

# **Self-monitoring and Trust as Essential Factors on Impulsive Purchase of Hand Sanitizer Products in Indonesian COVID-19 Situation**

**Aulia Ismi Muthiya**

Department of Business Administration, Telkom University, Indonesia.

**Mahir Pradana**

Department of Business Administration, Telkom University, Indonesia.

E-mail: mahirpradana@telkomuniversity.ac.id

**Tri Indra Wijaksana**

Department of Business Administration, Telkom University, Indonesia.

**Fitriani Nur Utami**

Department of Business Administration, Telkom University, Indonesia.

**Sherly Artadita**

Department of Business Administration, Telkom University, Indonesia.

*Received May 20, 2021; Accepted September 22, 2021*

*ISSN: 1735-188X*

*DOI: 10.14704/WEB/V18I2/WEB18376*

---

## **Abstract**

This study was conducted to analyze how self-monitoring affects impulse buying of hand sanitizers during the COVID-19 pandemic, as well as investigating what self-monitoring factors affect impulse buying of hand sanitizers during the covid-19 pandemic. This study uses an independent variable, namely self-monitoring. The dependent variable is impulse buying with consumer trust as an intervention variable. This study uses a descriptive causal research method with a quantitative approach. Sampling technique used in research. We use a non-probability sampling technique with purposive sampling type, with a total of 100 respondents. The data analysis technique used descriptive analysis and multiple linear regression analysis. Based on the results of descriptive analysis, there is a mediating effect between the relationship between consumer confidence with impulsive buying decisions.

## **Keywords**

Self-Monitoring, Impulsive Purchase.

## **Introduction**

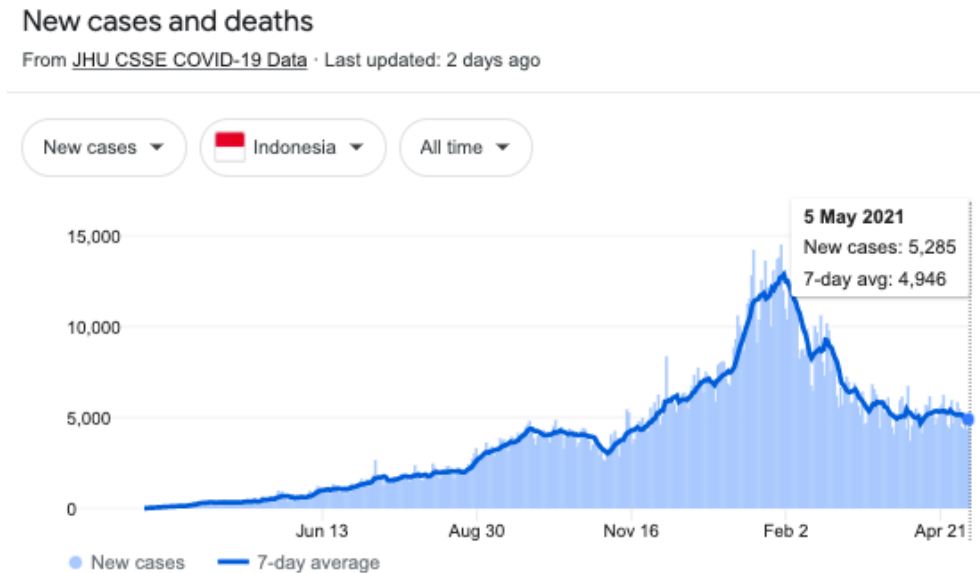
Corona Virus, better known as Covid-19, is a new epidemic that changes human behaviour globally. The first case of Covid-19 was confirmed in Wuhan, China, in December 2019. The first case of Covid-19 has so far been associated with a virus present in wild animals sold at the Wuhan Wet Market on March 2, 2020 (Pradana et al., 2021). The origin of the Covid-19 virus is still a mystery. The World Health Organization (WHO) said it could not rule out the suspicion that the Coronavirus had spread before it was first reported in Wuhan.

WHO sent a team to investigate the origin of Corona in China, Wuhan, from 16 to February 24, 2021. The outbreak of Covid-19 has made everything hygienic, including humans washing their own hands. The reason is, hands are one of the fastest means of spreading the virus. Because the more hands touch something, unclean hands can transmit the virus through encounter such as shaking hands, touching the face or mucous membranes, eating, etc.

Therefore, the public is advised to clean their hands, especially with soap and running water. However, it is not easy to find a water source for washing hands, hand sanitizer can be used as an alternative. Hand sanitizer must contain at least 60 per cent to 79 per cent alcohol. If it is lower than that, it is less effective at killing germs and viruses. However, if the content exceeds that number, it is likely to damage the skin and make it dry, like 90 per cent alcohol.

The transmission route of COVID-19 at the beginning of the outbreak generally occurred through droplet droplets from people infected with Corona. When Corona first broke out in Wuhan, there was no evidence that COVID-19 could be transmitted by air or airborne transmission. In China, the transmission of Corona between humans mainly occurs in the family environment. The WHO investigative expert team said that among the 344 clusters with a total of 1,308 cases (out of a total of 1,836 reported cases) in China's Guangdong and Sichuan Provinces, 85 per cent of them came from families. Post-mortem samples of a 50-year-old Chinese Covid-19 patient took organs from the lungs to the heart. Histological examination revealed bilateral diffuse alveolar damage with cellular fibromyxoid exudate. The lungs showed the patient had acute respiratory distress syndrome (ARDS). WHO noted some of the symptoms of COVID-19 in China in the Corona origin document, which was investigated last February 2021.

The Indonesian government officially announced two cases of positive COVID-19 patients on March 2, 2020. These patients are mothers and children suspected of being infected by Japanese citizens. Quoted from March 8, 2020, Ahmad Yurianto, as a spokesman for the government, announced that the number of cases in a week had increased to 6 positive patients. Until the end of March 2020, as of the 31st, confirmed positive cases of Covid-19 had reached 1,528 cases, with a total of 81 patients recovered, and 136 patients died.



**Figure 1 COVID-19 patients in Indonesia, March 2021 (source: Google Trend)**

Indonesian President Joko Widodo signed presidential decree number 7 of 2020 concerning the Task Force's establishment for the Acceleration of Handling Covid-19 as an initial step to tackle COVID-19 in Indonesia. The government also encourages people to practice social distancing by maintaining a distance of 1.5 meters from other people. The President also issued Presidential Decree Number 11 of 2020 concerning the Determination of the Covid-19 Public Health Emergency. This step was taken to break the chain of transmission of COVID-19, with the government's main concern being public health.

Minister of Trade Agus Suparmanto in a press statement with the Coordinating Ministry for Economic Affairs, Ministry of Agriculture, the National Police's Food Task Force, and retail entrepreneurs in Jakarta (Kompas, 4/3/2020) appealed to the public not to panic buying or shopping excessively. The supply of necessities is ensured sufficiently. However, this cannot reduce the concerns of the Indonesian people. The community began to impulsively buy basic necessities, medicines, and personal protective equipment

such as masks and hand sanitizers, resulting in the scarcity of basic goods, masks, and hand sanitizers in various supermarkets.

Indonesian Minister of Cooperatives and SMEs said that the pandemic had a positive impact on several business sectors. The increase in purchases of staple products jumped up to 350% (Indraini, 2020). However, this increase was accompanied by negative impacts, namely the increase in the price of goods, the scarcity of goods and speculators of public elements.

According to Yuen et al. (2020), panic buying behavior is shown when consumers buy products in large quantities in anticipation of, during or after a perceived disaster, or to anticipate price increases or shortages of goods. Shadiqi et al. (2020) states that panic buying behavior is caused by fear, anxiety, feelings of insecurity, psychological conflict, stress, perception of uncertainty, and media exposure. Consumer anxiety during the pandemic shows that there is public intention to stockpile products due to fear and uncertainty. Consumers buy products in large quantities to avoid supply shortages that may occur in the future. Research conducted by Nicola et al., (2020), states that the food sector, including food distributors and retailers, is under pressure for panic buying. This fact has led to increasing concerns about shortages of food products. So it can be concluded that the phenomenon of panic buying is part of consumer behavior caused by personal (psychological) and environmental factors influencing purchasing decisions.

Based on the description above, we as the researchers are interested in conducting research on "The Effect of Self-Monitoring on Impulsive Purchases of Hand Sanitizer During the Covid-19 Pandemic: A Study Among Indonesian Students." Based on the background that has been described previously, the problems to be revealed in this study can be formulated as follows:

- How Does Self-Monitoring Affect Impulsive Purchases of Hand Sanitizer During the Covid-19 Pandemic?
- What Self-Monitoring Factors Affect the Impulsive Purchase of Hand Sanitizer During the Covid-19 Pandemic?

We also formulated the problem that has been described, the purpose of this study is to find out:

- How Self-Monitoring Affects Impulsive Purchases of Hand Sanitizer During the Covid-19 Pandemic?

- What Self-Monitoring factors affect the Impulsive Purchase of Hand Sanitizer During the Covid-19 Pandemic?

## **Literature Review**

Dewi et al. (2019) define consumer behavior as the study of how individuals, groups, and organizations choose, buy, use, dispose of, and experience an item / service to meet the needs and desires of consumers. Consumer behavior is a complex multidimensional process. Consumer decisions often involve many steps and are influenced by various factors, including demographic values, lifestyle, and culture. Good marketing decisions by companies about the processes underlying consumer behavior (Widodo & Wahid, 2020).

Companies must know the basis of consumers in making decisions to buy goods/services (Kartawinata et al., 2020). About what processes drive consumer behavior, and approach good advertising. The product situation strongly influences consumer decisions. Therefore, marketers need to understand how consumers will behave in certain situations. Issues circulating in the community can influence consumer behavior. Such as the issue of fast food will receive attention from the government, health and consumers. Lifestyle is a person's pattern of living in the world which is expressed in his activities, interests and opinions. Lifestyle describes the whole person who interacts with his environment.

Personality is a psychological characteristic of a person that is different from others that causes relatively consistent and enduring responses to the environment. A person's personality is related to self-concept (personal image).

### **1. Self-monitoring and Trust**

Self-Monitoring is a social psychology based on self-observation and self-control to recognize signals related to appropriate social behavior in certain situations. People who have self-monitoring usually pay attention to social conformity who are very sensitive to self-expression and the appearance of others to evaluate themselves (Synder 1974 in Kabadayi et al., 2015).

According to Wardhana et al. (2020), self-monitoring is a self-monitoring scale that measures an individual's ability to adapt and the extent to which a person's behavior reflects his inner feelings, attitudes, and beliefs.

Self-monitoring is defined as the belief that individuals believe that their actions make a difference in solving problems through product purchase decisions. Often, individuals

believe that their actions produce certain outcomes that bring about change, while others have little faith in their ability to make a difference (Pradana et al. 2021).

According to Fakhri et al. (2021), PCE is a personal belief that can be formed under the influence of more general or abstract value orientation. In a sense, PCE can encourage behavior or actions to correct problems that occur in the environment. PCE is needed to motivate consumers to express their positive attitudes towards environmentally friendly products in consumption situations (Barber et al., 2016).

Meanwhile, according to (Kabadayi et al., 2015), Perceived Consumer Effectiveness (PCE) is the level of consumer confidence that individual decisions and actions will make a difference in solving problems in the environment.

## **2. Impulsive Buying**

Definition of impulsive buying is an irrational purchase and is associated with a quick and unplanned purchase, followed by a conflict of thoughts and emotional impulses (Pradana & Wijaksana, 2018). Aprilia and Septila (2017) impulsive buying is a buying process carried out by consumers without considering the needs of a product and does not go through the stage of searching for information on a product and has a very strong emotional element. According to Kartawinata et al. (2020), impulsive buying is a buying behavior that occurs when there is a sudden, strong urge to buy something immediately. The desire to buy something immediately is followed by an emotional conflict and tends to ignore the consequences.

Based on the above definitions, impulsive buying is defined as a process of buying goods that occurs quickly, irrationally and is associated with unplanned purchases and is followed by a conflict of thoughts and emotional impulses.

Verplanken and Herabadi (2001) suggested two aspects of impulsive buying, namely cognitive aspects and affective aspects. These two aspects are experienced by buyers thus creating an impulsive buying behavior (Herabadi, Verplanken & Knippenberg, 2009):

### **a. Cognitive Aspect**

The cognitive aspect is the lack of consideration and planning elements in the purchases made. This is based on the statement of Verplanken and Herabadi (2001) that the cognitive aspect is less able to consider and plan something when making a purchase. According to Herabadi, Verplanken & Knippenberg (2009) purchases are focused on the

price of a product and the benefits obtained when buying the product. This is in line with the statement by Verplanken & Herabadi (2001) that payments made may not be carefully planned or considered for a variety of reasons, for example when unplanned payments seem unplanned over a long period of time or in the case of recurring payments or payment habits.

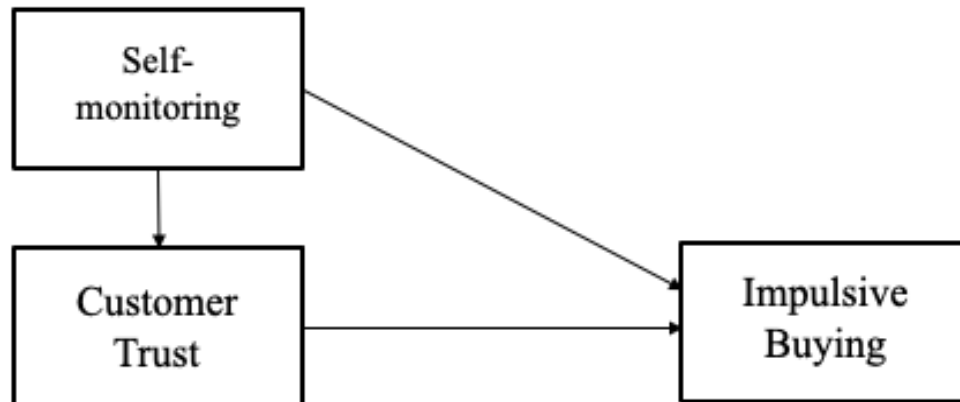
## **b. Affective Aspect**

Affective aspects include emotional impulses that simultaneously include feelings of pleasure and joy after buying without planning (Verplanken & Herabadi, 2001) further adding, after that suddenly feelings or desires arise to make purchases based on heart desires, which are many times or compulsive, uncontrollable, complacency, disappointment, and regret for having spent money just to fulfill his desires. Self-monitoring is a personality trait of a person that involves the ability to regulate non-verbal instructions and change individual behavior (Fakhri et al., 2021). Self-monitoring is a theory that analyzes the extent to which individuals can make observations or observations, control expressive behavior and regulate self-performance in their social environment (Snyder and Gangestad, 1986: 125). According to Hasbi et al. (2021), self-monitoring is a self-recording, namely a procedure where a person measures the characteristics of his own behavior and with the intention of changing it. The theory focuses on individual self-control to manipulate the images and impressions of others against him in interacting with his social environment. Snyder's concept of self-monitoring is an effort made by individuals to present themselves in front of others by using the clues they get within themselves as well as clues in the surrounding environment. (Kartawinata et al. 2020).

It can be concluded that self-monitoring is the ability of individuals to present themselves to others by using the instructions that exist in themselves and the instructions around them, in order to obtain the information needed to behave in accordance with the conditions and situations they face in their environment social. Based on the description and framework above, a research model can be made in the following:

- H1: Self-monitoring affects impulse buying
- H2: Self-monitoring affects consumer confidence
- H3: Consumer trust has an effect on impulsive buying
- H4: Consumer trust acts as an intervening variable in the relationship between self-monitoring and impulsive buying

Consequently, the research model can be described like this:



**Figure 2 Research Model**

### **Methodology, Result, and Discussion**

According to Sugiyono (2019), the measurement scale is an ordinal scale is a measurement scale that not only states the category, but also states the ranking of the construct being measured. The ordinal scale is used to provide value information on answers (Sugiyono, 2019). This study uses a Likert scale with a scale of 1 to 5. The Likert scale is used to measure attitudes, opinions, and perceptions of individuals or groups of individuals about social phenomena (Sugiyono, 2019).

Based on gender, there are more male respondents than female, where the number of male respondents is 70 people or 53.8% and women are 60 people or 46.2% of the total 130 respondents sampled in this study. Based on the author's observations, this can happen because there are more women than men using hand-sanitizer.

From the results of the study, it was found that, the most respondents were respondents aged 20-25 years reaching 75 people or 57.7%, respondents aged <20 years as many as 39 people or 30%, respondents aged 26-30 years as many as 13 people or 10% and respondents aged > 30 years as many as 3 people or 2.3% of the total 130 respondents who were used as research samples. Based on the author's observations, this can occur due to the dominant use of hand-sanitizer by young people or students aged 21-25 years.

The following are the results of the convergent validity test which include the loading factor and the AVE value for each research variable.



**Table 1 Convergent Validity**

Variables	Indicators	Loading Factors	P Values	Verdict
Self-Monitoring	SM1	0,779	0,000	Valid
	SM2	0,775	0,000	Valid
	SM3	0,728	0,000	Valid
	SM4	0,843	0,000	Valid
Consumer Trust	TRUST1	0,603	0,000	Valid
	TRUST2	0,717	0,000	Valid
	TRUST3	0,732	0,000	Valid
	TRUST4	0,794	0,000	Valid
Impulsive Buying	MBO1	0,610	0,000	Valid
	MBO2	0,550	0,000	Valid
	MBO3	0,697	0,000	Valid
	MBO4	0,642	0,000	Valid
	MBO5	0,621	0,000	Valid
	MBO6	0,654	0,000	Valid

Source: Authors' Research Results (2021)

Based on the processing results presented in table 4.10 above, it can be seen that almost all indicators have a loading factor greater than 0.5 and a p value <0.05, so it is fairly valid. The exception is the third question on risk perception (RISK 3) which has a loading factor of less than 0.5, so it is excluded from further analysis. Next, we conducted discriminant validity test using the test *fornell lacker criterion*.

**Table 2 Fornell Lacker Criterion**

	EASY	MBO	TRUST
EASY	<b>0,782</b>		
MBO	0,448	<b>0,628</b>	
TRUST	0,343	0,696	<b>0,715</b>

Source: Authors' Research Results (2021)

From the table above, it can be seen that the AVE root value of each latent variable is higher than the highest correlation value of that variable with other variables, so it can be concluded that the model has good discriminant validity.

Reliability or internal consistancy reliability measures how much the indicator variable increases when the latent variable increases. The criteria used are Composite Reliability (CR) and also *Cronbach's Aplha* (CA).

**Table 3 Reliability Test**

	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
<b>EASY</b>	0,788	0,863
<b>TRUST</b>	0,681	0,806
<b>MBO</b>	0,743	0,819

Source: Authors' Research Results (2021)

Based on the table above, it can be seen that the three latent variables (ease, risk and interest in buying online) have Composite Reliability (CR) and Cronbach's Alpha (CA) values of more than 0.7, so it can be said to be reliable. However, one variable, namely confidence, is slightly below 0.7. However, at 0.681, it can still be said that all indicators have consistency in measuring their respective constructs.

Judging from the path coefficient, the most dominant in influencing online buying interest is the risk variable with a path coefficient of 0.090, then the trust variable with a path coefficient of 0.572. In addition, there is a small effect of convenience with a path coefficient of 0.228. More details, can be seen in table 4.

**Table 4 Statistical Tests Results**

<b>Hypothesis</b>	<b>Path</b>	<b>Path Coefficient</b>	<b>T Statistics ( O/STDEV )</b>	<b>P-Values</b>	<b>Verdict</b>
<b>H1</b>	Self-monitoring has an effect on impulse buying	0,228	2,850	<b>0,005</b>	H1 accepted
<b>H2</b>	Self-monitoring affect consumer trust	0,090	0,728	<b>0,467</b>	H2 accepted
<b>H3</b>	Consumer trust affects impulsive buying	0,572	5,900	<b>0,000</b>	H3 accepted
<b>H4</b>	Consumer trust acts as an intervening variable in the relationship between self-monitoring and impulsive buying	0,009	0,411	0,001	H4 accepted

Source: Authors' Research Results (2021)

It can be seen from table 4, there is a mediating effect between the relationship between perceived convenience and purchasing decisions because it has a positive path coefficient (0.009). The effect of mediation between risks that affect the relationship between consumer trust and impulse buying is quite significant because it has a p value of 0.001, which fulfills the significance requirements (p-value <0.05).

According to Schreiber et al. (2006), before proceeding to the structural model analysis, we must measure the model fit (Fit Model) calculated by analyzing the standard root-square residual (SRMR), namely the standard proposed by Henseler et al. (2015). The author found that the SRMR value was 0.097. Any SRMR value less than 0.10 and more than 0.08 indicates a good fit of the model (Henseler et al., 2015; Hu and Bentler, 1999).

**Table 5 Structural Model Fit**

	<b>Saturated Model</b>
<b>SRMR</b>	0,097
<b>d_ ULS</b>	2,160
<b>d_ G</b>	0,626
<b>Chi-Square</b>	330,357
<b>NFI</b>	0,590

Source: Authors' Research Results (2021)

## **Conclusion**

Based on the results of the research and discussion that have been stated previously regarding the effect of self-monitoring on impulse buying of hand sanitizers during the COVID-19 pandemic with consumer trust as an intervening variable, several conclusions can be drawn which are expected to provide answers to the problems formulated in this study. Based on the results of data processing from 100 respondents, the overall trust in the eyes of the respondents is in the fairly good category. This shows that the perception of value, especially in the social value dimension, still does not increase consumer self-esteem, provides better social recognition, and gives a good impression when consuming. So it is necessary to review the consumer regarding the increase in the social value dimension by conducting a survey to consumers.

## **Impulsive Buying Interest**

Based on the results of data processing from 100 respondents, buying interest in the eyes of the respondents as a whole is in the fairly good category. There is a mediating effect between the relationship between consumer trust and impulsive buying decisions because it has a positive path coefficient (0.009) and meet the requirements of significance (p-value <0.05), so it can be concluded that the effect is significant.

## **Suggestions**

Based on the conclusions described above, the researcher can provide some suggestions that may be useful:

Hand sanitizer sellers pay more attention to the quality of service that has been declared quite good by respondents.

It is necessary to create new strategies or innovations by adding new products that are more attractive to attract customers and offer added value that can make consumers loyal to our products.

This study only examines the variables of self-monitoring, consumer trust and impulsive buying interest in Telkom University students. So for further researchers it is recommended:

1. Conduct research on similar companies so that the results can be used as comparison material.
2. Conduct research on other variables based on the results of the study that have a large enough influence on customer loyalty.
3. Using other variables besides service quality and perceived value that can affect customer loyalty through customer satisfaction so that research results can add insight in the field of marketing. Such as: Product Quality Variables, Prices, etc.,
4. Conduct research using indicators of service quality and perceived value from different and up-to-date sources.

## **References**

- Abdillah, W., & Hartono, J. (2015). *Partial Least Square (PLS): Alternative structural equation modeling (SEM) in business research*. Yogyakarta: Penerbit Andi.
- Asadpoor, S., & Abolfazli, A. (2017). Effect of electronic service quality on customer satisfaction and loyalty Saderat Bank's customers. *International Journal of Scientific Study*, 5(4), 407-411.
- Amalia, I.P. (2020). *The Effect of E-Service Quality on E-Customer Loyalty in the KAI Access Application through Customer Satisfaction as an Intervening Variable*.
- Ariefandi, V. (2018). *Effect of E-Service Quality on E-Customer Satisfaction and E-Customer Loyalty (Case Study on Pegipegi Consumers in Indonesia)*.
- Dewi, C.K., & Mohaidin, Z. (2016). Motivations of Online Opinion Seeking and Its Effect on the Online Purchase Intention. *Advanced Science Letters*, 22(12), 4073-4076.
- Dewi, C.K., Mohaidin, Z., & Murshid, M.A. (2019). Determinants of online purchase intention: a PLS-SEM approach: evidence from Indonesia. *Journal of Asia Business Studies*, 14(3), 281-306.
- Fakhri, M., Silvianita, A., & Yulias, D. (2021). Assessing Quality of work life toward Junior High School Teacher during Pandemic COVID-19. *Journal of Management Information and Decision Sciences*, 24(6), 1-8.

- Fakhroddin, N. (2019). Systematic Mapping Study on Gamification Applied to E-Marketing. *Journal of Interactive Marketing Research*.
- Fitriani, A. (2018). *The Effect of E-Trust and E-Service Quality on E-Loyalty with E-Satisfaction as an Intervening Variable* (Study on Shopee C2C E-Commerce Users).
- Shehata, G.M., & Montash, M.A. (2019). Driving the internet and e-business technologies to generate a competitive advantage in emerging markets: Evidence from Egypt. *Information Technology & People*.
- Ghozali, I. (2013). *Partial Least Square Concept, Method and Application*. Semarang: Diponegoro University Publishing Agency.
- Hafifah, D.K., Witasryah, D., Saputra, M., Azizah, A.H., & Saputri, M.E. (2019). The Evaluation of Finance Module Implementation of Enterprise Resource Planning (ERP) for Employee Performance. In *2nd International Conference on Applied Information Technology and Innovation (ICAITI)*, 140-145.
- Hamdalah, A. (2020). *The Effect of E-Service Quality on E-customer Satisfaction and E-Customer Loyalty on My Indi home Application Users*.
- Hasbi, I., Pradana, M., Saragih, A.L.P. (2021). Literacy of Organizational Culture'S Effects on Work Performance. *Academy of Strategic Management Journal*, 20(1), 1–6.
- Hasbi, I., Pradana, M., Wijaksana, T.I., Reshanggono, A.S., Arwiyah, M.Y. (2021). Digital Marketing, Functional and Hedonic Quality Effects on Perceived Value of Indonesian Shopping Center. *Journal of Management Information and Decision Sciences*, 24(6), 1–8.
- Hikmawati, F. (2017). *Research Methodology*. Jakarta: PT Rajagrafindo.
- Indrawati. (2015). *Management and Business Research Methods Convergence of Communication and Information Technology*. Bandung: PT Refika Aditama.
- Junardi, M.S. (2019). Analysis of the Effect of E-Service Quality on E-Loyalty through E-Satisfaction of JD.ID Customers in Pontianak. *Journal of Economics and Business*, 2(1).
- Kartawinata, B.R., Pradana, M., Akbar, A, Trenggana, A.F.N., & Cahyaningrum, S.D. (2020). The Effect of Easy Perception and Risk of Users of Financial Technology Services in SMEs of Bandung, Indonesia. *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 59, 997–1007.
- Madiawati, P.N., Sulistijono, S., Pradana, M., Wijaksana, T.I., & Dwiputra, F.I. (2014). *The Effect of Green Marketing, Environment and Health on Green Purchase Behaviour: Study on Bandung City's Government Policy' kang Pisman'*.
- Oryza, R. (2020). *The effect of Easy Perception, Risk Perception, and Consumer Trust on Online Buying Interest* (Study on Students Using the Lazada Online Buying and Selling Application).
- Perwira, P. (2016). The Influence of E-Service Quality and Perceived Value on Customers and Loyalty (Survey of Brawijaya University Undergraduates who make Online Purchase Transactions with the Tokopedia Mobile Application). *Journal of Business Administration*, 38(2).

- Pradana, M., Rubiyanti, N., Hasbi, I., & Utami, D.G. (2020). Indonesia's fight against COVID-19: the roles of local government units and community organisations. *Local Environment*, 25(9), 741-743.
- Pradana, M., Wijaksana, T.I. (2018). How can large collectives solve problems using the internet? (Breaking down creative tasks into modular crowdsourcing tasks). *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 2841–2855.
- Prisanti, M.D. (2017). Effect of E-service Quality and E-trus on E-customer Satisfaction and their Implications on E-customer Loyalty (Study on Customers of PT Bank Rakyat Indonesia (Persero) Tbk Lawang Sub-Branch Office). *Journal of Business Studies*.
- Al-dweeri, R.M., Obeidat, Z.M., Al-dwiry, M.A., Alshurideh, M.T., & Alhorani, A.M. (2017). The impact of e-service quality and e-loyalty on online shopping: moderating effect of e-satisfaction and e-trust. *International Journal of Marketing Studies*, 9(2), 92-103.
- Saraswati, T.G., & Basri, M.H. (2016). Simulation model for evaluating intensive care unit capacity. *Current problems of the economy*, (3), 414-420.
- Sugiyono. (2016). *Quantitative, Qualitative and R&D Research Methods*. Bandung: Alvabeta Cv.
- Sugiyono. (2018). *Evaluation Research Methods*. Bandung: Alvabeta CV.
- Sugiyono. (2019). *Quantitative, Qualitative and R & D Research Methods*. Bandung: Alvabetabe.
- Suwondo, A. (2017). Analysis of the Effect of E-customer Satisfaction on Customer E-Loyalty of KAI Access based on E-Servqual in PT Kereta API Indonesia (Persero) DAOP IV Semarang. Procedure of Centrinov, III.
- Shaury, S. (2019). Position Analysis of E-wallet in Indonesia. From repository.unair.ac.id
- Tobagus, A. (2018). Effect of E-Service Quality on E-Satisfaction on Users on the Tokopedia Site. *Journal of AGORA*, 6(1).
- Utami, F.N., Pradana, M., & Kaljabar, T.A. (2021). The Effect of Product Quality and Price on Smartphone Customers' Loyalty. *Analisis*, 11(1), 81-92.
- Wardhana, A., Kartawinata, B.R., Nugraha, D.W., Firmansyah, I., Prahara, G.T. (2020). The effect of e-service quality on e-satisfaction: Case study of lazada users in pekanbaru, Indonesia. *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 59, 1020–1026.
- Widodo, A., & Wahid, N.A. (2020). Green Innovative Product and Its Effects on Environmental. In *IOP Conference Series: Earth and Environmental Science*, 519(1).
- Khan, M.A., Zubair, S.S., & Malik, M. (2019). An assessment of e-service quality, e-satisfaction and e-loyalty: Case of online shopping in Pakistan. *South Asian Journal of Business Studies*, 8(3).
- Yoganingrum, A. (2020). How to make biodiversity articles highly cited?. *Webology*, 17(1), 109-129.