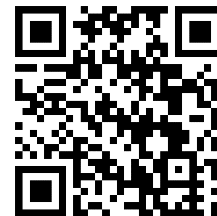# The Effect of Customer Trust and E-Service Quality on E-Wallet Application Reuse Intentions Mediated by Customer Satisfaction: A Comparative Study on Master of Management Students in Indonesia and Malaysia

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ABSTRACT: This study aims to understand the factors that influence the intention of Master of Management students in Indonesia and Malaysia to reuse e-wallet services. Specifically, this research examines the roles of customer trust and e-service quality in shaping customer satisfaction and reuse intention. This causal associative research focuses on Master of Management students in Lombok (Indonesia) and Cyberjaya (Malaysia) as the population. Data analysis was conducted using the Partial Least Square-Structural Equation Model (PLS-SEM) with Smart PLS 3.0 software. The results indicate that customer trust significantly influences the intention to reuse e-wallet services in Indonesia but not in Malaysia. Conversely, e-service quality significantly impacts reuse intentions in both countries. Additionally, in Indonesia, customer trust positively affects customer satisfaction, while in Malaysia, no significant relationship was found between customer trust and customer satisfaction. Furthermore, e-service quality positively affects customer satisfaction in both Indonesia and Malaysia. However, customer satisfaction does not significantly affect the intention to reuse e-wallet services in either country. These findings suggest that to maintain and enhance the reuse of e-wallet services, companies must focus on both customer trust and e-service quality, alongside customer satisfaction. Investing in the improvement of e-service quality and the strengthening of customer trust can be an effective strategy to retain the user base and increase customer loyalty in an increasingly digital market.

KEYWORDS: Customer Trust, Electronic Service Quality, Reuse Intent, Customer Satisfaction

BACKGROUND

With the development of increasingly sophisticated technology, system changes are inevitable. One of the significant changes is in the trading and transaction system, which traditionally occurred offline (directly) but has now evolved into online (indirect) transactions (Aeda, 2022). The digital era and technological advancements are transforming conventional activities into digital ones, significantly impacting human life by shifting transaction systems online. Various innovations aim to make life easier, and currently, people prefer using digital wallets (e-wallets) on their devices, such as smartphones. Therefore, the decision to reuse these services is closely linked to the benefits, risks, and trust associated with digital wallets (Kurniawan & Nirawati, 2023).

One prominent innovation provided by many brands is the payment gateway service, facilitating cashless payments for various transactions, such as online transportation and food delivery. Periodically, these brands offer discounts to attract consumers to use their services. As these brands develop, many e-wallets now offer discounts and attractive features to entice consumers. This increasing competition may influence consumers to switch to other brands (Visakha & Keni, 2022). Consequently, reuse intention is crucial for companies to achieve success and survive in the industry, as it motivates consumers to continue using their products and not switch to other brands.

According to Schaupp (2010), reuse intention is a behavioral intention to reuse, defined as the extent to which a user intends to reuse a product or service. Rajasa and Faturachman (2018) also define reuse intention as the intention to reuse a product or service, involving the intent to use the same product two or more times. Davis (1989) describes reuse intention as the likelihood that consumers will reuse the technology provided. Therefore, reuse intention refers to a user's attitude or desire to reuse a product or technology based on repeated experience. According to Malhotra et al. (2017), indicators for reuse intention include future use, customer preference, and continued use.

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Prabawa and Amina (2023) state that trust is a critical factor in triggering a person's interest in reusing an e-wallet application. Trust is crucial in influencing consumers' repurchase intentions in the future. In this context, trust refers to the responsibility of companies or issuers of electronic money to their users by providing excellent service, ease of use, benefits, security, and more (Rahmawati & Anwar, 2023). If individuals believe that using electronic money offers benefits and convenience, they will be more likely to reuse it. To attract public interest in reusing applications, companies must ensure high-quality electronic services for their users (Gustyantoro & Matoati, 2023). According to Dabholkar et al. (1996), electronic service quality refers to how customers form expectations about technology-based self-service quality. High-quality electronic services are essential for companies to retain their users (Gustyantoro & Matoati, 2023). Users tend to switch to another product or application if they receive unsatisfactory service from the current product or application (Kotler & Keller, 2012). Based on the above explanation, the importance of trust and the quality of electronic services in influencing reuse intentions in e-wallet applications forms the basis of this study.

LITERATURE REVIEW

Consumer trust, according to Mowen and Minor (2013), is "all the knowledge possessed by the consumer and all the inferences made by the consumer about objects, attributes, and benefits." Kotler and Keller (2016) define consumer trust as "a firm's willingness to rely on business partners. This depends on a number of interpersonal and interorganizational factors, such as competence, integrity, honesty, and kindness felt by the company." Ba and Pavlou (2002) describe trust as an assessment of one's relationship with another person who will perform a particular transaction according to expectations in an environment filled with uncertainty.

Thus, consumer trust can be inferred as one party's willingness to accept risk from the other based on confidence and the expectation that the other party will act as expected, even though the two parties do not know each other. The indicators used to measure consumer confidence, according to Yu et al. (2016), are: a competent and effective system, a system that protects the interests of its customers, a system that keeps its promises, and a system that can be trusted. Trust is described as a psychological condition that motivates a person to accept unexpected consequences based on favorable expectations regarding the intentions and behavior of the other party at a high level of trust (Fatah et al., 2023). At a high level of trust, customers may not worry too much about unwanted behavior in the future. A high level of trust tends to increase a customer's willingness to accept vulnerabilities, thus shaping reuse intentions (Malhotra et al., 2017).

Trust involves a person's willingness to behave in a certain way due to the belief that their partner will provide the satisfaction they expect and the expectation that one's promise or statement can be trusted (Gunasach, 2022). Previous research conducted by Narahdita et al. (2020), Anshori et al. (2022), Lei et al. (2023), and Song & Shin (2024) showed that trust has a positive and significant effect on reuse intention. This means that the higher the trust of consumers, the greater their intention to reuse a good or service. However, this is different from the findings of Ladkoom & Thanasopon (2020), which found that trust has no effect on reuse intentions.

According to Zeithaml et al. (2009), the quality of electronic services is defined as the degree to which websites facilitate efficient and effective shopping, purchasing, and delivery. Pearson (2012) defines e-service quality as "meeting customer expectations in the absence of service encounters that rely on human interaction." Chase et al. (2013) describe e-service quality as a broader form of service quality using internet media that connects sellers and buyers to fulfill shopping activities effectively and efficiently.

From these definitions, it can be concluded that e-service quality is a service provided through the website to consumers to facilitate purchasing and distribution activities effectively and efficiently. The indicators used to measure e-service quality, according to Zeithaml et al. (2009), are efficiency, reliability, fulfillment, and privacy. According to Ciputra & Prasetya (2020), if consumers feel that the e-service quality of goods or services meets expectations, they will reuse the product or service. Good e-service quality in accordance with consumer expectations proves that the company is consumer-oriented (Pratiwi et al., 2020). The company will try to understand the desires of its consumers by improving the quality standards of electronic services.

Intention to reuse is essentially consumer behavior where they respond positively to the quality of a company's electronic services and intend to make repeat purchases on an ongoing basis (Wu, Wu, & Pu, 2016). Previous research conducted by Hasyim & Ali (2022), Abdullah et al. (2022), and Lee & Kim (2023) showed that the quality of electronic services has a positive and significant effect on reuse intent. This means that consistently high-quality e-services can encourage consumers to reuse those platforms or systems. However, different results were found by Kim & Chang (2020), who stated that e-service quality does not have a significant effect on reuse intention.

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In addition to trust and the quality of electronic services, another factor that can influence reuse intentions is customer satisfaction. According to Kotler and Keller (2016), "satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product or service's perceived performance (or outcome) to expectations." That is, satisfaction is a person's feeling of pleasure or disappointment that results from comparing the perceived performance (or results) of a product or service with expectations.

Meanwhile, Tjiptono (2019) explained that customer satisfaction can be interpreted as a comparison between expectations before purchase and perceptions of performance after purchase. In other words, consumer satisfaction occurs when the performance of a product or service meets or exceeds predetermined expectations. The indicators used to measure consumer satisfaction, according to Kotler and Keller (2016), are conformity with expectations, interest in revisiting, and willingness to recommend.

Consumer satisfaction can play an important role in creating a positive impression after using a service. When consumers are satisfied, their expectations are met or exceeded, leading to positive behaviors, such as the intention to reuse (Dwi & Raka, 2022). According to the expectancy disconfirmation theory (Oliver, 1977), when results exceed expectations, consumers experience positive disconfirmation, which ultimately increases user satisfaction.

A study by Han et al. (2019) found that reuse intent is influenced by customer satisfaction in the Chinese online brand community. This finding is supported by previous research conducted by Alalwan (2020), Al Amin et al. (2020), Ashraf et al. (2020), Rosell and Allen (2020), and Wang et al. (2020, 2021). These studies conclude that consumer satisfaction has a positive and significant effect on reuse intent. That is, the higher the satisfaction felt by consumers, the greater their intention to reuse.

The intention to reuse is one of the main drivers that motivate buyers to continue buying a product or service. Consumer satisfaction plays an important role in repeat purchases because of the trust that consumers have. Research conducted by Saleem et al. (2017) shows that consumer satisfaction mediates the influence of trust on reuse intent. Similarly, Trivedi et al. (2018) found that consumer satisfaction can mediate the influence of trust on reuse intent. Ashraf et al. (2020) also concluded that customer satisfaction mediates the influence of trust on reuse intent. Findings from previous studies established customer satisfaction as a mediating variable. However, there has been no previous research evidence to suggest that the quality of e-services can influence reuse intent through customer satisfaction, which is a new aspect explored in this study.

METHODOLOGY

This research is causal associative, which examines the relationship between one or more variables (Sugiyono, 2014). It employs a quantitative approach, a type of research that explains phenomena by collecting numerical data, which is then analyzed using mathematical-based methods (statistics) (Creswell, 2014). The population in this study consists of master of management students in Lombok (Indonesia) and Cyberjaya (Malaysia). Partial Least Square-Structural Equation Modeling (PLS-SEM) with Smart PLS 3.0 software was used to analyze the research data.

RESULTS AND DISCUSSION

Outer loading is used to describe how well items reflect variable measurements. According to Chin (1998), an outer loading value greater than 0.50 is considered acceptable (valid). The outer loading values for this study are presented in Table 1.

Table 1. Outer Loadings

No.	Variable	Items	Outer loadings		
			Indonesian	Malaysia	
1	Customer Trust	X1.1	0,966	0,807	Valid
		X1.2	0,910	0,818	Valid
		X1.3	0,929	0,671	Valid
		X1.4	0,888	0,895	Valid
		X1.5	0,793	0,741	Valid
		X1.6	0,812	0,747	Valid
		X1.7	0,890	0,866	Valid
		X1.8	0,762	0,717	Valid
		X1.9	0,885	0,736	Valid

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		X1.10	0,901	0,751	Valid
		X1.11	0,839	0,766	Valid
		X1.12	0,807	0,760	Valid
2	E-Service Quality	X2.1	0,757	0,935	Valid
		X2.2	0,808	0,315	Valid
		X2.3	0,856	0,854	Valid
		X2.4	0,757	0,564	Valid
		X2.5	0,776	0,742	Valid
		X2.6	0,835	0,692	Valid
		X2.7	0,825	0,681	Valid
		X2.8	0,873	0,684	Valid
		X2.9	0,864	0,760	Valid
		X2.10	0,800	0,590	Valid
		X2.11	0,769	0,786	Valid
		X2.12	0,745	0,751	Valid
3	Reuse Intention	Y1	0,880	0,782	Valid
		Y2	0,936	0,859	Valid
		Y3	0,837	0,598	Valid
		Y4	0,846	0,813	Valid
		Y5	0,791	0,805	Valid
		Y6	0,786	0,693	Valid
		Y7	0,866	0,898	Valid
		Y8	0,891	0,854	Valid
		Y9	0,836	0,831	Valid
4	Customer Satisfaction	Z1	0,827	0,699	Valid
		Z2	0,790	0,648	Valid
		Z3	0,886	0,873	Valid
		Z4	0,704	0,741	Valid
		Z5	0,810	0,799	Valid
		Z6	0,823	0,742	Valid
		Z7	0,566	0,731	Valid
		Z8	0,652	0,800	Valid
		Z9	0,597	0,833	Valid

Based on the table, it can be observed that all measurement items for each variable, including customer trust, e-service quality, reuse intention, and customer satisfaction, in both Indonesia and Malaysia, exhibit an outer loading value greater than 0.5. Therefore, it can be concluded that all indicators used are valid.

Composite Reliability measures the reliability of a variable, while Average Variance Extracted (AVE) indicates the extent to which a variable can explain the variance of its measurement items. The values of Composite Reliability and Average Variance Extracted can be seen in the following table:

Table 2. Composite Reliability and Average Variance Extracted

Variable	Indonesian		Thailand	
	Composite Reliability	Average variance extracted (AVE)	Composite Reliability	Average variance extracted (AVE)
Customer Trust	0,973	0,752	0,947	0,601
E-Service Quality	0,957	0,651	0,922	0,507

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| Reuse Intention | 0,960 | 0,728 | 0,939 | 0,636 |
| Customer Satisfaction | 0,918 | 0,558 | 0,927 | 0,586 |

Based on the table, the Composite Reliability values for all research variables in both Indonesia and Malaysia exceed 0.7, indicating an acceptable level of reliability. Overall, the items measuring variables such as customer trust, e-service quality, reuse intention, and customer satisfaction are consistent in their measurement. The Average Variance Extracted (AVE) values for all research variables in both Indonesia and Malaysia are greater than 0.5, indicating that the amount of variation explained by the research variables meets the requirements for good convergent validity.

The structural model evaluation or hypothesis testing is conducted through a bootstrapping process (percentile method). The statistical test used in this method is the t-test. The test result, viewed from the t-values for the two-tailed test, is 1.96 (significance level = 5%). The criteria for hypothesis testing with the t-test are: if the statistic value is greater than the t-table value or the significance value is less than 0.05, the hypothesis is considered accepted. The test results of the structural model are presented in Figure 1, Figure 2, and Table 3.
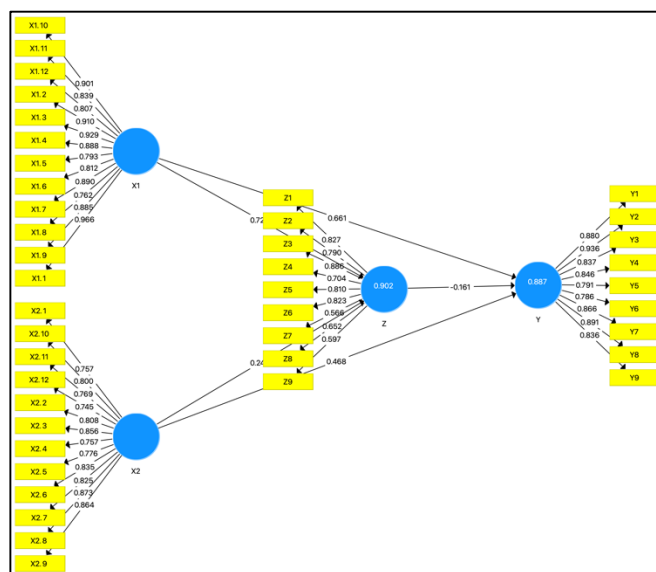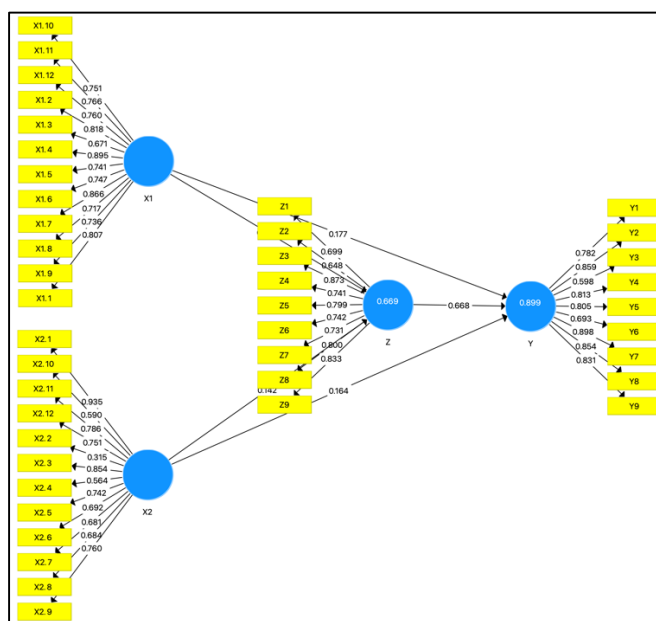

Figure 1.Indonesian Data Path Coefficient

Figure 2.Malaysian Data Path Coefficient

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Table 3Path Coefficient (Inner Model)

Relationship between variables	Path Coefficient	T-Statistics	P-Value	Conclusion
Indonesian				
Customer Trust → Reuse Intention	0,661	2,504	0,013	Accepted
E-Service Quality → Reuse Intention	0,727	6,795	0,000	Accepted
Customer Trust → Customer Satisfaction	0,468	2,457	0,014	Accepted
E-Service Quality → Customer Satisfaction	0,247	2,346	0,019	Accepted
Customer Satisfaction → Reuse Intention	-0,161	0,511	0,610	Rejected
Customer Trust → Customer Satisfaction → Reuse Intention	-0,117	0,496	0,620	Rejected
E-Service Quality → Customer Satisfaction → Reuse Intention	-0,040	0,451	0,652	Rejected
Malaysia				
Customer Trust → Reuse Intention	0,177	0,435	0,664	Rejected
E-Service Quality → Reuse Intention	0,699	2,487	0,013	Accepted
Customer Trust → Customer Satisfaction	0,164	0,588	0,557	Rejected
E-Service Quality → Customer Satisfaction	0,142	0,530	0,596	Rejected
Customer Satisfaction → Reuse Intention	0,668	1,556	0,120	Rejected
Customer Trust → Customer Satisfaction → Reuse Intention	0,467	1,500	0,134	Rejected
E-Service Quality → Customer Satisfaction → Reuse Intention	0,095	0,450	0,653	Rejected

Based on Figures 1 and 2 and Table 3, the relationship between variables (hypothesis test results) can be explained as follows:

1. In Indonesia, customer trust has a significant and positive effect on reuse intention with a coefficient value of 0.661, a t-value of 2.504 > 1.96, and a p-value of 0.013 < 0.05. Therefore, the first hypothesis (H1) is accepted. This indicates that building higher trust can significantly increase reuse intention. In contrast, in Malaysia, customer trust does not have a significant and positive effect on reuse intention, with a coefficient value of 0.177, a t-value of 0.435 < 1.96, and a p-value of 0.664 > 0.05. Thus, the first hypothesis (H1) is rejected in Malaysia, indicating that customer trust does not play a significant role in influencing customers' intentions to continue using a product or service.

2. In Indonesia, e-service quality has a significant and positive effect on reuse intention with a coefficient value of 0.727, a t-value of 6.795 > 1.96, and a p-value of 0.000 < 0.05. Therefore, the second hypothesis (H2) is accepted. This means that as the quality of electronic services improves, customers are more likely to intend to reuse these services. Similarly, in Malaysia, e-service quality has a significant and positive effect on reuse intention with a coefficient value of 0.699, a t-

value of 2.487 > 1.96, and a p-value of 0.013 < 0.05. Thus, the second hypothesis (H2) is accepted in Malaysia, indicating that improved e-service quality leads to increased reuse intention.

3. In Indonesia, customer trust has a significant and positive effect on customer satisfaction with a coefficient value of 0.468, a t-value of 2.457 > 1.96, and a p-value of 0.014 < 0.05. Therefore, the third hypothesis (H3) is accepted. This indicates that greater customer trust leads to higher satisfaction with a brand, product, or service. However, in Malaysia, customer trust does not have a significant and positive effect on customer satisfaction, with a coefficient value of 0.164, a t-value of 0.558 < 1.96, and a p-value of 0.557 > 0.05. Thus, the third hypothesis (H3) is rejected in Malaysia, indicating that higher customer trust does not necessarily result in higher satisfaction.

4. In Indonesia, e-service quality has a significant and positive effect on customer satisfaction with a coefficient value of 0.247, a t-value of 2.346 > 1.96, and a p-value of 0.019 < 0.05. Therefore, the fourth hypothesis (H4) is accepted. This means that as e-service quality improves, customers are likely to be more satisfied with their experience. In contrast, in Malaysia, e-service quality does not have a significant and positive effect on customer satisfaction, with a coefficient value of 0.142, a t-value of 0.530 < 1.96, and a p-value of 0.596 > 0.05. Thus, the fourth hypothesis (H4) is rejected in Malaysia, indicating that higher e-service quality does not necessarily result in higher customer satisfaction.

5. In Indonesia, customer satisfaction does not have a significant and negative effect on reuse intention, with a coefficient value of -0.161, a t-value of 0.511 < 1.96, and a p-value of 0.610 > 0.05. Therefore, the fifth hypothesis (H5) is rejected. This means that higher levels of customer satisfaction do not necessarily result in lower reuse intention. Similarly, in Malaysia, customer satisfaction does not have a significant and positive effect on reuse intention, with a coefficient value of 0.668, a t-value of 1.556 < 1.96, and a p-value of 0.120 > 0.05. Thus, the fifth hypothesis (H5) is rejected in Malaysia, indicating that higher customer satisfaction does not necessarily lead to higher reuse intention.

6. In Indonesia, customer satisfaction is unable to mediate the effect of customer trust on reuse intention, with a coefficient value of -0.117, a t-value of 0.496 < 1.96, and a p-value of 0.620 > 0.05. Therefore, the sixth hypothesis (H6) is rejected. This indicates that even if customers trust a brand or service provider, their level of satisfaction does not significantly affect their intention to reuse the product or service. Similarly, in Malaysia, customer satisfaction does not significantly mediate the effect of customer trust on reuse intention, with a coefficient value of 0.467, a t-value of 1.500 < 1.96, and a p-value of 0.134 > 0.05. Thus, the sixth hypothesis (H6) is rejected in Malaysia, indicating that customer trust does not significantly impact reuse intention through customer satisfaction.

7. In Indonesia, e-service quality is unable to mediate the effect of customer trust on reuse intention, with a coefficient value of -0.040, a t-value of 0.451 < 1.96, and a p-value of 0.652 > 0.05. Therefore, the seventh hypothesis (H7) is rejected. This indicates that even if customers trust a brand or service provider, the quality of the electronic services offered does not significantly affect their intention to reuse those services. Similarly, in Malaysia, e-service quality does not mediate the effect of customer trust on reuse intention, with a coefficient value of 0.095, a t-value of 0.450 < 1.96, and a p-value of 0.653 > 0.05. Thus, the seventh hypothesis (H7) is rejected in Malaysia, indicating that customer trust does not significantly impact reuse intention through e-service quality.

Customer Trust on Reuse Intention

Based on the results of statistical testing, it is evident that customer trust has a significant and positive effect on reuse intention, with a coefficient value of 0.661, a t-value of 2.504 (greater than 1.96), and a p-value of 0.013 (less than 0.05). Therefore, the first hypothesis (H1) is accepted. This indicates that building higher trust can significantly increase reuse intention.

The acceptance of the first hypothesis (H1) confirms that efforts to build customer trust can effectively increase the intention of Master of Management students in Indonesia to continue using e-wallets for various financial transactions. In the context of the digital age, this finding implies that e-wallet service providers need to focus on strategies that strengthen customer trust. Such strategies may include improving transaction security, providing responsive customer service, and ensuring a satisfactory user experience.

This research contributes valuable insights into the importance of customer trust in shaping reuse intentions among Master of Management students. It underscores the need for e-wallet providers to prioritize trust-building measures as a crucial part of their business strategies in the fintech industry. By enhancing customer trust, e-wallet service providers can foster greater loyalty and continuous use of their services.

E-Service Quality on Reuse Intention

Based on the statistical testing results of the accepted hypothesis for both Indonesia and Malaysia, there is a significant influence between e-service quality and the intention to reuse e-wallet services among Master of Management students. In

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Indonesia, the coefficient value is 0.727, with a t-value of 6.795 and a p-value of 0.000. In Malaysia, the coefficient value is 0.699, with a t-value of 2.487 and a p-value of 0.013.

The acceptance of this hypothesis can be attributed to improvements in the quality of electronic services provided by e-wallet providers in both countries. As technological advancements and market competition intensify, e-wallet service providers are striving to enhance their service quality to meet the needs and expectations of users, including Master of Management students. Improved service quality offers a more satisfying user experience, characterized by ease of use, reliability, transaction speed, and security.

This finding underscores the importance of service quality in influencing users' intentions to continue using e-wallet services. It highlights the need for e-wallet providers to focus on continuous improvement of their services to foster user satisfaction and loyalty. By prioritizing high-quality e-services, providers can better meet user expectations and encourage the sustained use of their platforms.

Customer Trust on Customer Satisfaction

Based on the results of statistical testing, the positive and significant influence of customer trust on customer satisfaction among Master of Management students in Indonesia highlights the importance of psychological aspects in the relationship between customers and brands or services. With a coefficient value of 0.468, a statistical t-value of 2.457 (exceeding the critical value of 1.96), and a p-value of 0.014 (less than 0.05), the third hypothesis (H3) is accepted. This confirms that trust plays a key role in shaping customer perception and satisfaction levels. When customers have a high level of trust in a brand, product, or service, they tend to feel more satisfied with their experience. This trust creates a sense of security and confidence in the quality, integrity, and suitability of the product or service to their expectations. Additionally, high trust reduces customer uncertainty and concerns about the risks associated with purchasing or using a product or service. In the context of Master of Management students in Indonesia, trust in a brand or service can be a crucial foundation for building long-term relationships between customers and brands, resulting in high loyalty and ongoing support. Therefore, understanding and building customer trust is a vital strategy for companies to increase customer satisfaction and strengthen their brand position in the market.

E-Service Quality on Customer Satisfaction

Based on hypothesis testing, it is shown that e-service quality has a positive and significant influence on customer satisfaction among Master of Management students in Indonesia, with a coefficient value of 0.247, a statistical t-value of 2.346 (exceeding the critical value of 1.96), and a p-value of 0.019 (less than 0.05), thus accepting the fourth hypothesis (H4). This indicates that e-service quality significantly increases customer satisfaction, aligning with the proposed predictions. Several reasons explain why e-service quality positively affects customer satisfaction. High-quality e-service can enhance ease of use and convenience for customers, leading to greater satisfaction with their experience. Additionally, high-quality e-service can improve system reliability and responsiveness, reduce uncertainty, and increase customer confidence. Moreover, high-quality e-service often means additional or innovative features that add value for customers. Lastly, good-quality e-service creates a closer relationship between the company and customers, thereby increasing loyalty. Therefore, the acceptance of the fourth hypothesis confirms the importance of focusing on and improving the quality of electronic services as a strategy to enhance customer satisfaction. Investing in e-service quality can be a crucial step for companies to maintain a competitive advantage in an increasingly digitally connected market.

Customer Satisfaction on Reuse Intention

Based on the results of the analysis, the coefficient for the relationship between customer satisfaction and the intention to reuse the service is -0.161, indicating a negative direction but not statistically significant. This is supported by a statistical t-value of 0.511, which is much smaller than the critical value of 1.96, and a p-value of 0.610, which is greater than the significance threshold of 0.05. The rejection of the fifth hypothesis (H5), which states that customer satisfaction does not have a significant and negative influence on the intention to reuse services, indicates no strong relationship between customer satisfaction and the intention to reuse services. These results can be explained by several factors that influence customer perceptions and behaviors regarding service reuse.

Customer Trust on Reuse Intention Mediated by Customer Satisfaction

The rejection of the sixth hypothesis (H6) in both Indonesia and Malaysia indicates insufficient evidence to support the idea that customer satisfaction can be a significant mediator in the influence of customer trust on the intention to reuse services. Specifically, research in Indonesia found that although there is high customer trust in a brand or service provider, the level of customer satisfaction does not significantly affect their intention to reuse the product or service. Similarly, the Malaysian study

found that customer satisfaction did not significantly influence users' intention to reuse the service, despite high levels of customer trust.

E-Service Quality on Reuse Intention Mediated by Customer Satisfaction

The rejection of the seventh hypothesis (H7) in both Indonesia and Malaysia indicates insufficient evidence to support the idea that e-service quality can be a significant mediator in the influence of customer trust on the intention to reuse services. Specifically, the Indonesian study found that despite customers' high trust in brands or service providers, the quality of e-services did not significantly affect their intention to reuse those services. Similarly, the Malaysian study found that the quality of e-services did not significantly influence users' intention to reuse those services, despite high levels of customer trust.

CONCLUSION

Based on the findings and discussions presented in this study, the following conclusions can be drawn:

1. In Indonesia, customer trust significantly and positively influences reuse intent. This indicates that enhancing trust can substantially boost reuse intent. Conversely, in Malaysia, customer trust does not exert a significant positive effect on reuse intentions, suggesting that it does not significantly influence customers' decisions to continue using a product or service.

2. In Indonesia, the quality of electronic services significantly and positively affects reuse intention. Improved electronic service quality correlates with increased likelihood of customers intending to reuse these services. Similarly, in Malaysia, enhancing electronic service quality leads to a significant and positive effect on reuse intentions.

3. In Indonesia, customer trust significantly and positively impacts customer satisfaction. Higher trust levels in a brand, product, or service lead to greater customer satisfaction. Conversely, in Malaysia, customer trust does not significantly and positively affect customer satisfaction, indicating that increased trust levels do not necessarily translate to higher levels of customer satisfaction.

4. In Indonesia, the quality of electronic services significantly and positively influences customer satisfaction. As e-service quality improves, customers are more likely to be satisfied with their experience. Conversely, in Malaysia, the quality of electronic services does not significantly and positively affect customer satisfaction, implying that higher e-service quality does not necessarily result in higher customer satisfaction levels.

5. In Indonesia, customer satisfaction does not significantly and negatively impact reuse intention. Higher levels of customer satisfaction do not necessarily lead to lower levels of reuse intent. Similarly, in Malaysia, customer satisfaction does not significantly and positively affect reuse intention, indicating that higher levels of customer satisfaction do not necessarily result in lower levels of reuse intent.

6. Both in Indonesia and Malaysia, customer satisfaction fails to mediate the effect of customer trust on reuse intent. Even if customers trust a brand or service provider, their satisfaction level does not significantly influence their intention to reuse the product or service.

7. Similarly, in both Indonesia and Malaysia, e-service quality does not mediate the effect of customer trust on reuse intent. Even with trust in a brand or service provider, the quality of electronic services offered does not significantly impact customers' intention to reuse those services.

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