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## **E-Satisfaction as a Mediating Variable the Influence of E-Service Quality on E-WOM in Linkaja Syariah Users**

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### **ABSTRACT**

*The purpose of this study is to investigate the influence of e-service quality on E-WOM through the mediating variable of e-satisfaction among Linkaja Syariah users in Malang City. Because the use of Linkaja Syariah in Malang City is very popular, researchers are interested in conducting a study on electronic services and Linkaja Syariah user satisfaction that can affect digital marketing. This study uses a quantitative method and data processing is done using Smartpls 0.4 with 170 respondents. The results of the study indicate that e-service quality has a significant positive influence on E-WOM, and also has a significant positive influence on e-satisfaction. E-satisfaction also has a significant positive influence on E-WOM, so it can be said that e-satisfaction is a mediating variable between e-service quality and E-WOM.*

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**Abstrak :** Tujuan dari penelitian ini adalah untuk menginvestigasi pengaruh *e-service quality* terhadap E-WOM melalui variabel mediasi *e-satisfaction* pada pengguna Linkaja Syariah di Kota Malang. Karena penggunaan Linkaja Syariah di Kota Malang sangat populer, peneliti tertarik untuk melakukan studi mengenai layanan elektronik dan kepuasan pengguna Linkaja Syariah yang dapat mempengaruhi pemasaran digital. Penelitian ini menggunakan metode kuantitatif dan data diolah menggunakan Smartpls 0.4 dengan 170 responden. Hasil penelitian menunjukkan bahwa *e-service quality* memiliki pengaruh positif signifikan terhadap E-WOM, dan juga memiliki pengaruh positif signifikan terhadap *e-satisfaction*. *E-satisfaction* juga memiliki pengaruh positif signifikan terhadap E-WOM, sehingga dapat dikatakan bahwa *e-satisfaction* merupakan variabel mediasi antara *e-service quality* dan E-WOM.

**Kata kunci:** Kualitas layanan elektronik, Ulasan Elektronik dari Mulut ke Mulut, Kepuasan elektronik, Linkaja Syariah

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## A. INTRODUCTION

In the era of 5.0, the digital world has revolutionized the way people conduct transactions, particularly with financial institutions. This has enabled individuals to overcome challenges by leveraging innovations from previous eras, such as the digital financial industry. With the emergence of internet banking, mobile banking, e-money, e-wallet, and other digital financial products, the digital financial industry has been rapidly growing year after year (Andrayani & Solekah, 2021). Nowadays, money has transitioned from physical to intangible form, which is known as electronic money or e-money. Despite the continued use of cash payments, e-money has gained popularity among the public due to its convenience in making payments, conducting transactions, and topping up balances. Moreover, e-money can serve as an alternative for individuals who do not have a bank account.

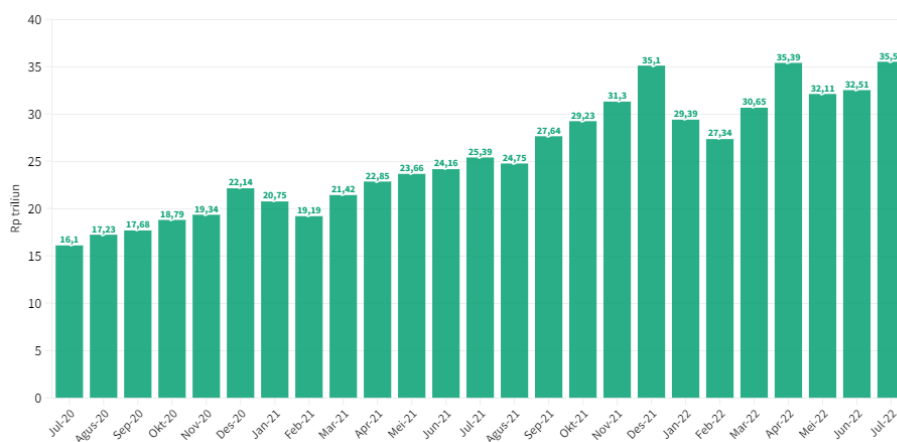


Figure 1. Electronic Money Transaction Value (July 2020 - July 2022)

Bank Indonesia has reported that the value of electronic money transactions in July 2022 amounted to IDR 35.51 trillion, representing a 9.22% increase from the previous month's value of IDR 32.51 trillion. The value of electronic money transactions in July 2022 is also higher compared to the same month in the previous year, which was recorded at IDR 25.39 trillion (www.dataindonesia.id, 2023). Thanks to the development of electronic payment systems, carrying out economic transactions is no longer limited by time and distance, and can be completed anytime and anywhere with just a touch of a finger. This modern way of conducting transactions has made it more convenient for individuals to make payments, transfer funds, and conduct other financial transactions regardless of their location or the time of day (Nugroho et al., 2018).

In addition to covering every aspect of business processes, sharia marketing, from manufacturing to offering, value exchange, has now also entered digitalization with practices in line with Islamic contracts and muamalah principles (Mundir & Muhammad Zamroni, 2016). In Indonesia, people are increasingly using mobile applications that allow them to access and use Islamic financial products via e-money. One of the most popular choices is the Linkaja app. Linkaja has become a popular choice for making transactions and purchases, and it now offers sharia-compliant services based on the fatwa issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). This fatwa, No. 117/DSN-MUI/II/2018, outlines the regulations for information technology-based financing services that are in line with sharia principles. Linkaja Syariah is a special service offered by Linkaja that adheres to Islamic principles, and it provides a convenient and accessible way for Muslims to conduct transactions with peace of mind.

Moreover, Linkaja Syariah also provides a feature called "Tabungan Syariah" (Sharia Savings), which allows users to save money in accordance with Islamic principles. This feature provides benefits such as profit-sharing based on a predetermined profit-sharing ratio, no administrative fees, and no penalty fees for early withdrawals. Users can also monitor their savings balance and transactions directly from the Linkaja Syariah application. In addition, Linkaja Syariah also collaborates with various zakat institutions, such as Baznas and Dompot Dhuafa, to facilitate the distribution of zakat and other charitable donations. Through this collaboration, users can easily donate their zakat and other charitable donations directly from the Linkaja Syariah application. Overall, Linkaja Syariah provides a complete and convenient service for Muslims who want to perform their financial transactions based on Sharia principles. The presence of Linkaja Syariah is expected to encourage the development of the Islamic finance industry in Indonesia, which is currently experiencing rapid growth (www.linkaja.id, 2023). es, it is important to educate and raise awareness among the public about the benefits of using sharia e-money like Linkaja Syariah. This can be achieved through effective marketing and promotional campaigns that highlight the unique features and benefits of using sharia e-money. Linkaja Syariah can also collaborate with Islamic organizations and communities to reach out to a wider audience and spread awareness about the benefits of using sharia e-money. Additionally, providing incentives such as rewards and discounts for using sharia e-money can also encourage more users to activate Linkaja Syariah and use its sharia-based features.

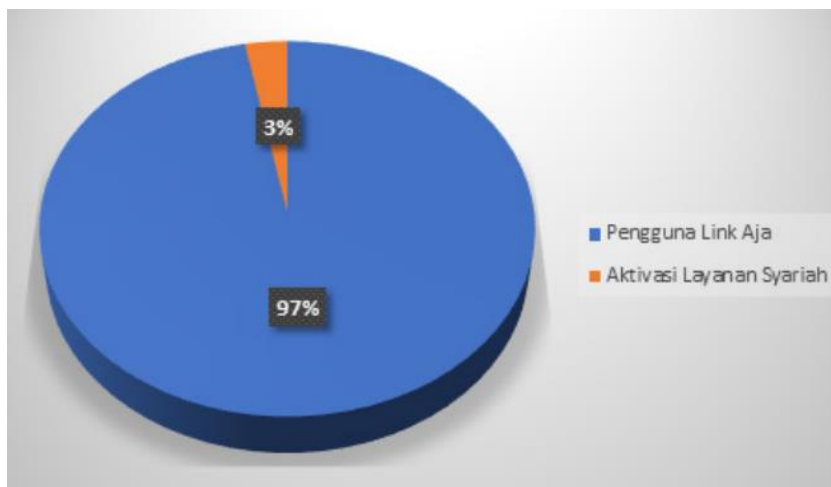


Figure 2. Percentage of Linkaja User Comparison

Based on the data in Figure 1.2 above, the percentage comparison for using Linkaja and Linkaja Syariah at the end of January 2021 was around 97% of users and only 3% had activated Linkaja Syariah (Alfarizi et al., 2021). The e-money application certainly has service quality or what is often called e-service quality. E-service quality is a tool to measure customer satisfaction from services that have been provided on an internet-based basis on payment sites, and delivery of products and services (Zeithaml et al., 2002). A customer will feel satisfied if the service provided has a good impact by fulfilling the integrity according to their wishes (Irawan, 2009).

When the service has been carried out with the hope that the consumer will eat, a promotion will be carried out by the customer to attract other consumers to use the product. One way for customers to attract potential customers is to make recommendations or what is commonly called Word of Mouth. Whereas in today's era, everything is digital as well as recommendations made by customers or also called E-WOM (Electronic Word of Mouth). E-WOM will occur regardless of the consumer's experience of the services and products that have been used (Irawan, 2009).

E-satisfaction has a significant effect on word-of-mouth (WOM) intentions. This suggests that satisfied customers are more likely to spread positive word-of-mouth about a product or service, which can be beneficial for businesses in terms of marketing and customer acquisition (Yu et al., 2017) Yes, that is correct. Several studies have found a positive relationship between customer satisfaction and electronic word-of-mouth (E-WOM) intentions, which means that when customers are satisfied with a product or service, they

are more likely to share their positive experiences with others through online platforms (Rizal et al., 2018). In some studies, satisfaction may not have a significant effect on e-WOM intentions. It's important to note that the results of research can vary depending on the context and the specific variables being studied (Tsao & Hsieh, 2012). In some studies, satisfaction was found to have no significant effect on electronic word-of-mouth (E-WOM) (Serra-Cantallops et al., 2018). Some studies have found that e-service quality has a positive effect on e-satisfaction. This means that when customers perceive that the e-service quality is high, they are more likely to be satisfied with the service they receive (Firmansyah & Purnamasari, 2022). This result is different from the previous study that found a positive effect of e-service quality on e-satisfaction. It suggests that while e-service quality may lead to e-satisfaction, it may not necessarily lead to customer loyalty through satisfaction. Other factors, such as price, convenience, and brand reputation, may also influence customer loyalty. It is important for companies to consider multiple factors in building customer loyalty, not just e-service quality or satisfaction alone (Ningsih, 2021).

Yes, it is not uncommon to find contrasting results in different research studies. The finding that e-satisfaction has a positive effect on e-service quality suggests that customers who are satisfied with an e-service are more likely to perceive the quality of the service to be high. This can lead to higher levels of customer loyalty and positive word-of-mouth recommendations. On the other hand, the finding that service quality has no effect on customer loyalty through satisfaction suggests that there may be other factors that influence customer loyalty beyond satisfaction with service quality alone (Sharma., 2017). This means that e-satisfaction acts as a mediator between e-service quality and e-word-of-mouth (WOM) intentions. Essentially, this suggests that if a customer is satisfied with the e-service quality they receive, they are more likely to have positive WOM intentions towards the company, and this effect is partially mediated by their level of satisfaction (Kencana, 2019). The research suggests that e-satisfaction plays a mediating role between e-service quality and e-loyalty. In other words, e-satisfaction acts as a bridge between the quality of the e-service provided and the loyalty of the customers towards the service. The study found that the better the e-service quality, the higher the e-satisfaction of the customers, which in turn leads to higher levels of e-loyalty. This highlights the importance of providing high-quality e-service to customers to ensure their satisfaction and loyalty (Magdalena & Jaolis, 2018). That is correct. This suggests that e-service quality has a direct effect on e-satisfaction, and e-WOM has an indirect effect on e-satisfaction through the mediation of e-satisfaction.

Essentially, customers who have a positive experience with e-service quality are more likely to be satisfied and thus more likely to engage in positive e-WOM (Setyawati, 2020). That sounds like an interesting research topic. It seems like the authors are interested in exploring the relationship between e-service quality, e-satisfaction, and E-WOM for Linkaja Syariah users, and specifically examining whether e-satisfaction mediates the relationship between e-service quality and E-WOM. This research could provide valuable insights into how Linkaja Syariah can improve their service quality and customer satisfaction, and ultimately increase positive word-of-mouth recommendations from their users.

## **B. THEORITICAL REVIEW**

### **1. Definition of e-Service Quality**

Service quality and electronic service quality are related concepts, but they are not the same thing. Service quality refers to the overall level of excellence or satisfaction that customers perceive when they receive services from a company or organization. This includes factors such as the speed and accuracy of the service, the friendliness and competence of the service providers, and the overall atmosphere or environment in which the service is provided. Electronic service quality, on the other hand, refers specifically to the quality of services provided through electronic channels, such as websites, mobile apps, and other digital platforms. This includes factors such as the ease of use and navigation of the platform, the speed and reliability of the technology, and the level of personalization and interactivity provided by the platform (Amin, 2016).

Services are intangible or non-ownable activities that individuals or organizations offer to consumers. They are delivered through direct interaction between people or machines and are designed to provide customer satisfaction (Mundir & Lilik Nur Hayati, 2021). Parasuraman's definition of e-service quality is more comprehensive than just online shopping, purchasing, and delivery. It includes all aspects of electronic service delivery, including website design, responsiveness, ease of use, reliability, security, and customer support. In general, e-service quality is the degree to which an electronic service meets or exceeds customer expectations for efficiency, effectiveness, and satisfaction (Asadpoor & Abolfazli, 2017).

To measure the impact on other variables being studied, it is necessary to have indicators of e-service quality. Zeithaml *et al.*, (2011) identified four core indicators of e-service quality, which are as follows:

1. Efficiency: This refers to the website or application's ability to assist the customer in navigating and completing tasks.
2. Reliability: This pertains to the technical aspect of the site or application, including its availability and proper functioning.
3. Fulfillment: This concerns the provision of information and the achievement of customer goals.
4. Privacy: This involves safeguarding customer data, preventing its disclosure, and ensuring the security of personal information.

## **2. Definition of E-WOM**

While the definition of marketing is universal across all companies, the challenge lies in applying marketing strategies to suit the unique characteristics of each company. For instance, marketing strategies employed by a product-based company would differ significantly from those used by a service-based company such as a financial institution (Nizar & Universitas, 2016). However, in the digital age, a new form of marketing known as viral marketing or E-WOM (Electronic Word-of-Mouth) has emerged. This incorporates the requirement for online clients to trade suppositions and encounters related to companies, items, and administrations between people exterior of the customer's individual communication arrange. E-WOM can have a significant impact on a company's reputation and sales, as potential customers often trust the opinions and experiences of other customers more than they trust traditional advertising or marketing efforts. Therefore, it is essential for companies to monitor and manage their online reputation and encourage positive E-WOM from satisfied customers. E-WOM provides an opportunity for customers to share their opinions and experiences with others outside of their personal communication network, which can have a significant impact on the perception of a company's products or services. E-WOM can also reach a larger audience than traditional word-of-mouth marketing, making it an important aspect of digital marketing (Cheung & Thadani, 2012).

In order to measure the impact on other variables being studied, it is necessary to have indicators of E-WOM. According to (Hennig-Thurau *et al.*, 2004), E-WOM consists of eight dimensions, which are as follows:

1. Platform Assistance: This refers to the frequency of visiting and using websites or applications on the internet network to seek assistance.
2. Concern for Others: This pertains to the consideration for other users or potential users of websites or applications on the internet network.
3. Economic Incentives: This involves providing economic rewards to encourage user behavior, such as giving gifts or awards.

4. **Helping the Company:** This refers to the desire of website or application users to support the company in return for the services provided.
5. **Expressing Positive Emotions:** This concerns users giving positive comments about companies that have met their needs, and sharing good experiences.
6. **Venting Negative Feelings:** This involves sharing unpleasant experiences to reduce dissatisfaction.
7. **Social Benefits:** This pertains to the positive contributions that companies make to society.
8. **Advice Seeking:** This involves seeking recommendations and comments that have a positive influence and will contribute to commenting.

### **3. Definition of e-Satisfaction**

E-satisfaction is defined as a customer's overall evaluation of a digital service, application or product that is delivered electronically. It is an important aspect of the overall customer experience, and is influenced by a variety of factors such as ease of use, reliability, responsiveness, personalization, and security. E-satisfaction is a critical factor in building customer loyalty and increasing customer retention in the digital era (Kristanto, 2021) Actually, I believe there is a mistake in the source you provided earlier. Wood and Miller (2009) did not define e-satisfaction as "a customer's emotional state as a result of interacting online from time to time." In fact, they defined e-satisfaction as "a consumer's overall affective evaluation of his or her online purchase experience." To add to their definition, e-satisfaction refers to a customer's positive or negative emotional response to their experience with an e-service or e-commerce platform. It is influenced by factors such as ease of use, website design, reliability, and responsiveness.

E-satisfaction is an important concept in online business as it can affect customer loyalty, repeat purchases, and positive word-of-mouth recommendations. Anderson & Srinivasan (2003) That is correct. According to Oliver (1980), satisfaction is a function of performance impressions and expectations. Performance refers to the perceived quality of the product or service received by the customer, while impressions refer to the perception of the customer about the quality of the product or service before purchasing or consuming it. Expectations, on the other hand, refer to the level of service or product quality that the customer anticipates to receive. When performance impressions meet or exceed the expectations, the customer is likely to experience satisfaction, whereas if performance impressions fall below expectations, the customer is likely to experience dissatisfaction.



From the definitions written above, indicators of e-satisfaction are needed in order to measure the effect on other variables to be studied. In the study (Szymanski & Hise, 2000) the e-satisfaction indicators are divided into 5, namely:

1. Convenience is defined as customers not having to leave their homes to make transactions.
2. Product Information is defined as Product Information delivered in full and in accordance with customer expectations.
3. Site Design is defined as how well the services provided by the internet network.
4. Financial Security is defined as maintaining good security in transactions.
5. Product Offerings are defined as feelings of satisfaction with the products or services provided by the website or application.

#### 4. Conceptual Framework

The conceptual framework according to Sugiyono (2017) is the relationship that theoretically connects variables, namely the independent and dependent variables. This conceptual system alludes to the variable E-WOM is impacted by e-service quality through e-satisfaction as intercession. Subsequently, the creators portray these factors in a conceptual system plot based on the talk within the writing survey, specifically as takes after:

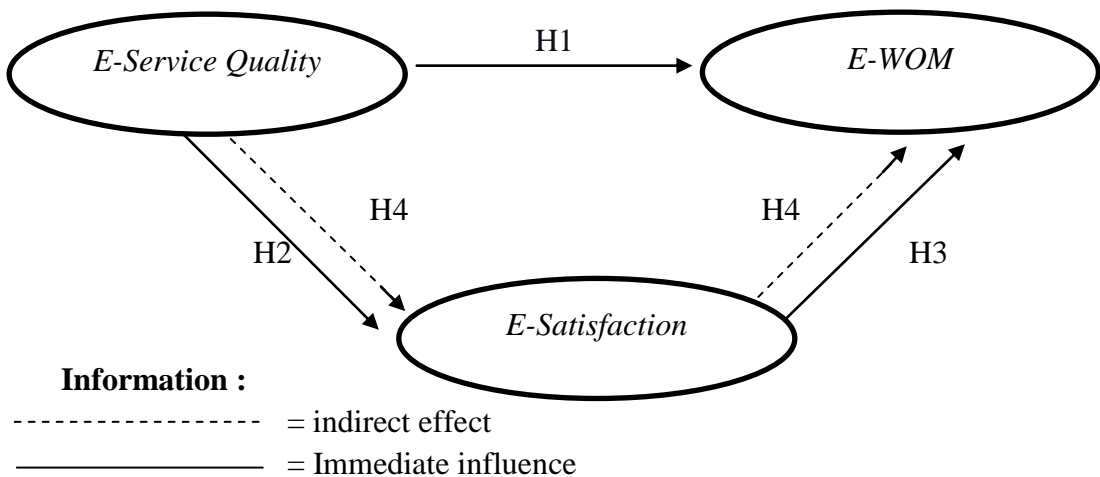


Figure 3. Conceptual framework

Based on the theoretical study, hypotheses can be proposed which are then still required for the testing phase to prove the truth, namely:

- H1 There's an impact of e-service quality on E-WOM on Linkaja Syariah Clients in Malang City
- H2 There's an impact of e-service quality on e-satisfaction in Linkaja Syariah Clients in Malang City
- H3 There's an impact of e-satisfaction on E-WOM on Linkaja Syariah Clients in Malang City
- H4 There's an impact of e-service quality on E-WOM through e satisfaction on Linkaja Syariah Clients in Malang city

### **C. METHOD**

The present study adopts a quantitative research approach, which involves collecting, processing, interpreting, and presenting numerical data to investigate the research object. The research focuses on the users of e-money, particularly the Linkaja Sharia Service Users in Malang city. The study population comprises people in Malang city who use Linkaja sharia services. Purposive sampling with a simple non-random technique was employed to select the sample for the study, based on certain considerations and criteria. As per Sugiono (2012) in the study by (Andrayani & Solekah, 2021) the criteria for sample selection included the following:

1. Residents of Malang city.
2. Aged at least 17 years.
3. Have used Linkaja sharia services for at least three transactions

The number of samples in the study was determined using a minimum sample size calculation approach proposed by (Hair *et al.*, 2013). The minimum sample size is recommended to be between 5 to 10 times the number of parameters used in the study. Given that the study involved 17 indicators in the form of questionnaire items, a maximum of  $10 \times 17 = 170$  respondents was selected. The data collection technique used in the study was a questionnaire survey, and the SmartPLS 4.0 program was used to measure each indicator item.

### **D. DISCUSSION**

It is important to note that there is no fixed threshold for the loading values in reflective models. The cut-off value for the loading depends on the context of the study, the construct being measured, and the research goals. However, loading values above 0.5 are generally considered acceptable for

reflective models. Additionally, the composite reliability value should be above 0.7 to ensure that the construct is reliable. Discriminant validity should also be tested to ensure that the construct is distinct from other constructs in the model.

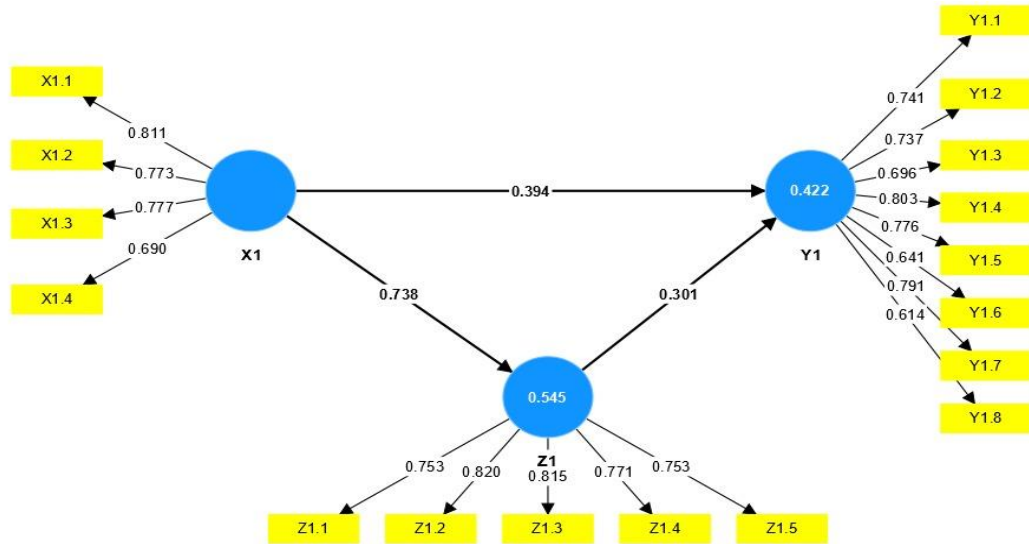


Figure 4. Results of Data Processing

This can be concluded in the table as follows:

Table 1. Outer model results

Variabel	Item	Loading factor	Keterangan
E-service quality	X1.1	0,811	Valid
	X1.2	0,773	Valid
	X1.3	0,777	Valid
	X1.4	0,690	Valid
E-WOM	Y1.1	0,741	Valid
	Y1.2	0,737	Valid
	Y1.3	0,696	Valid
	Y1.4	0,803	Valid
	Y1.5	0,776	Valid
	Y1.6	0,641	Valid
	Y1.7	0,791	Valid
	Y1.8	0,614	Valid
E-satisfaction	Z1.1	0,753	Valid
	Z1.2	0,820	Valid
	Z1.3	0,815	Valid
	Z1.4	0,771	Valid
	Z1.5	0,753	Valid

Source: processed by researchers (2023)

It is not possible to determine the validity of the indicators based solely on the information provided in the previous message. Loading factor values above 0.5 are generally considered to indicate good validity, but other factors such as convergent validity and discriminant validity should also be taken into account. It is important to conduct a thorough analysis of the instrument's validity before using it for data collection to ensure the accuracy and reliability of the results.

The discussion will answer the problems that have been formulated previously. Then it will be discussed with the acceptance of the research hypothesis accompanied by facts that have been calculated using the PLS method assisted by the SmartPLS 4 software and the comes about of the way coefficient and noteworthiness level. The tests carried out as a entire on the relationship between e-service quality and E-WOM through e-satisfaction are clarified as takes after:

Table 2. Hypothesis test results

Model	Original Sampel	Sampel Mean	Standard Deviasi	T-Statistic	p-Values
E-service Quality → E-WOM	0,394	0,396	0,091	4,324	0,000
E-service Quality → E-satisfaction	0,738	0,734	0,057	12,953	0,000
E-satisfaction → E-WOM	0,301	0,301	0,092	3,262	0,001

Source: processed by researchers (2023)

In this study, the Partial Least Squares (PLS) method was used to statistically test the relationship between variables. The hypotheses were tested using the bootstrapping method on the sample being studied.

The test results reveal that there is a significant positive relationship between e-service quality and E-WOM, as evidenced by the path coefficient of 0.394 and a p-value of 0.000 < 0.05. This implies that as e-service quality improves, the use of E-WOM also increases. Therefore, the first hypothesis, which posits a relationship between e-service quality and E-WOM, is accepted. The findings of this study indicate that residents in Malang city who use Linkaja Syariah feel satisfied with the information available on the application's features. As a result, these users are indirectly motivated to help the company grow by promoting its services through word of mouth. Therefore, e-service quality can have a positive impact on E-WOM in the context of Linkaja Syariah, as long as the available features meet the users' needs. However, some

users expressed concern about the protection of their personal information, which can result in fewer recommendations from other users regarding Linkaja Syariah's products.

which means that the better the e-service quality, the higher the E-WOM generated. This is important information for companies like Linkaja Syariah to improve their e-service quality in order to increase positive word-of-mouth marketing from satisfied customers. However, the study also identified a potential area of improvement for Linkaja Syariah, which is the protection of personal information. By addressing this issue, the company can improve customer satisfaction and potentially increase positive E-WOM. Overall, the study highlights the importance of e-service quality in generating positive E-WOM and provides insights for companies to improve their services and increase customer satisfaction (Saodin, 2021). Yes, based on the research mentioned earlier, it was found that e-service quality has a significant positive impact on E-WOM, indicating that the better the e-service quality, the higher the likelihood of customers engaging in positive word-of-mouth communication about the service (Yaqin, 2020).

The results of the tests conducted indicate that the second hypothesis, which states that there is a relationship between the e-service quality variable and e-satisfaction, has a path coefficient of 0.738 with a p-value of  $0.000 < 0.05$ . This suggests that higher e-service quality leads to higher levels of e-satisfaction. The study's findings indicate that e-service quality has a positive and significant relationship with e-satisfaction, thereby supporting hypothesis 2. The statement accurately reflects the research findings. The study found that Linkaja Syariah has been successful in providing e-service quality that meets the needs and expectations of its users, leading to a positive impact on e-satisfaction. However, the study also identified areas for improvement, particularly in providing accurate and relevant information to customers, which could further enhance their experience with the service. Overall, the research highlights the importance of e-service quality in generating positive word-of-mouth and customer satisfaction. The findings can be used as a basis for companies to improve their e-service quality and enhance customer satisfaction, ultimately leading to increased customer loyalty and positive brand image.

According to the research findings, it has been suggested that e-service quality has a significant influence on e-satisfaction. Further investigations reveal which specific aspects of e-service quality have a significant impact on e-satisfaction. (Anita Tobagus, 2018). The research findings are consistent with

the idea that e-service quality has a significant impact on e-satisfaction (Haria & Mulyandi, 2019).

The study results indicate that the second hypothesis, which proposes a relationship between e-satisfaction and E-WOM, is supported by a path coefficient of 0.301 with a p-value of 0.001, which is less than the significance level of 0.05. This suggests that as customers become more satisfied with the e-service or hardware, the likelihood of electronic word-of-mouth promotion also increases. The findings indicate that e-satisfaction has a significant positive impact on E-WOM, and hence the third hypothesis is accepted. Based on the research, it can be concluded that there is a significant positive relationship between e-satisfaction and E-WOM. The higher the satisfaction felt by users through the e-fulfillment, the higher the level of electronic word-of-mouth (E-WOM). The findings also suggest that e-satisfaction is an important factor in promoting positive E-WOM among Linkaja Syariah users.

However, some users still have concerns about the security of their personal information when using Linkaja Syariah, which may result in a lack of recommendations from other users. This highlights the importance of maintaining and improving the security measures in place to ensure that users feel safe and confident when using the platform. Based on the research findings, it has been shown that e-satisfaction has a significant impact on E-WOM. Further investigation has been carried out to determine which aspects of e-satisfaction have a significant impact on E-WOM (Abdul Hamid et al., 2022). The study findings are consistent with previous research, as they reveal a significant relationship between e-satisfaction and E-WOM (Putra, 2017).

Table 3. Indirect relationship test

Model	Original Sampel	Sampel Mean	Standard Deviasi	T-Statistic	p-Values
E-service Quality → E-WOM → E-Satisfaction	0,223	0,222	0,073	3,039	0,002

Source: processed by researchers (2023)

Based on the information provided, it appears that the researchers conducted an indirect test to examine the relationship between e-service quality, e-satisfaction, and E-WOM, with e-satisfaction acting as a mediator. The table presented in the research shows that the indirect test results have a p-value of 0.002, which is less than the significance level of 0.05. This suggests that e-satisfaction has a mediating effect on the relationship between e-service quality and E-WOM. Therefore, hypothesis 4, which proposes that e-satisfaction mediates the effect of e-service quality on E-WOM, is supported by

the findings of the study. the statement accurately reflects the conclusion of the research study. The study found that users of Linkaja Syariah in Malang had complete and satisfactory information about their transactions, which resulted in their willingness to engage in viral marketing and promote the company. The statement accurately reflects the research findings. The study found that e-satisfaction can act as a mediating variable between e-service quality and E-WOM, which is consistent with previous research that has also identified e-satisfaction as a mediating variable (Sударusman & Partina, 2022). Then in research that put forward the same results, e-satisfaction can also be a mediating variable (Berliana & Sanaji, 2022).

## E. CONCLUSION

The study findings and discussion indicate that e-service quality has a direct effect on E-WOM, and e-service quality has a direct effect on e-satisfaction, while e-satisfaction can mediate the effect of e-service quality on E-WOM. The majority of respondents in the study belonged to the millennial generation, and it is recommended to focus on meeting their needs. For Linkaja Syariah, it is suggested to maintain the quality of existing application features, provide complete information about products, and enhance security measures to ensure user privacy. Future research can expand on this study by incorporating variables such as e-loyalty and examining other e-payment platforms like Shopeepay, OVO, and Gopay. This would help to obtain more accurate and comprehensive results.

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