What Determine Customer Loyalty at Tokopedia *Website?*

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Abstract

With the advent of online shopping in Indonesia, e-commerce has emerged as a transaction platform for purchasing goods and services for the community. The development of e-commerce trends has led to intense business competition in cyberspace. Website quality is one of the factors that can determine trust and generate online shop customer loyalty. In an increasingly competitive environment, e-retailers are required to build quality that affects customer trust. Customer loyalty presents a paradox. This study uses a causal design approach to examine the relationship between the independent variables and the dependent variable using Structural Equation Modeling (SEM) with the AMOS 24 application.

Introduction

In the modern business world, every firm that wants to be recognized as a global player must have a professional online presence. Customers, regardless of how different their expectations are, want websites to best fulfill their requirements (Bélanger et al., 2006). Website design considerations generally include ease of use, visual appeal, trustworthiness, and functionality. Companies must also consider dispersed cultures and diverse users (Cyr, 2008; Ha & Stoel, 2009; Schaupp, Bélanger, & Fan, 2009). The website exists as a culturally neutral medium (Singh, Fassot, Chao, & Hoffman, 2004). Meanwhile, the leading website factor identified as the underlying feature of the technology dimension is the ease of use. Ease of use refers to the ease with which a person can communicate and transact on a website through a website interface or a comfortable website design (Dutta & Segev, 1999; Zeithaml et al., 2002; Bansal et al., 2004), namely the ease of communication and transactions. On the other hand, helpful information relates to the website content regarding the goods/services offered (Dutta & Segev, 1999; Bansal et al., 2004).

Tokopedia is one of Indonesia's major online marketplaces, allowing internet users to purchase and sell items online. Tokopedia is the third-best e-commerce site in Indonesia. Tokopedia is an online store that provides a plethora of features and quick services that affect the application's ease of use on customer buy intents at Tokopedia. The purchase intention of Tokopedia consumers is inseparable from the ease of access and high privacy, which are part of the quality of Tokopedia's website. Tokopedia also implements reviews or reviews that aim to provide consumers with a purchase experience or impression after purchasing Tokopedia. Intention to buy online is part of the online consumer behavior component through consumer plans with a tendency to buy a product via the internet or take action before buying decisions are made with hundreds of thousands of product choices available from various categories, such as health and beauty, household appliances, electronics, mobile phones and many more. Many factors influence consumers' purchase intentions for the Tokopedia online store, such as brand image, price, trust, and value (Juliana et al., 2020). Trust is also one of the factors that determine consumer decisions in making purchasing decisions (Kooli et al.., 2014). Customer perceived service quality, directly and indirectly, is influenced by satisfaction and trust, attitude and behavior loyalty. Service quality has less influence on customer loyalty if the customer holds status. It affects the loyalty behavior less for customers than regular customers; however, their impact on attitudinal loyalty was identical. Several studies have identified attributes to measure service quality, tending to link service quality dimensions directly with constructs such as satisfaction or loyalty or to incorporate service quality dimensions into service

quality variables before connecting them to other constructs (Alexandriset al., 2004; Grönroos, 1984; et al., 2008; Parasuraman et al., 1988).

In services, the relationship between satisfaction and loyalty seems almost intuitive, and several previous researchers (Chen et al., 2013; Cronin & Taylor, 1992; Prougestaporn, Visansakon & Saowapakpongchai, 2015; Woodside, Frey, & Daly, 1989) have tried to confirm the idea. Satisfaction influences user behavior and their evaluation of the service, which influences loyalty (Zhang & Dran, 2000). However, only some studies have addressed this relationship (between online satisfaction and loyalty) for e-services. Poh-Ming Wong, Winnie (2014), in his research, suggests that website content and trust positively affect customer loyalty. Trust mediates the relationship between website content and customer e-loyalty. Trust is the precursor to satisfaction, and consumers will be satisfied if the website has given them reasons to trust. Based on the data above, researchers are interested in analyzing the effect of website quality on trust and the effect of trust on customer loyalty, one of the online buying and selling sites in Indonesia, namely Tokopedia.

Materials and Methods
1.Materials

1.1 Website Quality dan Trust

Website system quality is the total of individual consumer perceptions of website availability, adaptability, and response time. If the system is available when needed and provides fast responses to end users, customers feel satisfied and can be trusted. Trust is an important indicator, and the existing literature shows a positive relationship between trust and system quality (Filieri, 2015; Wang et al., 2015). A look at previous research indicates that the operational effectiveness of a website is measurable. For example, the number and duration of visits significantly influence marketing performance [Lii et al., 2004. The Internet is more than just worldwide interconnection with various computer networks (Purosothuman, 2008). It is a significant source of information and communication and a primary online shopping medium (Citrin, Sprott, Silverman, and Stem Jr, 2000). Online consumers worldwide simultaneously access information from multiple companies or online vendors, which helps them make smarter buying decisions (Jeong & Lambert, 2001). These characteristics, in part, have shown that the impact of Internet users has proliferated, along with increased accessibility, connectivity, geographic distribution (Weiser, 2000), and lower costs (Al-Maghrabi, Dennis, and Halliday 2010). The relationship between website quality and trust in a website that has good quality can convey messages made by website creators to visitors to a website. A website's quality level is determined by the views of visitors and users of the website (Andry et al., 2019). A website can be easily understood and used by customers, so the quality of the website can increase customer trust in the website and company. In this case, a website with a good appearance and quality can reflect that the company that owns the website also has a good reputation (Cheung et al., 2005; Cheung & Lee, 2005). Octavia & Tamerlane's research (2017) found that the quality of a website has a large and significant influence on consumer trust. Similar research results were also obtained by Liu et al. (2017). This study found that the quality of a website can affect the trust that consumers own. Qalati et al.'s research (2021) also found that website quality is the main factor affecting consumer trust. Chang (2014) in his research stated that website quality has a direct or indirect influence on the level of consumer trust in a website. The trust factor is a crucial factor of the many factors that influence buying and selling transactions at online shops. Only customers who have trust will dare to make transactions through internet media. Trust from customers is necessary for transactions via the internet (Gustavsson & Johansson, 2006).

2.2 Trust dan Customer Loyalty

Trust is described as a person's confidence in another subject based on that subject's level of honesty and competency (Chang et al., 2006). According to Koufaris and Hampton-Sosa (2004), trust is crucial when two people conduct online transactions. Some interpretations of satisfaction stem from differences such as type of

response (cognitive or affective); evaluation time (immediately with a meeting or retrospective of past consumption); evaluation objects (e.g., transactions, companies, attributes); and the psychological processes used to interpret responses (e.g., disconfirmation of expectations, attributions, perceptions of equality). This study focuses on retrospective and cumulative evaluation of customer satisfaction with an organization. In recent years it has become an area of increased research attention. According to Bolton (1998), cumulative satisfaction' serves as an anchor that is updated with new information acquired during the service experience, and satisfaction in virtual environments (i.e., online satisfaction) has become an essential topic of study, being a critical factor in competing with rivals and achieving success (Anderson & Srinivasan, 2003; Cox & Dale, 2001; Zeglat et al., 2016). Customer service/communication also refers to the website's capacity to retain ties with clients when problems develop during purchases. It is often accomplished through maintaining open lines of contact with clients (Santos, 2003), giving support when difficulties emerge (Wolfinbarger & Gilly, 2003), and, as a result, creating value (Cox & Dale, 2002). Furthermore, there is a positive association between reported satisfaction and site loyalty. A website's perceived usefulness is defined as "the degree to which a person feels that using a certain system would improve his or her job performance" (Davis, 1989, p.320). The primary reason for coming and returning to our site is the content (Rosen & Purinton, 2004). Palmer (2002) found a positive relationship between site content and its success, and Cyr et al. (2007). Online loyalty has been built on traditional definitions of customer loyalty, with e-loyalty being defined around consumers who tend to repurchase from the same website and e-retailer rather than switching to another website (Flavián, Guinaliu, and Gurrea, 2006). E-loyalty is also defined as a "consumer's favorable attitude towards e-business, resulting in repeated" purchase behavior" (Anderson & Srinivasan, 2003). It is recognized as belonging to a customer's commitment to a particular website (Shankar, Smith, and Rangaswamy 2002).

Results and Discussion

1. Respondent Characteristics

Questionnaires were distributed in 251 sets to the respondents, namely Tokopedia users. Information that the demographic description of the majority of respondents consists of women (51.8%), aged 21-23 years (34.3%), working as students (57%), having online shopping experience (92.8%), shopping online two times (25.5%) and online shopping motive comes from oneself (67.8%).

Table 1. Characteristics of Respondents

Category	Item	F	%
Gender	Male	130	48,2
	Female	121	51,8
	Total	**251**	**100**
Age	14 – 15 years	31	12,4
	17 – 20 years	56	22,3
	21 – 23 years	86	34,3
	25 - 28 years	67	26,7
	> 36 years	11	4,3
	Total	**251**	**100**
Occupation	Student	143	57
	Civil Servant	9	3,6
	private sector worker	86	34,3
	businessmen	6	2,4
	Housewife	4	1,6
	unemployment	3	1,2
	Total	**251**	**100**
Online Shopping Experience	Ever	233	92,8
	Never	18	7,2
	Total	**251**	**100**

Online Shopping Intensity	1 time	40	15,9	
	2 times	64	25,5	
	3 times	49	19,5	
	4 times	44	17,5	
	5 times	28	11,2	
	>5 times	9	3,6	
	Never	15	6	
	Often	1	0,4	
	Shopping to the Store	1	0,4	
	Total	**251**	**100**	
Online Shopping Motives	Self	170	67,8	
	Friend	29	11,6	
	Family	40	15,9	
	Nothing	12	4,8	
	Total	**251**	**100**	

2. Measurement and Structural Models

The validity and reliability of variable instruments are measured based on the results of statistical tests to prove the feasibility of the research model.

Table 2. Measurement Model Results

Variabel	Items	SLF	AVE	CR
	The user menus are clearly categorized and well laid out on the screen	0,765	0,575	0,945
	I can easily identify and find where the product information is	0,750		
	The website looks professionally designed and well presented	0,784		
	The product information provided on the website is presented consistently and logically	0,705		
Website Quality	The design of the screens on the website, such as color boxes, menus, navigation tools, etc., is aligned and well-presented	0,728		
	The website can be easily navigated	0,779		
	The layout, categorization, and overall organization of the site are understandable and easy to use	0,772		
	All product options, product attributes, and product information are well-designed and presented	0,759		
	Site product availability and product variations are well explained	0,780		
	I will trust this vendor	0,823	0,606	0,860
Trust	This website is credible to me	0,792		
	I can trust the information presented on the website	0,804		
	I will consider purchasing from this website in the future	0,732	0,650	0,887
Customer Loyalty				
	I will visit this site again	0,810		
	I would recommend this site to other parties	0,792		

Table 2 is the result of testing the validity and reliability of the overall model. The standardized loading factor (SLF) value of all indicator variables in the full model has a value above 0.50. It means that all indicators are declared valid and believed to be able to measure the construct of the entire model being built. The results of the reliability test present relevant results. All instruments are declared reliable and have the ability to measure the constructs of the entire model built consistently. This is shown from the avariance extracted (AVE) value of all instrument indicators, which obtain a value of ≥0.50, and the value of construct reliability (CR) which obtains a value of ≥0.70.

Table 3. Goodness of Fit Index

Goodness of Fit Index	Cut off Value	Results
CMIN/DF	≤3.00	2,142
RMSEA	≤0,08	0,06
TLI	≥0.90	0,951
IFI	≥0,90	0,959
CFI	≥0,90	0,959
NFI	≥0,90	0,926

The model suitability requirements can be accepted based on the results of the goodness of fit (GOF) measurement in table 3. The table also shows that six measurements show a reasonable degree of fit. The value of CMIN/DF = 2.142 (≤3.00) and RMSEA = 0.06 (≤0.08) has fulfilled the character. TLI=0.06 (≥0.90), IFI=0.951 (≥0.90), CFI= 0.959 (≥0.90), and NFI= 0.926 (≥0.90), all above 0.90 and sufficient to state that the condition suitability of the model can be accepted and declared fit. Five measurements show the degree of good fit. (Hair et al. 2014) states that a research model construct can be declared fit and accepted if three to four measurements obtain a degree of good fit or above the cut-off value.

Tabel 4. Hypotesis Testing

Hypotheses	Path	Estimate	S.E.	C.R.	P	Conclusion
H₁	*Trust <-- Website Quality*	0,887	0,077	11,467	***	*Significant*
H₂	*Loyality <-- Trust*	0,343	0,093	3,702	***	*Significant*
H₃	*Loyality <-- Website Quality*	0,538	0,101	5,346	***	*Significant*

Based on Table 4, the first hypothesis is that the t-count value, the effect of website quality on trust, is 11.467 greater than the t-table value (1.96). Likewise, the p-value is 0.000, more diminutive than 0.05 (α = 0.05). This result means that website quality has a positive and significant effect on trust. For the second hypothesis, the t-value, the effect of trust on loyalty, is 3.702, and the p-value is less than 0.000. It proves that trust has a positive and significant effect on website quality. For the third hypothesis, the t-value, the effect of website quality on loyalty, is 0.101, and the p-value is less than 0.000. It shows that website quality has a positive and significant effect on loyalty.

The importance of websites can also be seen from previous research on various website dimensions and customer responsiveness (Agarwal & Venkatesh, 2002; Rice, 1997). The various features, structure, and types of services provided by the website in the current era can be seen, and assessments help in the development and operation of the website. Website appraisal serves customer needs, meets expectations to an optimal degree, and helps in the maximum utilization of the resources invested (Adelman, 1991). The website is used to test visitor satisfaction; visitors feel delighted with the website when it provides valuable information and easy navigation (Sundeen et al., 2016). This research also found customer service to be the most critical factor in customer trust. Therefore, to gain customer trust, online stores must consider factors such as after-sales support by showing genuine interest in solving customer problems and providing quick responses to customer

needs (Parasuraman et al., 2005; Wolfinbarger & Gilly, 2003). Customer loyalty describes a purchase attachment or deep commitment to a product or service (Oliver, 1999), and this general definition can also be applied to e-loyalty. Loyalty refers to "customer satisfaction and trust in e-business, resulting in repeat purchase behavior (Srinivasan & Anderson, 2003). According to Pohan, F.S., & Aulia, Z.F (2019).
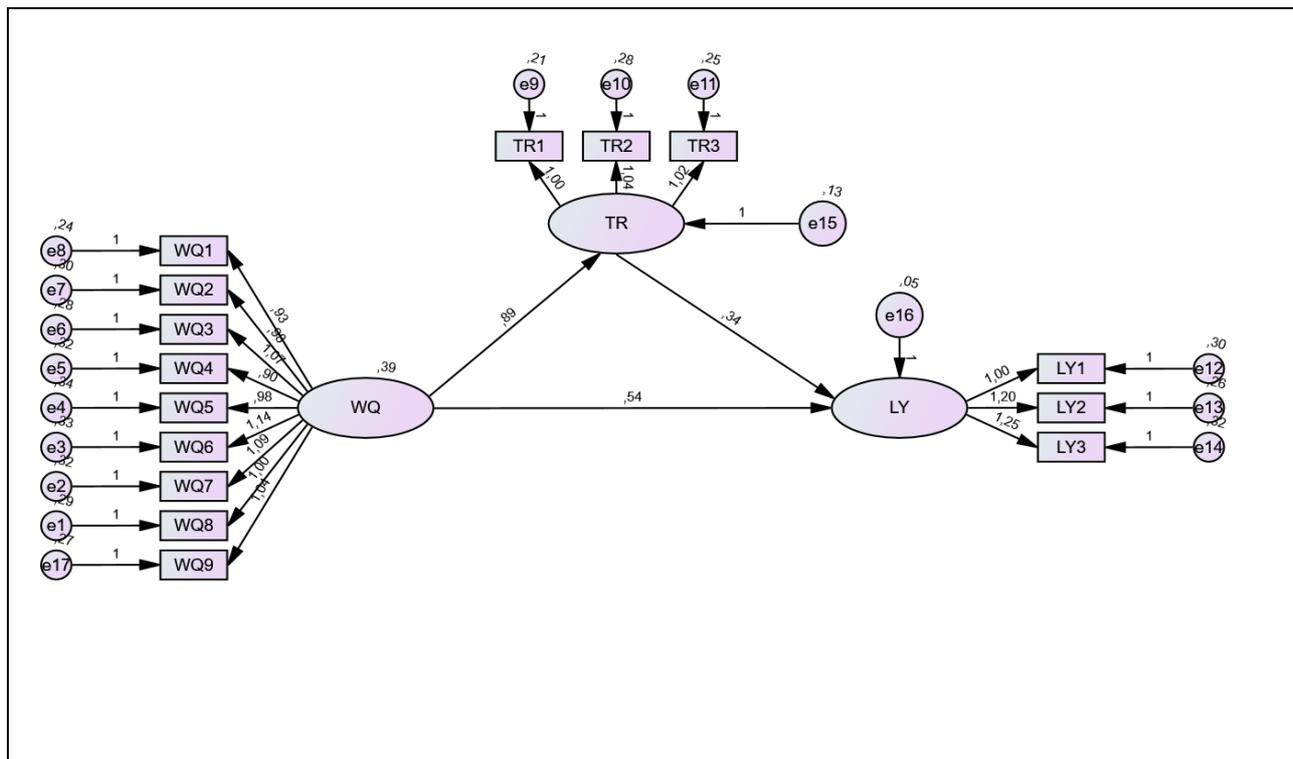

Figure 1. Full Model Structural Test

Table 5. Sobel Test - Significance of Mediation

	Sobel test statistic	Two- tailed probability
Website Quality --> Trust --> Loyaly	3,512	0,000

Based on the Sobel test results in Table 5, the Sobel test statistical value is 3.512, and the p-value is 0.000. These results indicate that the Sobel test statistical value is more significant than the t-table (1.96). Likewise, the p-value obtained is smaller than 0.05 ($\alpha = 0.05$). It shows a significant indirect effect of website quality, and trust on loyalty.

Conclusions

The research findings imply that Tokopedia's management may emphasize parts of the completeness of information on the website and improve the system's security to build consumer confidence. This high level of customer trust will have an effect on consumer loyalty, encouraging repeat purchase behavior, and consumers will freely refer to Tokopedia as a reliable online buying and selling site. The Tokopedia website's quality must be upgraded to obtain more consumer trust. Service quality should be improved when customers have issues using the Tokopedia website by offering rapid and prompt responses. The aesthetic aspect of the website has been made more imaginative to attract customers. The information presented is more pertinent and correct. The high level of competition in the online buying and selling business requires that Tokopedia continue to innovate so that consumers feel satisfied and trust always to make transactions at Tokopedia so that consumers become loyal. This research is limited to the sample size and object of the study. The limited sample size means that the research results cannot be generalized accurately. Thus, future research needs to increase the sample size so that the information obtained is more representative of the population. The object of study in this study is only one online site, so it does not describe online consumer behavior as a whole. Future research should consider extending the object to other sites.

Authors' contributions
Authors may use the following word for this section. "_firs author' designed the study, performed the statistical analysis, wrote the protocol, and wrote the first draft of the manuscript. "secoun author author and 'third author ' managed the analyses of the study. "fourth author 'and "firth author " managed the literature searches .. all author read and approved the final manuscript

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