

# The Influence of Brand Image, E-Service Quality, and Perceived Ease of Use on Customer E-Loyalty in Netflix Streaming Services

**Dennis Prayudha Tanuwidjaya**

Faculty of Economics and Business, Universitas Mercu Buana, Indonesia

**Erna Sofriana Imaningsih**

Faculty of Economics and Business, Universitas Mercu Buana, Indonesia

## ABSTRACT

**This study aims to analyze the influence of brand image, e-service quality, and perceived ease of use on customer e-loyalty toward Netflix streaming services. The subjects of this research are individuals who have subscribed to Netflix services for at least two months and reside in the Greater Jakarta area (Jabodetabek), Indonesia. The sample consists of 180 respondents selected using purposive sampling. The research approach employs Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method, using SmartPLS 3 as the analytical tool. The results indicate that brand image, e-service quality, and perceived ease of use have a positive and significant effect on customer e-loyalty toward Netflix streaming services.**

**Keywords:** Brand Image, E-Service Quality, Perceived Ease of Use, E-Loyalty, Netflix Services.

## INTRODUCTION

The role of technology today is inseparable from everyday human life. Recent technological developments were unimaginable just a few years ago (Erdiansyah & Imaningsih, 2021). The rapid advancement of technology has transformed human behavior and the way activities are carried out. The internet is one of the innovations born from technological progress. As internet usage continues to increase over time, the demand for internet access has also risen. The internet provides convenience, such as sharing information easily, and facilitates industrial applications that rely on internet connectivity, enabling consumers to benefit from its usage (Andanni, 2021).

According to a survey conducted by Data Indonesia (2023), the number of internet users in Indonesia has increased over the past 11 years. This proves that, over time, the internet has become more widely used by society to meet various needs. A survey by Goodstats (2023) reveals that the province with the highest internet penetration rate is Banten (89.10%), followed by DKI Jakarta (86.96%), and West Java (82.73%). These findings indicate that the Greater Jakarta area (Jabodetabek) comprises cities with the highest levels of internet usage in Indonesia.

A survey by Databoks (2020) shows that the most frequently accessed type of online entertainment among internet users is online video (49.3%). The growing interest in watching

online videos has led to a rapid expansion of the video-on-demand (VOD) streaming industry, with numerous new players entering the market. According to a survey by Data Indonesia (2022), Netflix is the most popular streaming platform in Indonesia, with 69% of Indonesian respondents reporting they use the service. Disney+ Hotstar follows with 62%, then YouTube Premium, Viu, Vidio, WeTV, and others. Netflix has successfully positioned itself as the market leader in the digital streaming industry. However, competition continues to intensify, and Netflix must find ways to maintain its consistency and dominance.

Despite its leadership, Netflix experienced a decline in its subscriber base in Q1 2022, with a loss of 200,000 users, followed by an additional loss of 970,000 users in Q2 2022 (Databoks, 2022). This phenomenon reflects a decline in customer loyalty, with users opting not to continue their subscriptions. Customer loyalty is a critical issue for mature companies like Netflix (Yuwanti et al., 2023). Loyal customers are more likely to make repeat purchases unless they are swayed by competitors. Retaining customer loyalty is a major challenge. Companies must ensure customer satisfaction post-purchase or post-usage to encourage repeat purchases and build lasting loyalty (Thungasal & Siagian, 2019).

Several factors can influence e-loyalty. According to Kurniati et al. (2021), today's customers are not only concerned with the products or services offered but also consider the brand image. Rizan et al. (2020) argue that companies must provide high-quality services to achieve customer satisfaction and loyalty. Service quality has evolved alongside technological advancements and can now be delivered digitally. The ease of using Netflix streaming services also becomes a deciding factor for customers. This includes the ease of account registration, available payment methods, and user-friendliness of the platform. Perceived ease of use refers to the degree to which a person believes that using a particular technology will be free of effort (Jogiyanto, 2016).

Previous studies support the influence of these factors. Pradana & Achmad (2023) found that brand image significantly affects customer loyalty. Akhmadi & Martini (2020) demonstrated that e-service quality significantly impacts customer loyalty for the OVO app. Kurniawan & Tankoma (2023) confirmed that perceived ease of use has a significant positive effect on customer loyalty.

## **LITERATURE REVIEW**

### **Consumer Behavior**

According to Kotler and Keller (2015), consumer behavior is the study of how individuals, groups, and organizations select, purchase, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and desires.

### **Technology Acceptance Model (TAM)**

According to Solomon (2020), the Technology Acceptance Model (TAM) is a behavioral approach used to predict an individual's intention to use a technology or information system.

### **E-Loyalty**

E-loyalty refers to the commitment to consistently revisit a particular website rather than switching to other sites (Chi et al., 2015, as cited in Wilis & Nurwulandari, 2020). In online

business, e-loyalty is a crucial issue because consumers can easily switch from one website to another and compare similar products with ease (Lu et al., 2013, as cited in Wilis & Nurwulandari, 2020). According to Khoirunnisa & Wijayanto (2021), the indicators of e-loyalty include: 1) Repeat purchase; 2) Retention; 3) Referrals

### **Brand Image**

Kotler and Keller (2015) define brand image as a perception or belief held by consumers that is reflected through their personal experiences. Wilis & Nurwulandari (2020) state that brand image consists of six indicators: 1) A recognizable and memorable brand logo; 2) Easy brand differentiation from competitors; 3) Attractive brand offerings; 4) A strong reputation or track record; 5) Brand recognition based on uniqueness; 6) High brand familiarity or popularity.

### **E-Service Quality**

According to Tjiptono & Chandra (2020), service quality involves creating customer satisfaction by ensuring that the product or service offered is in good condition or defect-free, thus providing value to customers. Wilis & Nurwulandari (2020) identify seven indicators of e-service quality: 1) Efficiency; 2) Reliability; 3) Fulfillment; 4) Ease of Navigation; 5) Responsiveness; 6) Site Aesthetics; 7) Contact.

### **Perceived Ease of Use**

According to Imaningsih et al. (2023), perceived ease of use refers to an individual's perception of how easy it is to use a technology. They argue that frequent user interaction can indicate the ease of use. Chawla & Joshi (2019) define four indicators of perceived ease of use: 1) Easy to learn; 2) Easy to understand; 3) Effortless; 4) Easy to use.

## **THEORETICAL FRAMEWORK**

A study conducted by Parulian (2023) revealed that brand image has a significant influence on customer loyalty. Based on the findings of the previous study, the following hypothesis is proposed:

- H1: Brand image has a positive and significant effect on e-loyalty.

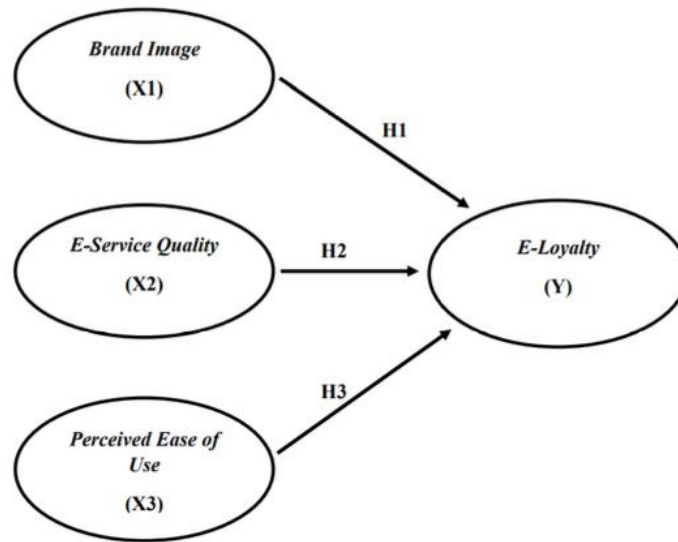
Mahendri & Azah (2023) found that e-service quality has a positive and significant influence on customer loyalty. Based on these previous research findings, the following hypothesis is proposed:

- H2: E-service quality has a positive and significant effect on e-loyalty.

Wilson, Keni, & Tan (2021) discovered a significant correlation between perceived ease of use and customer loyalty. Based on the findings of this prior study, the following hypothesis is proposed:

- H3: Perceived ease of use has a positive and significant effect on e-loyalty.

Based on the literature review and previous studies, the conceptual framework of this research is formulated as follows:



**Figure 1: Theoretical Framework**

### Hypotheses

- **H1:** Brand image has a positive and significant effect on e-loyalty.
- **H2:** E-service quality has a positive and significant effect on e-loyalty.
- **H3:** Perceived ease of use has a positive and significant effect on e-loyalty.

### METHODOLOGY

This study adopts a hypothesis testing (causal) method with a quantitative approach. According to Hair et al. (2016), quantitative research involves the collection of numerical data using structured questionnaires or observation guidelines to gather primary data from individuals. The data collected is used to analyze the influence of brand image, e-service quality, and perceived ease of use on customer e-loyalty in the context of Netflix streaming services.

The population in this study consists of Netflix streaming service users located in the Greater Jakarta area (Jabodetabek), as this region has the highest internet penetration rates in Indonesia. A non-probability sampling technique was employed, as the total number of individuals in the population is unknown and considered infinite. The sampling method used in this study is purposive sampling. The criteria for respondents are as follows: a) Customers who have subscribed to Netflix for at least two months, and b) Customers residing in the Jabodetabek area.

The minimum sample size was determined using the rule of thumb of 5 to 10 times the number of indicators used to measure each construct. When using Structural Equation Modeling (SEM), the minimum sample size is 100 respondents (Hair et al., 2016). This study targeted a total of 180 respondents.

For data analysis, IBM SPSS Statistics 23 was used for descriptive analysis, and SmartPLS 3.0 software was used to analyze the research model using the Partial Least Squares (PLS) method.

## RESULTS AND DISCUSSION

### Convergent Validity (Outer Loading)

According to Hair et al. (2016), outer loadings are the results of simple regression between the indicators (measurement model) as the dependent variables and the construct as the independent variable. In this study, the outer loading values were tested using Partial Least Squares (PLS). An indicator is considered valid if the outer loading value is  $\geq 0.70$ . Indicators with values  $< 0.70$  are deemed invalid and should be excluded from further analysis.

**Table 1: Convergent Validity Test Results (Outer Loadings)**

Construct	Indicator	Outer Loadings	Description
Brand Image	BI 1	0,837	Valid
	BI 2	0,849	Valid
	BI 3	0,817	Valid
	BI 4	0,757	Valid
	BI 5	0,810	Valid
	BI 6	0,758	Valid
E-Service Quality	ESQ 1	0,822	Valid
	ESQ 2	0,778	Valid
	ESQ 3	0,844	Valid
	ESQ 4	0,845	Valid
	ESQ 5	0,809	Valid
	ESQ 6	0,857	Valid
	ESQ 7	0,816	Valid
Perceived Ease Of Use	PEOU 1	0,887	Valid
	PEOU 2	0,880	Valid
	PEOU 3	0,876	Valid
	PEOU 4	0,894	Valid
E-Loyalty	EL 1	0,910	Valid
	EL 2	0,869	Valid
	EL 3	0,911	Valid

Source: Output of processing with SmartPLS 3 (2024)

Based on the results in Table 1, all indicators for each construct have outer loading values  $\geq 0.70$ , indicating that all indicators are valid and meet the criteria for outer loadings.

### Convergent Validity (Average Variance Extracted)

According to Hair et al. (2016), Average Variance Extracted (AVE) is used to evaluate convergent validity. In Partial Least Squares (PLS) analysis, the acceptable threshold for AVE is 0.50. An AVE value greater than 0.50 indicates that, on average, the construct explains more than half of the variance of its indicators, thus fulfilling the requirement for convergent validity.

**Table 2: Convergent Validity (AVE) Test Results**

Construct	AVE	Description
Brand Image	0,649	Valid
E-Service Quality	0,680	Valid
Perceived Ease of Use	0,781	Valid
E-Loyalty	0,804	Valid

Source: Output of processing with SmartPLS 3 (2024)

Based on the results in Table 2, each construct has an AVE value greater than 0.50. This indicates that each construct is valid and meets the required criteria for Average Variance Extracted (AVE).

### **Discriminant Validity (Cross Loading)**

Cross loading refers to the correlation of an indicator with other constructs in the model (Hair et al., 2016).

**Table 3: Results of Discriminant Validity Test (Cross Loading)**

Construct	Brand Image	E-Service Quality	Perceived Ease of Use	E-Loyalty
BI 1	0,837	0,686	0,710	0,638
BI 2	0,849	0,768	0,750	0,669
BI 3	0,817	0,713	0,681	0,605
BI 4	0,757	0,589	0,547	0,581
BI 5	0,810	0,649	0,568	0,677
BI 6	0,758	0,624	0,620	0,587
ESQ 1	0,709	0,822	0,656	0,625
ESQ 2	0,674	0,778	0,661	0,638
ESQ 3	0,709	0,844	0,741	0,671
ESQ 4	0,708	0,845	0,655	0,621
ESQ 5	0,631	0,809	0,595	0,618
ESQ 6	0,702	0,857	0,712	0,659
ESQ 7	0,690	0,816	0,675	0,628
PEOU 1	0,685	0,711	0,887	0,655
PEOU 2	0,702	0,700	0,880	0,662
PEOU 3	0,711	0,718	0,876	0,675
PEOU 4	0,741	0,751	0,894	0,700
EL 1	0,706	0,697	0,706	0,910
EL 2	0,627	0,640	0,641	0,869
EL 3	0,757	0,738	0,700	0,911

Source: Output of processing with SmartPLS 3 (2024)

Based on the results in Table 3, the loading values for each intended construct are higher than the values for other constructs. This indicates that all indicators are valid and meet the criteria for the discriminant validity test using cross loading.

### **Discriminant Validity (Fornell-Larcker Criterion)**

The Fornell-Larcker criterion assesses discriminant validity by comparing the square root of the Average Variance Extracted (AVE) with the correlations among constructs. An instrument is considered valid if the square root of each construct's AVE is greater than its highest correlation with any other construct (Hair et al., 2016).

**Table 4: Results of the Discriminant Validity Test (Fornell-Larcker Criterion)**

Construct	BI	ESQ	PEOU	EL
Brand Image	<b>0,856</b>			

E-Service Quality	0,798	<b>0,855</b>		
Perceived Ease of Use	0,791	0,792	<b>0,884</b>	
E-Loyalty	0,759	0,749	0,762	<b>0,897</b>

Source: Output of processing with SmartPLS 3 (2024)

Based on the results in Table 4, the factor loading values for each construct are higher than the loading values for other constructs. This indicates that the latent variables meet the criteria for discriminant validity.

### Discriminant Validity (Heterotrait-Monotrait Ratio)

The Heterotrait-Monotrait Ratio (HTMT) is an alternative approach used to detect issues of discriminant validity. The HTMT approach is considered to be a more reliable method compared to other discriminant validity techniques. A good HTMT value is indicated by a threshold of 0.90, which is used to determine whether discriminant validity issues exist (Hair et al., 2016).

**Table 5: Results of the Discriminant Validity Test (Heterotrait-Monotrait Ratio)**

Construct	BI	ESQ	PEOU	EL
Brand Image				
E-Service Quality	0,894			
Perceived Ease of Use	0,887	0,871		
E-Loyalty	0,857	0,835	0,852	

Source: Output of processing with SmartPLS 3 (2024)

Based on the results in Table 5, the HTMT values are below the established threshold of 0.90, indicating that the constructs in the estimated model meet the criteria for discriminant validity.

### Reliability Test (Cronbach's Alpha)

According to Hair et al. (2016), Cronbach's Alpha is a measure of internal consistency reliability, which assumes equal loading of indicators. Cronbach's Alpha is used to assess the internal consistency of a questionnaire. A Cronbach's Alpha value greater than 0.70 indicates that the questionnaire is reliable.

**Table 6: Reliability Test Results (Cronbach Alpha)**

Construct	Cronbach's Alpha	Description
Brand Image	0,878	Reliable
E-Service Quality	0,908	Reliable
Perceived Ease of Use	0,907	Reliable
E-Loyalty	0,878	Reliable

Source: Output of processing with SmartPLS 3 (2024)

Based on the results in Table 6, all latent variables have Cronbach's Alpha values greater than 0.70, indicating that the constructs meet the reliability criteria. Thus, the questionnaire used in this study demonstrates good reliability.

### Reliability Test (Composite Reliability)

According to Hair et al. (2016), Composite Reliability is a measure of internal consistency reliability that, unlike Cronbach's Alpha, does not assume equal indicator loadings. Composite Reliability is used to assess internal consistency, and a value greater than 0.70 indicates that the questionnaire is reliable.

**Table 7: Reliability Test Results (Composite Reliability)**

Construct	Composite Reliability	Description
Brand Image	0,916	Reliable
E-Service Quality	0,931	Reliable
Perceived Ease of Use	0,935	Reliable
E-Loyalty	0,925	Reliable

Source: Output of processing with SmartPLS 3 (2024)

Based on the results in Table 7, the composite reliability values are greater than 0.70, indicating that the constructs meet the criteria for composite reliability. Therefore, the questionnaire used in this study demonstrates good reliability.

### Multicollinearity Test

The multicollinearity test is conducted to assess whether there is collinearity among the exogenous variables. The criterion used in evaluating Variance Inflation Factor (VIF) is that the VIF value should be greater than 0.20 and less than 5. If the value falls outside this range, it indicates a multicollinearity issue, which may require removing a construct or combining exogenous variables to address the problem.

**Table 8: Multicollinearity Test Results (Variance Inflation Factor)**

Construct	BI	ESQ	PEOU	EL
Brand Image				3.38
E-Service Quality				3.403
Perceived Ease of Use				3.303
E-Loyalty				

Source: Output of processing with SmartPLS 3 (2024)

Based on Table 8, it can be seen that there is no strong correlation among the indicators, as indicated by VIF values being less than 5. This demonstrates that all indicators do not suffer from multicollinearity issues.

### Coefficient of Determination ( $R^2$ )

According to Hair et al. (2016), the coefficient of determination is used to measure the proportion of variance in the endogenous variable that is explained by the predictor constructs. The most commonly used measure to evaluate the model is the coefficient of determination ( $R^2$  value), which ranges from 0 to 1.

**Table 9: Results of the Coefficient of Determination ( $R^2$ ) Test**

Construct	R Square
E-Loyalty	0,665

Source: Output of processing with SmartPLS 3 (2024)



This coefficient indicates the predictive accuracy of the model and is calculated as the squared correlation between the actual and predicted values of a specific endogenous construct. A higher R-Square value indicates that the research model has better predictive ability.

Based on Table 9, the coefficient of determination ( $R^2$ ) value for the e-loyalty construct is 0.665. This indicates that the exogenous variables — brand image, e-service quality, and perceived ease of use — are able to explain 66.5% of the variance in the endogenous variable e-loyalty, while the remaining 33.5% is explained by other exogenous variables not included in the model.

### Predictive Relevance ( $Q^2$ )

According to Hair et al. (2016), predictive relevance measures the predictive power of a model in accurately estimating observed values. A Q-square value  $> 0$  indicates that the model has predictive relevance, whereas a Q-square value  $< 0$  suggests that the model lacks predictive relevance.

**Table 10: Predictive Relevance Test Results ( $Q^2$ )**

Construct	Q Square
E-Loyalty	0,524

Source: Output of processing with SmartPLS 3 (2024)

Based on Table 10, the Q-square value is 0.524, which is greater than 0, indicating that the model has relevant predictive power.

### Effect Sizes ( $F^2$ )

According to Hair et al. (2016), effect size ( $F^2$ ) is used to analyze or measure the extent to which a latent variable contributes to the  $R^2$  value of the target construct. An  $F^2$  value of 0.02 is considered small, 0.15 is considered medium, and 0.35 is considered large.

**Table 11: Effect Size ( $F^2$ ) Test Results**

Construct	F Square
Brand Image	0,081
E-Service Quality	0,056
Perceived Ease of Use	0,094

Source: Output of processing with SmartPLS 3 (2024)

Based on Table 11, the Effect Sizes ( $F^2$ ) values indicate that the exogenous construct Brand Image has a small effect on the endogenous construct, with a value of 0.081. The exogenous construct E-Service Quality also shows a small effect, with a value of 0.056. Similarly, the exogenous construct Perceived Ease of Use has a small effect, with a value of 0.094.

### Path Coefficients

According to Hair et al. (2016), path coefficients aim to estimate the path relationships within the structural model. A positive path coefficient indicates a positive (direct) relationship between variables, while a negative coefficient indicates a negative (inverse) relationship. In hypothesis testing using the Partial Least Squares (PLS) - Structural Equation Modeling (SEM) approach, the significance of each hypothesis is evaluated by examining the t-statistics values in the path analysis. A hypothesis is accepted if the t-statistic  $\geq 1.96$  and the p-value  $< 0.05$ .

**Table 12: Hypothesis Test Results**

	<b>Original Sample (O)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>	<b>Description</b>
BI → EL	0,302	2,710	0,007	positive and significant
ESQ → EL	0,252	2,314	0,021	positive and significant
PEOU → EL	0,323	3,191	0,002	positive and significant

Source: Output of processing with SmartPLS 3 (2024)

## DISCUSSION

### The Influence of Brand Image on E-Loyalty

Based on the hypothesis testing results, the influence of brand image on e-loyalty shows an original sample value of 0.302, which is positive, with a t-statistic of 2.710 ( $> 1.96$ ) and a p-value of 0.007 ( $< 0.05$ ). Therefore, it can be concluded that the first hypothesis (H1) is accepted. This indicates that brand image has a positive and significant effect on e-loyalty.

These findings are consistent with previous studies by Apriliani (2019), Marsudi & Putra (2023), and Parulian (2023), which also found that brand image has a positive and significant influence on e-loyalty. This suggests that when Netflix's brand image receives a positive response, it contributes to the creation of e-loyalty. Conversely, if Netflix's brand image receives a negative response, customers tend to switch to similar platforms with a more favorable brand image.

Netflix is known as a streaming service that offers a wide variety of content with fresh storylines and unexpected plot twists. This study was dominated by Generation Z and Millennial users who are constantly up-to-date and seek shows with interesting narratives. Therefore, they tend to become loyal customers who eagerly await Netflix's upcoming releases.

### The Influence of E-Service Quality on E-Loyalty

Based on the hypothesis testing results, the influence of e-service quality on e-loyalty shows an original sample value of 0.252, which is positive, with a t-statistic of 2.314 ( $> 1.96$ ) and a p-value of 0.021 ( $< 0.05$ ). Therefore, it can be concluded that the second hypothesis (H2) is accepted. This indicates that e-service quality has a positive and significant effect on e-loyalty.

This finding aligns with studies by Mahendri & Azah (2023), Alfina & Mada (2022), and Murhadi & Reski (2022), which also found that e-service quality has a positive and significant influence on e-loyalty. This suggests that if Netflix provides e-service quality that meets customer expectations and is able to resolve any issues they face, customers are more likely to remain loyal. However, if Netflix is unresponsive and unable to address problems, customers are likely to switch to other competitors.

Netflix demonstrates optimal website speed and utilizes various social media platforms to provide excellent service to its users. This study was dominated by customers residing in Tangerang and Jakarta, where connection speed is considered essential, and users are active across multiple social media platforms. As a result, customers remain loyal to Netflix because it meets their expectations in terms of speed and is responsive and easy to contact when complaints arise.

### The Influence of Perceived Ease of Use on E-Loyalty

Based on the hypothesis testing results, the influence of perceived ease of use on e-loyalty shows an original sample value of 0.323, which is positive, with a t-statistic of 3.191 ( $> 1.96$ ) and a p-value of 0.002 ( $< 0.05$ ). Therefore, it can be concluded that the third hypothesis (H3) is accepted. This indicates that perceived ease of use has a positive and significant effect on e-loyalty.

This finding is consistent with studies by Suryatenggara & Dahlan (2022), Wilson, Keni, & Tan (2021), and Anugrah (2020), all of which found that perceived ease of use has a positive and significant effect on e-loyalty. This shows that if users feel that Netflix is easy to use, they will remain loyal to the platform. Conversely, if they encounter difficulties in using Netflix, they are likely to seek alternative platforms that are easier to navigate.

Netflix offers features that make it easier for customers to enjoy a wide variety of available films. In this study, the majority of respondents were male users. Male users tend to seek platforms that are the most user-friendly. By leveraging technology that simplifies the user experience, Netflix minimizes the complexity of its usage procedures. As a result, these users continue to subscribe to Netflix because of its ease of use.

## CONCLUSION

### Conclusion

Based on the data analysis and discussion regarding the influence of brand image, e-service quality, and perceived ease of use on e-loyalty among Netflix streaming service customers, the following conclusions can be drawn:

1. **Brand Image** has a positive and significant effect on e-loyalty among Netflix users. This implies that the stronger the brand image of Netflix, the more it enhances customer e-loyalty to continue using the Netflix streaming service.
2. **E-Service Quality** has a positive and significant effect on e-loyalty. This indicates that the higher the quality of electronic service provided, the greater the customer's loyalty to the Netflix platform.
3. **Perceived Ease of Use** has a positive and significant effect on e-loyalty. This means that the easier customers perceive Netflix to use, the more loyal they will become to the service.

### Suggestions

Based on the findings of this study, the researcher proposes several suggestions, as the research has several limitations that should be addressed in future studies:

1. **Netflix** should enhance its **brand image** by building online communities through social media or platforms that facilitate discussions. These communities can help disseminate programs and encourage user engagement by organizing events such as film discussions and gathering user feedback to understand what types of offers are appealing to them.
2. **Netflix** should improve its **e-service quality** by providing clear guides or instructions on how to resolve common issues directly through the Netflix website, so that customer problems can be more effectively addressed.
3. **Netflix** should enhance **perceived ease of use** by offering educational materials or user guides in the form of **video tutorials** available on the website or other media, enabling

customers to easily learn how to use the platform.

4. Future researchers are encouraged to add other variables, as the **endogenous variable (e-loyalty)** in this study was explained by the exogenous variables (brand image, e-service quality, and perceived ease of use) by **66.5%**. It is recommended to include additional exogenous variables such as **price perception, hedonic motivation, and perceived value** to improve the coefficient of determination for the e-loyalty variable.
5. Future studies should consider adding respondent demographic details such as **education level, income, and occupation**. This will help provide a more comprehensive understanding of the characteristics of the respondents.
6. This study was conducted with a sample of **180 respondents** residing in the **JABODETABEK area**. Future researchers are advised to select different locations or regions and expand the sample size in order to capture the perspectives of respondents with diverse characteristics.

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