaction. Sirdeshmukh (2000) argues that in buyer-seller relationships, the evaluation of consumer trust prior to a particular exchange episode have a direct influence on post-purchase satisfaction.

The seventh hypothesis stating that E-Satisfaction has a positive significant effect on Behavioral Loyalty is supported, which is consistent with Mittal and Kamakura (2001) stating



that there is a significant relationship between E-Satisfaction and Behavioral Loyalty. According to Mittal and Kamakura (2001), the influence of satisfied customers on service providers can motivate customers to patronize the provider again and recommend the provider to other customers. Mittal and Kamakura also state that after the customer buys a product or service, an attitude, namely satisfaction, is formed. If the level of satisfaction is high, the possibility of repeat patronage is substantial. It will create a loyalty attitude where customers recommend products or services by word of mouth. In other words, customer satisfaction has a positive impact on behavior and attitude loyalty.

The eighth hypothesis stating that Behavioral Loyalty has a positive significant effect on Attitudinal Loyalty is supported, which is consistent with Al-dweeri *et al.* (2018) stating that there is a significant relationship between Behavioral Loyalty and Attitudinal Loyalty. According to Al-dweeri *et al.* (2018), behavioral loyalty has a positive effect on attitudinal loyalty. The more positive the consumer's attitude towards a brand, the stronger the loyalty behavior.

## 5. CONCLUSION

This study develops a model to examine the importance of E-Trust and E-Satisfaction in Asynchronous Online Learning for Indonesian students. All the eight hypotheses are supported by the empirical findings. As derived from the research outcomes, variables including Efficiency, Privacy, Reliability, Emotional Benefit, Customer Service, E-Trust, E-Satisfaction, and Behavioral Loyalty are important factors influencing Attitudinal Loyalty in the Asynchronous Online Learning of Indonesian students.

This study has several limitations. First, the sample comprises only college students living in Surabaya. Future studies could embrace wider population samples and all levels of education that use asynchronous online learning. Second, this study is concentrated on Moodle as a means of asynchronous online learning. Further studies could incorporate other online learning methods, such as synchronous, that could result in more diverse results and findings, which could be used to evaluate Moodle as an asynchronous online learning tool and its position in Indonesia's online learning industry. Further research can also be conducted by connecting the determinants of behavioral and attitudinal loyalty based on income level, age, and gender.

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