Journal of Modern Accounting and Auditing, July-Sep. 2025, Vol. 21, No. 3, 81-89

doi: 10.17265/1548-6583/2025.03.001



The Role of E-SERVQUAL in Enhancing Online Service Quality: A Systematic Literature Review

Indah Noer Agustivani Yusuf, Iskandar Muda, Sambas Ade Kusuma Universitas Sumatera Utara, Medan, Indonesia

This study aims to examine the status of existing service quality with a focus on the implementation of the electronic service quality (e-SERVQUAL) model. In addition, the study develops research questions that can be used for more in-depth studies in the future. The methodology used is a literature study related to service quality with the e-SERVQUAL model approach, through the selection of platform literature and academic papers from various service sectors and geographical regions. The findings show that although the e-SERVQUAL model is widely used to measure service quality, its application in the banking sector, especially cooperative banking, is still minimal and needs further exploration to drive customer satisfaction and loyalty. Based on an extensive literature review, a series of research questions were developed that can form the basis for further studies in the banking sector.

Keywords: e-SERVQUAL, literature, service quality

Introduction

The quality of online services has a significant influence on many important aspects of e-commerce. This includes consumer trust in online; site equity; consumer attitudes towards sites; attitudes towards e-shopping; the perceived value of the product/service; willingness to pay more, online user satisfaction, and User retention goals and the purpose of site recommendations; and cross-buying. Given the importance of electronic service quality (e-SERVQUAL), the attainment of high-quality online service should be a key strategy for distinguishing e-retailers from one another; the concept of e-SERVQUAL is increasingly viewed as a crucial factor for achieving performance and ensuring long-lasting success for e-retail businesses. Therefore, it is essential for both researchers and industry professionals to grasp how consumers assess e-SERVQUAL. In light of this, this research has performed an extensive examination of the existing knowledge related to e-SERVQUAL. Consequently, this study explores the existing literature on the measurement model of e-SERVQUAL with the aim of (i) evaluating the main methodological challenges linked to the creation of these scales, and (ii) examining the dimensional framework of the e-SERVQUAL model.

This Systematical Literature Review (SLR) aims to map research and analysis which is organized into five parts, namely, introduction, literature review, research methodology, discussion, and analysis of themes related to research on e-SERVQUAL and followed by conclusions. Due to these factors, this paper offers important

Indah Noer Agustivani Yusuf, S. Ak, Master in Accounting, Faculty of Economic and Business, Universitas Sumatera Utara, Medan, Indonesia.

Prof. Iskandar Muda, Professor in Accounting, Faculty of Economic and Business, Universitas Sumatera Utara, Medan, Indonesia. Sambas Ade Kusuma, Ph.D., Doctor in Accounting, Faculty of Economic and Business, Universitas Sumatera Utara, Medan, Indonesia.

observations and consequences for the creation and use of e-SERVQUAL. As a consequence of this organized review of literature, it offers significant insights and effects for the formation and execution of e-SERVQUAL.

Theoretical Framework

Parasuraman et al. define e-SQ (electronic service quality) as the "degree to which a website promotes smooth and effective shopping, buying, and delivery". This definition shows that the e-SQ concept originates from the intention to repurchase (such as simplicity of use, product details, ordering information, and safeguarding personal data) and carries through to the post-purchase phase (including shipping, customer support, and return policies). Additionally, Parasuraman and colleagues present two distinct scales for assessing e-SQ, namely the fundamental E-S-QUAL scale and the more comprehensive E-RecS-QUAL scale. The E-S-QUAL includes various dimensions like system accessibility, privacy, fulfillment, and efficiency. Notably, efficiency refers to both the simplicity and speed of assessing and using the websites. This can be summarized as follows:

- Convenience and efficiency: Shoppers in the digital space can easily save both time and energy when comparing prices and certain technical attributes of products more effectively¹.
- Safety and confidentiality: Engaging in online activities introduces users to unique challenges related to privacy, security, and confidentiality.
- Absence of face-to-face contact: Online customers interact through a technological platform². The lack of direct personal communication means that conventional measures of service quality, which focus on personal interactions in traditional service settings, do not apply well to e-SQ³.
- Co-production of service quality: In the online realm, customers are more actively involved in the cocreation of the service provided compared to what is seen in traditional retail situations⁴.

Service quality refers to how well the performance of a service aligns with what the customer anticipates. When service quality is high, it meets diverse customer demands and enhances competitive edge. This indicates that when the performance of a service meets or surpasses what customers expect, the quality is seen as acceptable. Conversely, if the performance falls short of expectations, it suggests that the service is of lower quality. Gummesson explored the idea of service quality in relation to perception and trust. Gronroos introduced a notion related to overall service quality as the gap between what customers expect and what they actually perceive. Generally, service quality is viewed as a measure of service levels that correspond to customer expectations.

In addition, Parasuraman and colleagues describe service quality as the evaluation of a specific service provider based on how its performance aligns with consumer expectations within that industry. This concept evolved into a measurement tool for assessing service quality known as SERVQUAL. The E-S-QUAL framework encompasses various components such as system availability, privacy, fulfillment, and efficiency. Notably, efficiency focuses on how simple and quick it is to navigate and use the websites. Fulfillment refers to the effectiveness of meeting users' expectations regarding product delivery and item availability. System availability pertains to how well the website performs its technical functions. Privacy relates to the level of safety provided by the website and its ability to safeguard customer information. It is clear that e-SERVQUAL addresses the overall experience of website users. E-SERVQUAL is a subset of e-SERVQUAL that specifically deals with service-related problems and inquiries. This aspect of e-SERVQUAL offers consumers direct, non-routed communication with websites and is made up of three components: responsiveness, compensation, and contact. Specifically, responsiveness refers to how effectively issues are managed and addressed on the website. Compensation describes how a website can make up for problems that customers may experience. Contact

includes the proactive assistance provided through phone or virtual representatives. Through a review of existing research on e-SQ, the author concludes and explains the concept of e-SQ as follows: "e-SQ encompasses ease of navigation, website design and personalization, dependability, promptness, security/privacy, and quality of information". Therefore, online shoppers anticipate the same level of service quality that traditional providers offer.

E-SQ can significantly enhance business growth for online service providers. Features that engage users, diverse types of media, and the ability to customize draw the interest of companies in the e-commerce sector. An excellent e-SQ is likely to deliver long-lasting advantages for an organization. A comprehensive e-SQ model outlines a thorough structure for e-SQ. It comprises specific trends divided into six positive dimension trends and five recovery dimension trends. To elaborate, (1) the recovery dimension is described as an appropriate representation of how a technology-based website is used to provide users with a pleasant experience, valuable information, and appealing web designs. Many factors in the recovery dimension can be addressed prior to the website's launch, such as user-friendliness, coherence, visual design, layout, organization, and content quality. (2) The positive dimensions should maintain consistency throughout the lifespan of a website. This aspect is likely to boost customer retention and amplify the impact of word-of-mouth referrals. This model offers a thorough understanding of the components, processes, and variables of e-SQ, which serves as a foundational theory for future experimental research.

Methodology

The research examines studies obtained from various esteemed academic sources, such as ScienceDirect, Elsevier, Springer Nature, Sage Journals, Cogeant, and Taylor and Francis. Notably, all chosen studies are documented in the Scopus database, which is a widely accepted marker for scholarly quality and classification. This guarantees that the studies involved are trustworthy and have passed thorough peer review procedures. The review concentrates exclusively on research that creates tools specifically aimed at evaluating e-service quality, guaranteeing both relevance and thoroughness in the examination. Each study undergoes a detailed and meticulous content analysis to evaluate the strength and suitability of the tools developed for measuring e-service quality.

The samples utilized in the study of electronic service quality (e-SQ) come from various groups, representing a wide range of users and situations. This variety increases the applicability of the results to different user categories and service settings. The process of reviewing the manuscript involves conducting a keyword search in the Scimago Journal and Country Rank, concentrating on journals that are listed in the Scopus database. This approach resulted in around 6,440 articles, offering an extensive collection of literature from which pertinent research was chosen.

However, the analysis also recognizes specific shortcomings in the studies that were reviewed. Certain papers were left out because they did not fulfill particular standards, such as limits on publication dates or lack of emphasis on e-SERVQUAL (electronic service quality). Furthermore, some summaries did not sufficiently describe the e-SERVQUAL concept, rendering it challenging to judge their significance or validity. In other instances, the findings reported were vague or hard to understand, creating obstacles for their inclusion in the analysis. In the end, the literature review concerning service quality resulted in the choice of 30 articles that adhered to the rigorous standards for content relevance and validity.

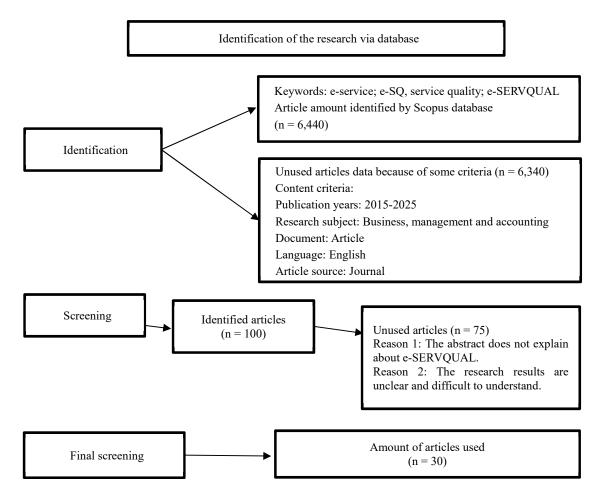


Figure 1. Research flow.

Results and Discussions

The findings and discussion part of this systematic literature review start by offering a detailed summary of the chosen studies that examine the evaluation and improvement of e-service quality using the e-SERVQUAL model. Through a careful selection process, 30 pertinent articles were discovered from a vast range of more than 6,440 publications listed in well-known databases like ScienceDirect, Springer Nature, and Taylor and Francis, all cataloged within the Scopus database. These articles collectively provide important perspectives on different aspects of e-service quality, including reliability. The outcomes of the article selection, after monitoring searches in various journal repositories, are as follows:

Table 1
Result Data

Study	Articles title	Type of research	Domain of measure	Results
Chao Shih	Ascertaining the Impact of E-Service Quality on E- Loyalty for the E-Commerce Platform of Liner Shipping Companies		E-SERVQUAL E-satisfaction	Both e-satisfaction (e-SA) and e-loyalty (e-LY) are positively and significantly impacted by e-service quality (e-SQ). Additionally, the relationship between e-service quality and e-repurchase intention is mediated by e-satisfaction and e-trust.

			<u> </u>	The findings show that security, website features,
Bruce Mwiya (2022)	Examining the Effects of Electronic Service Quality on Online Banking Customer Satisfaction: Evidence From Zambia	Survey	E-SERVQUAL E-satisfaction	privacy, responsiveness, efficiency, fulfillment, and dependability are all pertinent to the quality of electronic services and have an impact on customer satisfaction, and that the e-SERVQUAL model is appropriate in Zambia.
Batoul Alsayed Sulaiman (2024)	The Quality of E-Payment Services Offered by Mobile Companies: The Syrian Evidence	Survey	E-SERVQUAL E-payment service quality	Regarding the four aspects of e-payment service quality, the findings show no discernible variations among age groups and monthly income levels.
Ipsha Bhattacharya (2024)	Perception of Indian Customers Towards E- Service Quality and Its Effect on Consumer Happiness, Retention, and Loyalty	Survey	E-SERVEQUAL	The results of the study show that customer satisfaction is greatly impacted by the quality of electronic services, which includes aspects like timeliness, website design, dependability, trust, and security. According to data research from structural models, customer happiness significantly influences loyalty, whereas responsiveness is the trait that has the biggest impact on satisfaction. Additionally, client loyalty is positively impacted by customer satisfaction.
Prakteek Kalia (2020)	E-Service Quality and E- Retailers: Attribute-Based Multi-dimensional Scaling	Survey	E-SERVQUAL Efficiency	The findings show that the top e-retail brands can be distinguished by the seven e-SQ features. Furthermore, customers may view leading online retailers as separate companies or as brands that are similar to one another.
Siew Chein Teo (2025)	Unlocking Repurchase Intentions in E-Commerce Platforms: The Impact of E- Service Quality and Gender	Survey	E-SERVEQUAL Repurchase intention	The intention to repurchase and the evaluation of the quality of electronic services vary by gender. While men place more emphasis on trust and customer service, women are more likely to favor platform design and satisfaction. Furthermore, repurchase intention is strongly influenced by privacy and security considerations for both sexes.
Tantri Yanuar Rahmat Syah (2022)	Enhancing Patronage Intention on Online Fashion Industry in Indonesia: The Role of Value Co-creation, Brand Image, and E-Service Quality	Survey	E-SERVQUAL Brand image	The study's findings indicate that the association between patronage intentions and the perceived worth of customers is not much strengthened by religiosity. This is because Muslim customers' perceptions of fashion have changed, and Muslim goods are now considered from the standpoint of trends and fashions as well as meeting demands in accordance with Islamic law. Regardless of their religious beliefs, consumers typically select Muslim fashion items based on style and quality that align with their ideals.
Jose Andres Areiza-Padilla (2022)	Music concert business	Survey	E-SERVQUAL	The study's findings demonstrate that e-loyalty, e-repurchase, and e-WOM are all significantly positively impacted by the quality of e-services. The hypothesis is supported by the association between e-service quality and e-repurchase, which had a high t-value (6.960) and a very low p-value (0.000). This hypothesis was also accepted since e-service quality likewise had a positive impact on e-WOM, with a t-value of 7.597 and a p-value of 0.004.
Hoang Viet Nguyen (2022)	Evaluating the Impact of E-Service Quality on Customer Intention to Use Video Teller Machine Services	Survey	E-SERVQUAL Security online interface	Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and attitude toward using VTM services were found to be significantly positively correlated with intention to use VTM services.
Natalia Vatolkina (2020)	E-Service Quality From Attributes to Outcomes: The Similarity and Difference	Survey	E-SERVQUAL, Perceived Usefulness	The findings indicate that usability and convenience of use are the only two aspects of electronic services that significantly affect

	Between Digital and Hybrid Services			customer satisfaction.
M. Rocio Bohorquez (2024)	From E-Service Quality to Behavioral Intention to Use E-Fitness Services Post COVID-19 Lockdown: When a Crisis Changes the Social Mindset	Survey	E-SERVQUAL	The study's findings demonstrate that opinions regarding digital platforms are directly impacted by customer satisfaction. Furthermore, future behavioral intentions are influenced by consumer satisfaction.
Muhammad Waqas (2020)	Adoption of E-Services and Quality of Life Among Older Consumers in China	Survey	E-SERVQUAL	According to the study's findings, elder customers' lives can be improved by adaptation, and this research can serve as a guide for China's e-service adaptation.
Avadhut Arun Patwadhan (2021)	Analyzing Role of E-SERVQUAL Constructs for Post-pandemic Recovery of Indian Taxi Aggregator Services	Survey	E-SERVQUAL Loyalty	The study's findings demonstrate that privacy and efficiency draw in brand loyalty. Thus, focusing on efficiency, contact, and privacy will help retain customers in the short and long run.
Hasnan Beber (2019)	Analyzing Role of E-SERVQUAL Constructs for Post-pandemic Recovery of Indian Taxi Aggregator Services	Survey	E-SERVQUAL	The study's findings indicate that the success of Islamic banks is significantly impacted by the establishment of effective and dependable services, compliance, security/trust, and Sharia compliance information.
Tri Palupi Robustin (2023)	E-SERVQUAL Role in Creating Consumer Trust Towards Shopee Marketplace During the COVID-19 Pandemic	Survey	E-SERVQUAL	The study's findings indicate that Shopee's e-SERVQUAL dimensions—efficiency, fulfillment, privacy, and responsiveness—have a partial impact on customer confidence.
Taufik Rahmat et al. (2022)	University 4.0 Performance: Improvement of Learning Management System Using E-SERVQUAL Post- COVID-19 Pandemic	Survey	E-SERVQUAL Management improvement	During the COVID-19 pandemic, users are happy with how well the e-SERVQUAL characteristics performed during the Learning Management System (LMS) implementation.
Sara Javed (2018)	Assessing the E-Services of the Banking Sector by Using E-SERVQUAL Model: A Comparative Study of Local Commercial Banks and Foreign Banks in Pakistan	Survey	E-SERVQUAL, Privacy	According to the results of the regression research, the E-SERVQUAL dimension has a 66.2% impact on the quality of e-service. Since "reliability" and "privacy" have the biggest effects on e-service quality out of all the characteristics, banks should focus more on them because they are crucial for online banking.
Nawang Kalbuana (2024)	Examining Customer Contentment With Indomaret Pointku Application Services Through E-SERVQUAL	Survey	E-SERVQUAL	Because Q is insufficient or Q > 1 according to the calculation results, the quality of Indomaret Poinku's services is insufficient. The resulting value of 0.97 means that it is difficult to say that the services offered by Indomaret Poinku are of high quality.
Swasti Theresia (2023)	Evaluation of Service Quality and User Experience on Credit Card Application Using E-SERVQUAL Model and Usability Testing	Survey	E-SERVQUAL, Costumer experience	According to the study's findings, the business has to improve on 13 different factors. The usability testing approach is used to evaluate the user experience while taking learnability, effectiveness, efficiency, and satisfaction into account.
Azlin Zanariah Bahtar (2022)	The E-SERVQUAL Effect on Mobile Stickiness Intention of E-Commerce Marketplace	Survey	E-SERVQUAL Costumer service	The findings indicate that the intention to continue using mobile services was significantly influenced by three relationships: website design, customer service and support, and reliability.
Jefri Oktorianda Simanjuntak (2023)	E-Commerce Service Quality, E-Customer Satisfaction and Loyalty: Modification of E- SERVQUAL Model	Survey	E-SERVQUAL Costumer loyalty Costumer satisfaction	The study's findings indicate that while the site organization variable has no bearing on e-customer satisfaction, e-commerce service quality variables—which include responsiveness, reliability, user-friendliness, personal need, and efficiency—have an impact on e-customer satisfaction and e-customer loyalty.

Herry Gunawan (2022)	The Influence of E- SERVQUAL Toward E- Word of Mouth Through E- Customer Satisfaction and E-Customer Trust in E- Commerce Apparel in Surabaya	Survey	E-SERVQUAL Costumer loyalty Costumer satisfaction	The study's findings demonstrate that while high- quality services can boost client happiness and trust, they are unable to motivate consumers to share knowledge via online platforms.
Samantha B Tan (2021)	Assessing the Internet Banking Services of Selected Banks in the Philippines Using E- SERVQUAL Model	Survey	E-SERVQUAL, Costumer loyalty Costumer satisfaction	Customers are most satisfied with the privacy dimension of the service quality assessment, according to the study's findings, but they are less satisfied with the system availability dimension.
Malvin Fathur Rafi (2023)	Analysis of User Satisfaction Levels in the My Tel-U Application Using the E-SERVQUAL and Importance Performance Analysis (IPA) Methods	Survey	E-SERVQUAL, Costumer satisfaction	According to the survey, there was an average of 0.95 between user expectations and app performance. Furthermore, dividing the user's expected value by the application performance yields an average service quality value of 0.78. Given that the average value of the service quality is less than 1, it can be said that the service offered by the My Tel-U application is still at a satisfactory level.
Reynoldus Andria Sahu (2022)	User Satisfaction Analysis on Microsoft Teams and Google Classroom as E- Learning Media Using the E-SERVQUAL Method	Survey	E-SERVQUAL	According to the findings, Google Classroom is more successful than Microsoft Teams at online learning, which implies that students are more content or at ease using Google Classroom than Microsoft Teams when learning online.

The creation of different electronic service quality (e-SQ) scales and their suggested aspects shows that an analysis of the research outlined in Table 1 reveals: (i) various methodological concerns regarding the creation of e-SQ assessments; and (ii) significant insights into the structure of the e-SQ concept, which includes recognizing shared aspects among different e-SQ scales along with specific challenges linked to the development of these scales. This research investigates several studies that introduce and discuss varied scales for evaluating electronic service quality (e-SQ). Grounded in the findings of the review, this thorough literature analysis:

- 1. Reviews the obstacles encountered in creating the e-SQ scale, covering aspects like research approaches, sampling methods, the service sectors examined, how surveys are carried out, the creation of items, assessment and improvement of items, analysis of dimensions, the reliability of the scale, and the validity of the scale; and
- 2. Examines the various dimensions of the e-SQ concept, highlighting multiple shared aspects of e-SQ, as well as some restrictions connected to the creation of the e-SQ scale.

Conclusion

The analysis indicates that numerous e-SQ dimensions are applicable across different industries, while some are more suited to specific online service sectors. Efforts to establish a universal or one-size-fits-all measure of e-SQ might encounter similar critiques that have been aimed at generic measurement tools in conventional service quality, like SERVQUAL. This review clearly demonstrates that the general e-SQ dimensions identified in this work should be enhanced with unique dimensions relevant to particular industries. In addition to industry-tailored scales, upcoming studies might focus on creating and evaluating specific e-SQ measurement tools for various types of e-business functions. This research uncovers differences in the dimensions identified in earlier studies concerning the measurement of electronic service quality. The review highlights the main e-SQ dimensions as reliability/fulfillment, responsiveness, ease of use/usability, privacy/security, web design, and information quality/usefulness. Thus, two out of the five SERVQUAL dimensions from traditional service quality—namely

reliability and responsiveness—are also found to be significant in the context of e-commerce. Conversely, other SERVQUAL aspects, especially empathy, have a diminished importance in the digital space. Additionally, the review suggests that multiple e-SERVQUAL dimensions are unique to the e-retail context, showcasing differences from traditional retail scenarios. Examples of such dimensions comprise ease of use, privacy, and security, website design, information quality, and customization. Furthermore, the findings reveal that while some e-SQ dimensions apply to various industries, others are particularly tailored to certain online service domains. This review underscores the need to enrich the generic e-SERVQUAL dimensions with sector-specific factors that cater to certain conditions. Consequently, creating valid and industry-specific quality measurement tools is an encouraging avenue for future studies, rather than depending exclusively on the conventional SERVQUAL framework.

References

- Alsayed Suliman, B., & Mouselli, S. (2024). The quality of e-payment services offered by mobile companies: The Syrian evidence. Cogent Business & Management, 11(1), Article 2365998. Retrieved from https://Doi.Org/10.1080/23311975.2024.2365998
- Areiza-Padilla, J. A., & Galindo-Becerra, T. (2022). The importance of e-service quality in the livestreaming music concert business. *Cogent Social Sciences*, 8(1), Article 2051791. Retrieved from https://Doi.Org/10.1080/23311886.2022.2051791
- Baber, H. (2019). E-SERVQUAL and its impact on the performance of Islamic banks in Malaysia from the customer's perspective. *The Journal of Asian Finance, Economics and Business, 6*(1), 169-175. Retrieved from https://Doi.Org/10.13106/Jafeb.2019.Vol6.No1.169
- Bahtar, A. Z., Muthusamy, G., Yazid, Z. A., & Daud, S. (2022). The e-SERVQUAL effect on mobile stickiness intention of e-commerce marketplace. *Proceedings*, 82(1), 34. Retrieved from https://Doi.Org/10.3390/Proceedings2022082034
- Balbin-Romero, G., Carrera-Mija, E., Serrato-Cherres, A., & Cordova-Buiza, F. (2022). Relationship between e-banking service quality based on the e-SERVQUAL model and customer satisfaction: A study in a Peruvian bank. *Banks and Bank Systems*, 17(4), 180-188. doi:10.21511/Bbs.17(4).2022.15
- Balcerzak, A. P., & Pietryka, I. (2023). Contemporary issues in Economic. *Proceedings of the 12th International Conference on Applied Economics: Finance. Vol. 12.* Instytut Badań Gospodarczych.
- Bhattacharya, I., & Mulay, R. (2024). Perception of Indian customers towards e-service quality and its effect on consumer happiness, retention, and loyalty. *Cogent Business & Management*, 11(1), Article 2413374. Retrieved from https://Doi.Org/10.1080/23311975.2024.2413374
- Bohórquez, M. R., Lara-Bocanegra, A., Teva, R., García-Fernández, J., Grimaldi-Puyana, M., & Gálvez-Ruiz, P. (2024). From eservice quality to behavioral intention to use e-fitness services post COVID-19 lockdown: When a crisis changes the social mindset. *Heliyon*, 10(9), E30382. Retrieved from https://Doi.Org/10.1016/J.Heliyon.2024.E30382
- Chao, S.-L., Yu, M.-M., & Wei, S.-Y. (2024). Ascertaining the impact of e-service quality on e-loyalty for the e-commerce platform of liner shipping companies. *Transportation Research Part E: Logistics and Transportation Review, 184*, 103491. Retrieved from https://Doi.Org/10.1016/J.Tre.2024.103491
- Gunawan, H., & Susanti, C. E. (2021). The influence of e-SERVQUAL toward e-word of mouth through e-customer satisfaction and e-customer trust in e-commerce apparel in Surabaya. *Technium Social Sciences Journal*, 24(1), 517-525. Retrieved from https://Techniumscience.Com/Index.Php/Socialsciences/Article/View/4740
- Javed, S., & Rashidin, Md. S., & Liu, B. (2018). Assessing the e-services of the banking sector by using e-SERVQUAL model: A comparative study of local commercial banks and foreign banks in Pakistan. *Journal of Internet Banking and Commerce*, 23, 1-12.
- Kalbuana, N. (2024). Examining customer contentment with Indomaret Pointku Application Services Through e-SERVQUAL. *Journal of Data Analytics, Information, and Computer Science, 1*(1), 1-9. Retrieved from https://Doi.Org/10.59407/Jdaics.V1i1.416
- Kusumawati, A., Augustinah, F., Alhabsyi, T., & Suharyono, S. (2021). The e-SERVQUAL effect on the stickiness intention of marketplace during COVID-19 pandemic: An empirical study in Indonesia. *The Journal of Asian Finance, Economics and Business*, 8(8), 573-581. Retrieved from https://Doi.Org/10.13106/Jafeb.2021.Vol8.No8.0573
- Mwiya, B., Katai, M., Bwalya, J., Kayekesi, M., Kaonga, S., Kasanda, E., Mwenya, D. (2022). Examining the effects of electronic

- service quality on online banking customer satisfaction: Evidence from Zambia. *Cogent Business & Management*, 9(1), Article 2143017. Retrieved from https://Doi.Org/10.1080/23311975.2022.2143017
- Nguyen, H. V., Vu, T. D., Nguyen, B. K., Nguyen, T. M. N., Do, B., & Nguyen, N. (2022). Evaluating the impact of e-service quality on customer intention to use video teller machine services. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(3), 167. Retrieved from https://Doi.Org/10.3390/Joitmc8030167
- Patwardhan, A. A., & Pandey, N. (2021). Analyzing role of e-SERVQUAL constructs for post-pandemic recovery of Indian taxi aggregator services. *JGBC*, *16*(Suppl. 1), 89-102. Retrieved from https://Doi.Org/10.1007/S42943-021-00042-8
- Putri, R. R. E., Istoningtyas, M., & Boerroek, M. R. (2022, November). Analysis of the effect of Alfagift's electronic service quality based on objectives using the e-SERVQUAL method. *International Conference on Business Management and Accounting*, 1(1), 376-384.
- Racbhini, W., Wulandjani, H., Thalib, S., Setiyowati, H., & Sasmito, T. (2021). Effect of e-CRM and e-SERVQUAL on e-loyalty through e-satisfaction in millennial generation, study of online shopping behavior in Indonesia. *International Journal of Economic and Business Applied*, 2(2), 76-90.
- Rafi, M. F., Nuha, H. H., & Al Makky, M. (2023). Analysis of user satisfaction levels in the My Tel-U application using the e-SERVQUAL and importance performance analysis (IPA) methods. In 11th International Conference on Information and Communication Technology (ICOICT) (pp. 377-382). Melaka, Malaysia. doi:10.1109/Icoict58202.2023.10262499
- Robustin, T. P. (2023). E-SERVQUAL role in creating consumer trust towards shopee marketplace during the COVID-19 pandemic. *J. Mgt. Mkt. Review, 8*(2), 76-85. Retrieved from https://Doi.Org/10.35609/Jmmr.2023.8.2(2)
- Sahulata, R. A., Hambali, G. T. C., & Daka, M. C. S. (Feb. 2022). User satisfaction analysis on Microsoft teams and Google classroom as e-learning media using the e-SERVQUAL method. In *8ISC Proceedings: Technology, [S.L.]* (pp. 15-24). Retrieved from https://ejournal.unklab.ac.id/index.php/8ISCTE/article/view/679
- Se, A., Widiaty, I., Yulia, C., & Abdullah, A. G. (2022, March). The application of virtual reality (VR) in vocational education. In 4th International Conference on Innovation in Engineering and Vocational Education (ICIEVE 2021) (pp. 112-120). Dordrecht/Paris: Atlantis Press.
- Syah, T. Y. R., & Olivia, D. (2022). Enhancing patronage intention on online fashion industry in Indonesia: The role of value cocreation, brand image, and e-service quality. *Cogent Business & Management*, 9(1), Article 2065790. Retrieved from https://Doi.Org/10.1080/23311975.2022.2065790
- Tan, S. (2021). Assessing the internet banking services of selected banks in the Philippines using e-SERVQUAL model. *International Journal of Scientific and Research Publications (IJSRP)*, 11, 227-231. doi:10.29322/Ijsrp.11.03.2021.P11130
- Teo, S. C., Cheng, K. M., & Chow, M. M. (2025). Unlocking repurchase intentions in e-commerce platforms: The impact of e-service quality and gender. *Cogent Business & Management*, 12(1), Article 2471535. Retrieved from https://Doi.Org/10.1080/23311975.2025.2471535
- Theresia, S., & Tan, H.-S. (2021). Evaluation of service quality and user experience on credit card application using e-SERVQUAL model and usability testing. *IOP Conf. Ser.: Earth Environ. Sci.*, 794, 012095. doi:10.1088/1755-1315/794/1/012095
- Vatolkina, N., Gorbashko, E., Kamynina, N., & Fedotkina, O. (2020). E-service quality from attributes to outcomes: The similarity and difference between digital and hybrid services. *Journal of Open Innovation: Technology, Market, and Complexity, 6*(4), 143. Retrieved from https://Doi.Org/10.3390/Joitmc6040143
- Waqas, M., Ahmad, N., & Wu, J. (2021). Adoption of e-services and quality of life among older consumers in China. *Data and Information Management*, 5(1), 125-130. Retrieved from https://Doi.Org/10.2478/Dim-2020-0041