



Regular article

The Influence of Electronic Service Quality and Service Convenience on User Loyalty Through User Satisfaction in The CITA Sampoerna Application in Tanjung Morawa District

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ABSTRACT

The development of digital technology has driven changes in business activities, particularly through the use of e-commerce-based applications that increasingly facilitate business actors in carrying out their operations. However, in the CITA Sampoerna application, there are still challenges in creating sustainable user satisfaction, which may ultimately affect user loyalty. This condition indicates that the service experience perceived by users, both in terms of system quality and ease of service access, is an important aspect that needs to be considered in order to maintain the continued use of the application amid the abundance of similar service alternatives. This study aims to examine and analyze the effect of electronic service quality and service convenience on user loyalty through user satisfaction in the CITA Sampoerna application in Tanjung Morawa District. This research employs a quantitative approach with an associative research type. The population of this study consists of 250 users (partners) of the CITA Sampoerna application in Tanjung Morawa District, with a sample of 146 respondents determined based on the Isaac & Michael table. The sampling technique used is probability sampling with a simple random sampling method. The data used include primary and secondary data obtained through questionnaires and documentation studies. The data analysis technique used is Structural Equation Modeling-Partial Least Squares (SEM-PLS) to examine the structural relationships among variables. The results show that electronic service quality and service convenience have a direct positive and significant effect on user loyalty and user satisfaction among users of the CITA Sampoerna application. Furthermore, indirect testing results also indicate that electronic service quality and service convenience have a positive and significant effect on user loyalty through user satisfaction among users of the CITA Sampoerna application in Tanjung Morawa District.

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Introduction

The rapid development of digital technology has brought about significant changes in the global economy, particularly in marketing. Digital transformation enables businesses to reach consumers more broadly, quickly, and efficiently through various digital platforms such

as social media, e-commerce, and data-driven advertising. Traditional marketing methods are shifting toward more interactive, personalized, and measurable digital marketing, providing a competitive advantage for companies that are able to adapt. (Kotler et al., 2017:41)

The development of e-commerce in recent years has demonstrated a

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significant shift in the way individuals and businesses conduct transactions. While buying and selling activities were once limited to direct physical interactions, transactions can now be conducted easily through digital platforms. This is driven by increased technology adoption, easier internet access, and lifestyle changes that increasingly demand practicality and efficiency. The following is data on e-commerce users in Indonesia.



Source: Center for Data and Information Systems, Ministry of Trade (2024)

Figure 1 Number of E-Commerce Users in Indonesia for the 2020–2029 Period

A concrete example of the application of e-commerce in empowering MSMEs is the presence of the Indogrosir application launched by PT Indomarco Prismatama and CITA (Fast Instant Without Queuing) Sampoerna launched by PT HM Sampoerna Tbk. The Indogrosir application is an application that provides easy access for business actors to obtain various merchandise needs including cigarette products at wholesale prices, check product availability, to order and receive goods more practically without having to come to the Indogrosir physical store.

Meanwhile, the CITA app is designed to support the MSME ecosystem, particularly partners fostered by the Sampoerna Retail Community (SRC), by providing a digital platform that integrates business needs, from information access and inventory management to distribution services and product marketing. By utilizing the CITA app, MSMEs can more easily establish partnerships with cigarette suppliers and distributors, expand their business networks, and improve operational efficiency.

CITA is an artificial intelligence (AI)-based electronic ordering chatbot application integrated with the AYO app, a digital platform that serves as a service center for SRC's partner grocery stores. Through CITA, retail MSMEs can order cigarettes from wholesalers or distributors more quickly, easily, and in a documented manner. This system is designed to replace previously manual face-to-face transactions with a more efficient digital mechanism.

To use the CITA app, MSMEs cannot directly download it from the Google Play Store or App Store, as is the case with most apps. Instead, the app can only be downloaded from the official website, accessed

using the Chrome browser. The app is also not publicly available, as it is accessible only to partners officially registered with the company. The registration process is handled by the company, and only after the partnership status is confirmed can the business owner use the app. In practice, each order must begin with a registered phone number entered into the CITA chatbot for system validation before the transaction can be processed. Therefore, CITA is an exclusive app specifically for the company's official partners to digitally order cigarette products. The following table shows CITA app user and transaction data across Indonesia:

Table 1. Number of CITA App Users and Transactions in Indonesia in 2024

Number of Users	Number of Transactions per Week
300,000 retailers	50,000 transactions/orders

Source: Infobrand.id (2024)

Table 1 shows that although Sampoerna's CITA app claims to have 300,000 retailer users, the number of recorded transactions is only around 50,000 per week. This indicates that not all active users make transactions regularly. The transaction participation rate is only around 16–17%, meaning the majority of registered retailers are not yet optimally utilizing the app. This also raises questions about the actual adoption rate, the effectiveness of use, and the factors influencing the low conversion of registered users into active users who loyally transact through CITA.

Limited access to this application also has consequences for user loyalty. On the one hand, a closed system can increase a sense of exclusivity and trust for participating partners due to the guarantee of a clear distribution chain and a direct relationship with the company. However, on the other hand, this exclusivity also requires the company to maintain service quality, provide ease of use, ensure ease of access, ensure comfort, and pay attention to user data security to ensure partners remain loyal to the application. This is crucial because an authentication system using a phone number does simplify the ordering process, but also poses a potential risk of misuse by third parties if data is not properly protected.

On the other hand, the Indogrosir app also indirectly competes with the CITA app in reaching MSMEs, particularly grocery store and food stall owners. While CITA focuses more on distributing cigarette products from the Sampoerna ecosystem, Indogrosir offers a broader product range with competitive wholesale prices and the convenience of procuring various business needs within a single platform. This provides MSMEs with alternative options for fulfilling their inventory, thus encouraging competition between the two apps to improve service quality, ease of access, and feature innovation to attract and maintain user loyalty.

Based on the description above, the researcher is interested in

conducting research with the title "The Influence of Electronic Service Quality and Service Convenience on User Loyalty Through User Satisfaction on the CITA Sampoerna Application in Tanjung Morawa District".

Literature Review

Marketing Management

Marketing management is an art and science that focuses on selecting target markets and efforts to attract, retain, and increase the number of customers through the process of creating, delivering, and communicating the best value for customers (Kotler and Keller, 2016:51)Saladin and Oesman (in Gunawan, 2015:6) explains that marketing management is a series of activities that include analysis, planning, implementation, and supervision of programs designed to create, develop, and maintain valuable exchanges with target markets so that organizational goals can be achieved.

Marketing is a social and managerial process that enables individuals and organizations to satisfy their needs and wants by creating and exchanging value with others. In a more specific business context, marketing focuses on building valuable customer relationships that benefit both parties.Kotler & Armstrong, 2018:29). Chaffey & Chadwick (2016:17) states that marketing is a management process that focuses on efforts to identify, predict and fulfill customer needs in a way that provides benefits for the company.

User Loyalty

User loyalty or user loyalty is a fundamental concept in digital marketing and customer relationship management that has developed along with advances in information technology.. Kotler & Keller (2016:164) defines user loyalty as user loyalty demonstrated through repeat purchase behavior and positive recommendations to others. This definition emphasizes two important aspects: the behavioral (actual behavior) and attitudinal (mental attitude) dimensions. They also define loyalty as "a strong determination to repurchase or continue to subscribe to a selected product or service in the future, despite situational influences and various marketing efforts that have the potential to encourage changes in customer behavior" (Kotler and Keller, 2016:153).

Wirtz & Lovelock (2016:641) explains that user loyalty is a customer's tendency to choose a particular company or brand over other alternatives, based on ongoing positive experiences with that company. This perspective emphasizes the experience and preference aspects in forming loyalty.Schiffman & Wisenblit (2019:46) provides a more comprehensive definition that user loyalty is a consumer's commitment to consistently purchase products or use services from the same company over the long term, even when attractive alternatives from competitors are available. This definition emphasizes the aspects of consistency and resilience to external influences.

According to Richard L. Oliver (1999), loyalty develops through four sequential stages (the Four-Stage Loyalty Model):

1. Cognitive loyalty emerges when consumers form preferences based on rational evaluations of performance, quality, and the ease of obtaining a product or service. This stage is evaluative in nature and can easily change when consumers find alternatives they perceive as superior.
2. Affective loyalty is formed through usage experiences and consumers' emotional responses, including feelings of satisfaction and attachment to a brand or service. At this stage, loyalty begins to be influenced by emotional aspects, although it may still change if consumers encounter negative experiences.
3. Conative loyalty is characterized by the emergence of a strong intention to repurchase or continue using the same service. This intention reflects consumer commitment, although it has not yet been fully translated into actual behavior.
4. Action loyalty refers to the condition in which consumers consistently demonstrate loyal behavior, such as repeated usage, resistance to competitors' offers, and a tendency to recommend the product or service to others.

User Satisfaction

Expectancy Disconfirmation Theory developed by Oliver (1980) explains that customer satisfaction is the output of a cognitive process that evaluates the comparison between pre-purchase expectations and actual performance perceived after use. User satisfaction is a crucial aspect of the post-purchase phase, which occurs when the performance of a product or service exceeds user expectations (Brunet, et al., 2018:200). The level of customer satisfaction or dissatisfaction is determined by the extent to which there is a gap between their expectations of the product or service purchased and the actual experience they feel after receiving it. If customers experience dissatisfaction in using a service, the link between the service provider and their expectations of satisfaction will weaken. This condition encourages customers to no longer use the service in the future, because behavior that is not reinforced tends to be abandoned (Schiffman & Wisenblit, 2019:157).

Electronic Service Quality

Electronic Service Quality is a customer's subjective evaluation of how good/bad or pleasant/unpleasant their experience was regarding "e-services" (Heron et al., 2015: 159)Electronic service quality is both personal to each individual and collective among many customers. Impressions of electronic service quality can change, with perceptions increasing with positive experiences and decreasing with negative experiences.

Electronic service quality understood as the result of consumer

perception of service attributes evaluated throughout the interaction with the application or web, especially at each moment of truth, through a comparison between expectations and the benefits actually felt (Kenyon and Sen, 2015:224). Electronic service quality is a phenomenon that can be measured from the dynamics of user emotions during service interactions (customer emotion dynamics), which means that electronic service quality is not only a functional attribute, but also how the service affects the user's emotional response throughout the service process. (Guo et al., 2024).

Service Convenience

The concept of "convenience" was first associated with the product category by Copeland (1923) through the term "convenience goods", namely products that are easy to obtain with minimal time and effort. Kelley (1958) then extended this concept to services, emphasizing the importance of saving time and effort in acquiring goods and services. Furthermore, Kotler and Zaltman (1971) applies the concept to the service sector, emphasizing that simplifying the service acquisition process can improve the customer experience. Then Berry et al., (2002) developed the theory of service convenience, which is defined as the extent to which consumers can minimize the time and effort required in the shopping process. Users will consider the service convenience they receive when evaluating their shopping experience.

Service convenience defined as "the speed and ease of shopping" by Jiang et al., (2013), which means that service convenience is the speed and ease of shopping experienced by consumers. Service convenience is something that is felt and is very dependent on the person using a service. Therefore, convenience cannot be known directly through observation; instead, customers must be asked about how comfortable they are when using the service. Service convenience is one of the important factors that motivate online purchases, where consumers can feel comfortable market access (Kwek et al., 2010).

Based on the explanation above, the conceptual framework in this study can be described as follows:

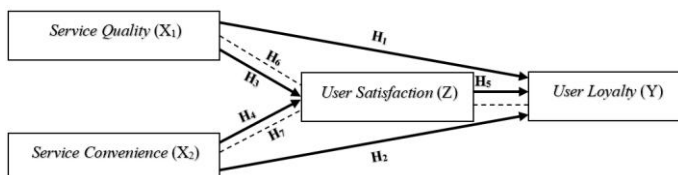


Figure 2 Conceptual Framework

Methodology

Research Population and Sample

Population is the entire unit of analysis or group that is the target of research from which the researcher wants to draw conclusions (Aguinis, 2025:503). Population is basically the entire collection of units that are the source of sample selection. The word "unit" is used because the

sample is not limited to individuals, but can be a country, city, region, organization, or company (Bell et al., 2019:188). Based on this understanding, the population in this study is the MSME partners registered in the CITA Sampoerna application system in Tanjung Morawa District, namely 250 partners. The total sample used in this study is 146 respondents. The sample size is determined based on the sample size reference table compiled by Isaac & Michael (in Sugiyono, 2014:126). Sampling determination technique using simple random sampling. Simple random sampling is to ensure equal opportunity for each population unit to enter the sample through random selection (Aguinis, 2025:505).

Data Analysis

The data analysis approach applied in this study includes descriptive statistics to describe the characteristics of the data, and PLS-SEM (Partial Least Squares-Structural Equation Modeling) is used to analyze the relationship between variables.

Research Result

Direct Effect

The following table presents the path coefficient values for testing the direct effect hypothesis.

Table 2. Results of Direct Influence Test (Direct Effect)

	Original sample (O)	T statistics (O/STDEV)	P values	Hypothesis
Electronic Service Quality → User Loyalty	0.265	4,075	0.000	Accepted
Service Convenience → User Loyalty	0.145	2,565	0.010	Accepted
Electronic Service Quality → User Satisfaction	0.547	9,723	0.000	Accepted
Service Convenience → User Satisfaction	0.363	5,668	0.000	Accepted
User Satisfaction → User Loyalty	0.522	7,225	0.000	Accepted

Based on Table 2, the results of testing the direct influence hypothesis in this study can be explained as follows:

1. Electronic service quality has a positive influence on user loyalty with a coefficient value of 0.265 and a t-statistic value of 4.075 > 1.96 and a significance value of p-value of 0.000 < 0.05. Thus, it can be concluded that electronic service quality has a positive and significant effect on user loyalty in the CITA Sampoerna application in Tanjung Morawa District. This shows that the better the electronic service quality provided, the more user loyalty will increase significantly, and vice versa.
2. Service convenience shows a positive influence on user loyalty with a coefficient value of 0.145 and a t-statistic value of 2.565 > 1.96 and a significance value of p-value of 0.010 < 0.05. Therefore, it can be concluded that service convenience has a positive and significant effect on user loyalty in the CITA Sampoerna application in Tanjung Morawa District. This

means that the better the service convenience, the more user loyalty will increase significantly, and vice versa.

3. Electronic service quality has a positive effect on user satisfaction with a coefficient value of 0.547 and a t-statistic value of 9.723 > 1.96 and a significance value of p-value of 0.000 < 0.05. Thus, it can be stated that electronic service quality has a positive and significant effect on user satisfaction on the CITA Sampoerna application in Tanjung Morawa District. This means that the better the electronic service quality provided, the user satisfaction of CITA application users in Tanjung Morawa District will increase significantly, and vice versa.
4. Service convenience has a positive influence on user satisfaction with a coefficient value of 0.363 and a t-statistic value of 5.668 > 1.96 and a significance value of p-value of 0.000 < 0.05. Therefore, it can be concluded that service convenience has a positive and significant effect on user satisfaction on the CITA Sampoerna application in Tanjung Morawa District. This means that the better the service convenience, the more user satisfaction will increase significantly, and vice versa.
5. User satisfaction has a positive effect on user loyalty with a coefficient value of 0.522 and a t-statistic value of 7.225 > 1.96 and a significance value of p-value of 0.000 < 0.05. Thus, it can be concluded that user satisfaction has a positive and significant effect on user loyalty in the CITA Sampoerna application in Tanjung Morawa District. This shows that the higher the level of user satisfaction, the more user loyalty will also increase significantly, and vice versa.

Indirect Effect

The following table presents the total indirect effect for testing the indirect effect hypothesis.

Table 3. Indirect Influence Test Results (Indirect Effect)

	Original sample (O)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values	Hypothesis
Electronic Service Quality → User Satisfaction → User Loyalty	0.285	0.045	6.348	0.000	Accepted
Service Convenience → User Satisfaction → User Loyalty	0.190	0.045	4.219	0.000	Accepted

Based on Table 3, the results of testing the indirect influence hypothesis in this study can be explained as follows:

1. Electronic service quality indirectly affects user loyalty through user satisfaction, with a coefficient value of 0.285, a t-statistic value of 6.348 > 1.96, and a p-value of 0.000 < 0.05. Thus, it can be concluded that user satisfaction is able to mediate the influence of electronic service quality on user loyalty positively

and significantly on the CITA Sampoerna application in Tanjung Morawa District. This shows that the better the electronic service quality provided, the higher user satisfaction will be, which in turn will significantly increase user loyalty.

2. Service convenience has an indirect effect on user loyalty through user satisfaction with a coefficient value of 0.190, a t-statistic value of 4.219 > 1.96, and a p-value of 0.000 < 0.05. Therefore, it can be concluded that user satisfaction is able to mediate the effect of service convenience on user loyalty positively and significantly on the CITA Sampoerna application in Tanjung Morawa District. This means that the better the service convenience provided, the higher user satisfaction will be, which in turn will also significantly increase user loyalty.

Discussion

Based on the research results presented in the previous section, this section will present a discussion regarding the influence between variables in the research.

1. The Influence of Electronic Service Quality on User Loyalty

Based on hypothesis testing, it is known that electronic service quality has a positive and significant influence on user loyalty. The better the electronic service quality provided, the higher the user loyalty to the CITA Sampoerna application, and vice versa. The results of this study are consistent with Oliver's four-stage loyalty theory (1999), which states that electronic service quality can build user loyalty at the cognitive level. Belief in superior quality creates commitment at the cognitive level, where consumers choose to continue using the service for the rational reason that the service provides the most optimal performance, and vice versa.

The results of this study are also consistent with a study conducted by Ashiq & Hussain (2023) on online shoppers on e-commerce websites in Pakistan, which found that electronic service quality has a positive and significant effect on electronic loyalty. Furthermore, these findings align with a study on online travel services by O'Connor & Assaker (2023), which showed that electronic service quality has a positive influence on user loyalty. Research on e-services on e-commerce platforms of shipping companies by Chao et al. (2024) also found that electronic service quality has a positive and significant effect on customer loyalty.

2. The Influence of Service Convenience on User Loyalty

Based on the results of the hypothesis testing, it was found that service convenience has a positive and significant influence on user loyalty. This means that the higher the level of ease and

comfort of the service perceived by users, the greater the user's loyalty to the CITA Sampoerna application, and vice versa. These results are in line with the Service Convenience Theory proposed by Berry et al. (2002), which states that customer loyalty is influenced by the level of service convenience received. The convenience of a service will trigger positive behavioral intentions of customers to remain loyal to that service. Users who perceive an electronic service as inefficient will decrease their level of user loyalty to that service.

The study also aligns with research conducted in the field of financial technology (Aji et al., 2023), which stated that service convenience is the main factor that makes many users loyal to QRIS for non-cash payments. This study also aligns with research on the Kimia Farma mobile application, an online pharmacy, conducted by Gaotami et al., 2023, which also stated that e-service convenience is one of the reasons that makes users use the application and encourages user loyalty. Furthermore, research on hotel services shows that service convenience has a strong and positive influence on customer loyalty (Muringo, 2023).

3. The Influence of Electronic Service Quality on User Satisfaction
Based on hypothesis testing, it is known that electronic service quality has a positive and significant influence on user satisfaction. This means that the better the electronic service quality provided by the CITA application, the higher the level of user satisfaction in using the application, and vice versa. The results of this study are consistent with the Expectancy-Disconfirmation Theory developed by Oliver (1980), which states that customer satisfaction is determined by the relationship between initial expectations and perceived disconfirmation, where evaluations of service quality performance that exceed expectations (positive disconfirmation) will directly increase the level of consumer satisfaction. As for service quality that is below user expectations (negative disconfirmation) will decrease the level of user satisfaction.

The results of this study align with research on online learning applications by Zhi (2025), which found that electronic service quality plays a crucial role in increasing user satisfaction. This study also aligns with Kumbara et al.'s (2023) research on digital wallet financial technology, which found that application user satisfaction is highly dependent on the quality of the electronic service offered. Wang's (2025) research also found that electronic service quality is the biggest factor influencing satisfaction.

4. The Influence of Service Convenience on User Satisfaction

Referring to the results of the hypothesis testing, it can be said that service convenience has a positive and significant effect on user satisfaction. This finding indicates that the greater the ease and convenience of the service received by users when using the CITA application, the level of user satisfaction with the service also tends to increase, and vice versa. This finding is in line with the Service Convenience Theory proposed by Berry et al. (2002), which explains that customer satisfaction is influenced by service convenience, where ease and practicality in using a service can increase satisfaction ratings because they are perceived to provide added value. Likewise, services that are not perceived as convenient by users will make users feel dissatisfied and do not provide added value for them.

The findings of this study are consistent with a study on travel websites by Bi & Kim (2020), which found that all four dimensions of service convenience had a positive and significant influence on user satisfaction. These results are also similar to research in the service sector by Sun & Pan (2023) and a study on assistive technology resource center built environment services by Chang & Huang (2023). However, these findings differ from research on Islamic bank customers by Hukama (2023), which stated that user satisfaction was not influenced by service convenience. Furthermore, research by Djan and Adawiyah (2020) on the Shopee marketplace also found that service convenience had no effect on user satisfaction.

5. The Influence of User Satisfaction on User Loyalty

Based on the results of the hypothesis testing, it appears that user satisfaction has a positive and significant influence on user loyalty. Therefore, the higher the level of user satisfaction in using the CITA application, the higher the level of user loyalty to the service provided, and vice versa. The results of this study are consistent with Oliver's (1999) four-stage loyalty theory, which states that satisfaction is not merely an end result but rather the primary driving force for creating loyalty. Dissatisfaction will reduce the intention or commitment to use a service. Users will not form an emotional bond with the service, making users want to seek information about competitors or use their competitors' services.

These results align with research on social media by Yum & Yoo (2023), who explained that the sense of satisfaction that arises when using social media influences user loyalty. These results also align with research on website-based e-commerce by Ūsas et al. (2024), which supports the relationship between satisfaction and customer loyalty. This research also aligns with research on supermarket services by Slack et al. (2020),

research on the banking industry by Manyanga et al. (2022), and research on online shopping applications by Liestyana & Hara (2023), which all suggest that satisfaction can influence loyalty.

6. The Influence of Electronic Service Quality on User Loyalty through User Satisfaction

The results of the data analysis indicate that user satisfaction is a significant mediator in the influence between electronic service quality and user loyalty. The results of this study are in accordance with the four-stage loyalty theory by Oliver (1999), electronic service quality acts as a cognitive input that triggers a comparison process between the actual quality of the service and the customer's initial expectations, where positive disconfirmation of that quality will result in satisfaction. This satisfaction then serves as a crucial bridge to creating user loyalty. When users perceive that the quality attributes of an electronic service are poor, it will encourage dissatisfaction with the service and subsequently decrease user loyalty to the service.

These findings indicate that the electronic service quality provided by the CITA application not only directly influences user loyalty but also influences it through the level of user satisfaction experienced by users. These findings are also consistent with research conducted by Qatawneh et al. (2024), which suggests that electronic service quality influences customer loyalty through satisfaction with government electronic services. This research demonstrates that good electronic service quality can create a positive user experience, thereby increasing user satisfaction, which ultimately encourages loyalty to digital services.

7. The Influence of Service Convenience on User Loyalty through User Satisfaction

Hypothesis testing results show that user satisfaction acts as a significant mediator between service convenience and user loyalty. This finding indicates that the level of service convenience perceived by users can increase user loyalty through user satisfaction gained after using the CITA application.

These results align with the Service Convenience Theory developed by Berry et al. (2002), which states that user loyalty is the end result of time and effort efficiency (service convenience) mediated by user satisfaction. When users perceive that the process of using a service is difficult and inefficient, they will evaluate the service experience negatively. This negative assessment then results in lower levels of satisfaction, which in turn influences the user's

tendency to not use the same service.

Conclusions

Based on the research results and discussions that have been presented, the conclusions of this research can be outlined as follows:

1. Electronic service quality has a positive and significant influence on user loyalty in the Sampoerna CITA application in Tanjung Morawa District. This means that better electronic service quality increases user loyalty, and vice versa.
2. Service convenience has a positive and significant influence on user loyalty in the Sampoerna CITA application in Tanjung Morawa District. This means that better service convenience increases user loyalty, and vice versa.
3. Electronic Service Quality has a positive and significant impact on user satisfaction in the Sampoerna CITA application in Tanjung Morawa District. This means that better electronic service quality increases user satisfaction, and vice versa.
4. Service convenience has a positive and significant impact on user satisfaction in the CITA Sampoerna application in Tanjung Morawa District. This means that better service convenience increases user satisfaction, and vice versa.
5. User satisfaction has a positive and significant influence on user loyalty in the Sampoerna CITA application in Tanjung Morawa District. This means that higher user satisfaction leads to higher user loyalty, and vice versa.
6. Electronic Service Quality has a positive and significant influence on user loyalty through user satisfaction in the Sampoerna CITA application in Tanjung Morawa District. This means that better electronic service quality will increase user satisfaction and, in turn, user loyalty.
7. Service convenience has a positive and significant impact on user loyalty through user satisfaction on the CITA Sampoerna application in Tanjung Morawa District. This means that better service convenience will increase user satisfaction and, in turn, user loyalty.

For future researchers, this study is still limited to examining the influence of electronic service quality and service convenience on user loyalty through user satisfaction in the CITA application. Therefore, further research is recommended to add other variables that may also influence user behavior, such as trust, perceived value, brand engagement, and brand image. Furthermore, future research can consider using different objects and expanding the number of respondents to produce more comprehensive findings regarding the factors that influence user loyalty in digital application use.

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